

## PRINCIPLES OF FRUGALITY AND ECONOMY.

Address Delivered at the General Conference  
Of the Church of Jesus Christ of Latter-day Saints, in the Assembly Hall, Salt  
Lake City, October 5, 1902,

BY ELDER REED SMOOT.

How to Get Out of Debt—Frugality  
of George Washington—"Waste  
Not, Want Not"—Economy &  
Righteous Principle—Admonition  
to Save Wheat.

Perhaps the greater number of the people here this afternoon were in the Tabernacle this morning, when I spoke upon the subject of keeping out of debt. Since that meeting a brother has asked me how to keep out of debt, and there may be quite a number of this congregation that would like to ask the same question. Brethren and sisters, I can tell you in a few words how to get out, and how to keep out of debt; it is indeed simple and is this: Stop the waste that so many people are practicing, save a little every day from your earnings, and it will not be long until you are out of debt, and if you will do this you will never get into debt. I consider it is a sin in the sight of God to waste anything that He has created, either in its original state or changed by the labor of man. The old saying "Waste not, want not," is just as true today as it ever was. It is gratifying to read the history of the different nations and learn that many great men, by their personal examples and lives, demonstrated that they were enemies to waste in every form. In reading of Dante, who was the most radical against waste in his day, we find that he considered the spendthrift in the same circle as the miser, thinking the miser would surely go to hell and the spendthrift would be his close neighbor. Dante had the Middle Age idea of hell, not knowing the limited number of crimes that will keep a man there eternally. By revelation, we know that the only crimes man will be placed in hell for is committing the unpardonable sin, knowing the Christ and then denying Him; or shedding innocent blood. Man never will go to hell for saving means, even if miserly. No man ever lived that looked more carefully into household expenses than did George Washington, the father of our country. Many of his servants thought him penurious, and that he should give attention to greater matters, not be looking after small things and petty savings. My brethren and sisters, there are many who look upon a man that saves as stingy, and think that he is thus doing a wrong, but I assure you that is not true. I have always insisted that under all circumstances and conditions economy is necessary. You will find that it is necessary in every condition of life, whether the man be a millionaire or the humblest and poorest soul that walks the face of the earth; economy, not in dollars and cents only, but it also relates to the use of time, one of God's gifts that He will hold us all responsible for. Watch every expenditure, and see that nothing is wasted. I remember reading an incident in the life of Carlyle, the man who said he overcame the two jailors of the human family—"low birth and an iron fortune"—proving that he was indeed

an economist. One day he was crossing a street in one of the large cities of Scotland, with a companion, and stooping down picked something from the mud. He stepped to the sidewalk, and brushed the mud from a piece of bread, laid it on the curb, remarking to his friend that it might do a dog or bird some good. I want to say, my brethren and sisters, that the great Scotchman was an enemy to waste, and his life was an example of economy. He was taught by his mother never to waste a crumb of bread, said he, "mother impressed me with the fact that bread was to man what the mind is to the soul." I am indeed thankful that the mother who gave me birth taught me that principle, and I earnestly wish that every Latter-day Saint had it impressed upon them so they will practice economy in their lives. Not long ago I was in one of the states of Zion, and a young man complained to me how hard it was to get along financially. He asked me to go home with him to dinner. I did so. On going to the back of his residence after dinner, I found enough good food thrown into a swirl-barrel to feed another family; and yet he was wondering why he could not make ends meet.

In the early days of Utah, the voice of President Brigham Young rang out warning the people to be saving, and not waste anything that God in His goodness had given them. I say the same to you, with all my heart; and I wish our people would stop and think about it, and use the intellect that God has given them. I tell you, if they would do this there would be less suffering from poverty among us. I was

in the north a couple of weeks ago, and saw trainloads of wheat being shipped from the state. What does this mean? It means, if not stopped, that a great portion of the amount of wheat being shipped at the present time may have to be brought back into Utah, and the people thus have to pay freight charges going out and coming in, and a middleman's profit besides. Farmers of Utah, is this the way to do? Why, no! How often have we heard the Prophets of the Church, in times past, tell the people to store their wheat. Just as sure as we live the time will come when we will wish we had followed that advice, and stored at least enough to last us from one harvest to another. Brethren and sisters, for your own sakes, save enough wheat and keep it on hand so that we can have bread in case of any unforeseen contingency that may arise.

Suppose a great strike had occurred on all the railroads of the United States last year, every wheel tied up, and every avenue for carrying freight to this intermountain country had been stopped, either by strike or through any other cause, in what condition would we have been? Do you know that four and wheat were shipped last year into Sanpete county, once called the granary of Utah? Do you think that such a thing could have happened if the Saints were following the advice of the Prophets of God? No, never! I ask the people to remember this, for I tell you, in the name of Jesus Christ, you will see the wisdom of it some day. God wants His people to be prepared for the coming judgments. Peace be to you all, I ask in the name of Jesus Christ. Amen.

## CONTRIBUTIONS TO SWEDISH FAMINE FUND

Below is the list of contributions to date to the fund now being raised for the benefit of sufferers in northern Sweden. It has now reached the gratifying total of \$344.90, which Treasurer A. W. Carlson says is daily being added to from all parts of the intermountain country.

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## ONE OF THE STATE'S OLDEST WOMEN.

She is Mrs. Mary Carter Who Celebrated Her Ninety-Fifth Birthday at Bountiful on Tuesday of This Week.



MRS. MARY CARTER.

Pioneer Woman Who Came to Utah Fifty-three Years Ago.

Mary Carter, the oldest lady in Davis county and possibly in Utah, on the 17th inst. celebrated her 95th birthday, under the roof-tree of her cozy little cottage at Bountiful. Hale and hearty the old lady bids fair to break the longevity record heretofore held by the late Hannah Bishop, who died some time ago at the exceedingly ripe old age of 102. Judging from appearances, as she sat in her chair and conversed freely and brightly yesterday, she seems good for another 10 years of life. To use the expression of a gentleman who conversed with her, "she is one of the spryest old ladies of her age that Bountiful has ever known." C. R. Savage, that hard worker on the Old Folks committee, who knows all the prominent old people of the state, this morning stated that "it was a privilege to be able to talk to Sister Carter; bless her good old soul!"

Mary Carter was born in New Haven, Conn., Feb. 17, 1808. She left her parents and a snug fortune in her early womanhood, coming across the plains in 1850, all for the sake of the Gospel. She attends meeting regularly, even the coldest weather does not keep her at home. She is certainly a fine example of the fifth commandment. She is loved by all who know her, and we wish her well.

## Escaped An Awful Fate.

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See last part of list published Feb. 14, 1903. 37.00  
Also omitted from contributions from Salina:  
C. W. Crosier 50  
Total amount, included in \$650.95, Feb. 14, 1903. 38.10

Mr. H. Haggins of Melbourne, Fla. writes, "My doctor told me I had Consumption and nothing could be done for me. I was given up to die. The offer of a free trial bottle of Dr. King's New Discovery for Consumption, induced me to try it. Results were startling. I am now on the road to recovery and owe it all to Dr. King's New Discovery. It surely saved my life." This great cure is guaranteed for all throat and lung diseases by Z. C. M. I. Drug Store. Price 50c and \$1.00. Trial bottles free.

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