

This is a cause of much ill-feeling. My policy has always been to pay as I go. Do not incur financial obligations; do not mortgage your homes, unless some circumstances exist that demand that you should do so. Pay day always comes around. It is easy to sign a note, but, when it matures, the one who gives it is sometimes unable to redeem it. It is contemptible for a man to take advantage of the law of limitations and hide behind that statute by refusing to redeem a note or pay a book account when they are outlawed. If you can't pay for what you want do without it. We have all seen the evils of mortgaging homes. Thousands of farmers in the east have done so and have lost their property. It will not do for the Saints to thus bring themselves into bondage.

Many of our young people think they cannot get married because they cannot provide a fashionable home. This not only applies to the people of Salt Lake City, but largely to those throughout the Church. The tendency toward extravagance is increasing and is wrong. The Saints have good credit. When engaged on railroad construction contracts in the past I have been asked by business men who have been asked to let wagons and supplies go on credit, whether the persons desiring the accommodation were "Mormons." Said they, "If they are it will be all right, as they will pay their debts." We are more ready to pay others than our brethren. We should pay without distinction everybody. But the better way is not to purchase until we have ability to pay down. It is good to be a free people financially. This status can be maintained by our living within our means. The policy of extravagance is all wrong. This country will be a land of Zion to all those who live within their means, pay their tithing, and offer their prayers morning, noon and night. That class will always be impressed with the will of the Lord when it comes through His servants. I was recently in the east, and I know that what Brother Cannon has stated about the moral condition of the people there is strictly correct. Brother Merrill bore testimony to the truth of the Gospel, concluding by saying: God bless you. Look after your dead, and live your religion.

#### Apostle Abraham H. Cannon

Spoke briefly. He said: If any had imagined that God had withdrawn His Spirit from His Church, such ideas must have been dispelled during this Conference. Every heart must have been touched by the inspired instructions that have been given. When the servants of God are not bodily present with the people and their voices are not heard in their congregations, they begin to murmur and complain. But when the Prophets are with them the sheep soon recognize the voices of the shepherds and they are again established. This has been exemplified in other ages. Instances illustrative of this truth occurred in the history of ancient Israel, when Moses was their leader. So in the days of Jesus. His dis-

ciples had heard his teachings and understood them to be of God. They beheld the miracles he wrought. Yet when Jesus was hung upon the cross His followers imagined their hopes were blasted. Hence it is no new thing for the people to be mistaken when separated for a time from the servants of the Lord. If the instructions given during this conference are carried out, none will be without light and none need be led blindly. If this spirit of intelligence does prevail, Zion will indeed be the pure in heart. The condition of the Saints will grow brighter and better, while the course of the world will be retrogressive. Since the restoration of the Gospel and its proclamation the world lies under condemnation, because they have, in many instances, rejected the light. God is being ruled out of everything. The voice of the people is accepted as the voice of God, when the legitimate order is the reverse. The voice of God should be the voice of the people. God will give no revelation through His prophets but what can be tested by the faithful among the people, to whom the channel of communication with the heavens is open. God's ways are not as the ways of man, and in the midst of our trials He has never deserted His Saints. The speaker predicted the spread and triumph of the work of the Lord, to the divine origin of which he bore testimony.

The choir sang an anthem:

Lord what is man?

#### President W. Woodruff

Stepped forward to the breastwork of the stand and said: Before dismissing this Conference I want to say a few words to the Latter-day Saints. The Lord has said, by revelation, to those who hold the keys of the Kingdom of God: "Whomsoever thou shalt bless I will bless and whomsoever thou shalt curse I will curse."

I have traveled something like a hundred and seventy-five thousand miles in my day and time, and I have preached the Gospel to the nations, to the islands of the sea and to my own country. I have met, in some instances, men who professed to have faith in God and to believe in the Lord Jesus Christ, who have stood up before me and cursed the Prophet of God, Joseph Smith, and blasphemed the name of God. But in the midst of all these things, I have never seen a moment of my life when I felt to curse anybody. I hope I never shall. But I have told these men, under these circumstances, that the curse of God would overtake them; and in no instance, when I have been moved upon to say that, has it ever fallen unfulfilled; for they have been marked cases of the judgments of God overtaking them. But with regard to blessing, I will say, if there was ever an hour in my life that I felt to bless the Latter-day Saints, it is at the present time. My heart is drawn out with love and gratitude towards God and my brethren with whom I am surrounded. I have been sus-

tained as a weak instrument in the hands of God as the President of this Church. Since I have been called to this office I have been sustained by the Latter-day Saints, and for over fifty years of my life as an Apostle. Why should not my heart be drawn out in love towards such a people? The world know not the love of the Latter-day Saints. They do not comprehend it. It never entered into their souls. I am surrounded here with Prophets, Apostles, Elders and Saints of the living God; and in the morning of the resurrection, when they come out of their graves, they will pass by the Gods and the angels who are set there to watch the interests of the celestial world; they will go to those thrones, kingdoms, principalities and powers which have been ordained of God for them to occupy—those who dwell in this dispensation as well as in other ages of the world. If I am faithful, I shall meet you there; I shall meet this people there; I shall meet these Saints of the Living God there. Therefore, I feel it is my privilege to bless the Latter-day Saints. I cannot go abroad, as a man, and spread this Gospel to the world and administer to them the ordinances thereof, to have any effect, without the Holy Priesthood; and I, as a man, cannot bless the inhabitants of the earth, so that the Lord is bound to acknowledge it, only by the power of the Holy Priesthood; and that power I feel to exercise at the present time in blessing my brethren and sisters.

In the name of the Lord Jesus Christ, I feel to bless my Counselors—Presidents Geo. Q. Cannon and Jos. F. Smith. They have stood by me in all the labors of life, as far as we have been associated, since we have entered into the new and everlasting covenant. On the same principle, I feel to bless these Apostles who surround me. We have been united. We are united in the Gospel of Jesus Christ, and they have the gratitude of my heart for the labors of love and life which they have carried out in their day and time. I feel to bless the Presidents of the Seventies, with all their quorums in this Church, with every blessing that I have power to bestow upon them, as a servant of the Living God. I feel to bless the High Priests, who bear the high and Holy Priesthood after the order of Melchisedec—their Presidents and all who belong to the quorums. I also feel to bless the thousands of the Elders of Israel who have entered into covenant with the Lord, who have received a portion of the Melchisedec Priesthood, and who have gone forth and been faithful in the ordinances of the House of God. I feel to bless the Bishopric and the Lesser Priesthood, which is after the order of Aaron—the first Priesthood sealed upon the heads of Joseph Smith and Oliver Cowdery by John the Baptist, who held it, and who laid down his own life for the word of God and testimony of Jesus Christ. I feel to bless these Latter-day Saints, as fathers and mothers, as brothers and sisters, in all the ordinance of the House