DESERET EVENING NEWS: SATURDAY MARCH 12, 1904.

AVOID LIVING BEYOND YOUR MEANS. Addresses Delivered at General Conference Of the Church of Jesus, Christ of Latterday Saints, in the Tabernacle, Salt Lake City. October 6, 1903, by PRESIDENT JOHN R. WINDER ----ELDER WILLIS E. ROBINSON. But Few Mortgages.

PRESIDENT JORN R. WINDER. My brethren and sisters, I have almost lost my voice through a cold, and I starcely feel able to occupy this postion; but I do desire to say to you that I heartily endorse, and am in full second with, the remarks made by President Smith on Sunday morning. Many things were mentioned that I would like to speak of if I were able to would like to speak of if I were able to do so, but one in particular, I think, is important for the Latter-day Saints is observe, and that is in relation to to be the serve, and that is in relation to poing into debt. Evidences come be-poing in which they are hardly able to meet. If you ask a man how he first got into debt sometimes the reply will be after this manner: "Well, I had a piece of had, on which I wanted to build me a buse. I had at my command about 1000, but I wanted a house that would even at least \$3,000. A \$1,000 house to 1,000, but I wanted a house that would cet at least \$3,000. A \$1,000 house in these days is not sufficient and I felt that the land was worth \$1,000, and I that the land was worth \$1,000, and I sould iay out \$1,000 on it, and then I would borrow at least \$1,000 more and mortgage the place." What is the re-sult? The man had his land, and he had \$1,000. He borrows \$1,000 or \$1,500 et what he has, and places the whole mader a mortgage. He perhaps has to es what he has, and places the whole users a mortgage. He perhaps has to pay exorbitant interest. The first thing be knows his circumstances may be may have sickness, and his pay knows have sickness, and his pay knows but the interest continues on, and by and by he finds himself unable to meet it. His obligation becomes and by and by he finds himself unable to meet it. His obligation becomes due his property is foreclosed, it is probably sold at a discount, and he less his home and all he had. Now, I the some in our community today that are just in this condition. Hence I want to sustain what President Smith said, and to warn our brethren, especially our young brethren, not to go in debt. If you have \$1,000, and that is AVOID LAND POVERTY.

all you do have, be satisfied and content with a flood house, until you have more means to enable you to add to it and avoid paying interest, which, it is said, pever sleeps; it is always going on. The report made here by Brother Pool president of Bannock stake, showed how easy it is for us to launch cut beyond our means. He said that mme of the brethren who had gone up to Snake river valley would take up to Snake river valley would take the source of land, spend means on it ad improve it, and then when the symants for the land became due they could not meet them. In this mergency they would how you emergency they would borrow, mortgage the land with all they and put on it and the first thing they knew the note became due, they could not nest it, and they were sold out. It eens to me that it would be far more tudicions for a man to take up 40 acres backeous for a man to take up 40 acres that he could pay for than to take up is stres that he could not pay for. Let min cultivate the smaller piece care-hully, and probably he would find it sufficient. At all events, he would be scure against obligations. LIVE WITHIN YOUR MEANS.

President Winder Urges Economy in Every Detail of Home and Farm Outlays .- Strong Admonition to Keep Out of Debt .- President Willis E. Robinson Reports That Wayne Stake People Have

hicle, and it is growing old. It perhaps needs a new spoke or two, or the tires have eight organized wards, and five branches. The country is so situated need setting, and \$10 would repair it sufficiently to last him another year; but along comes an agent and offers that branches are almost as numerous as wards. From one end of the stake but along comes an agent and offers him a new carriage for \$100, and the farmer thinks he might just as well have the new one as to fix up the old one. So he gives his note for the \$100, drawing 10 per cent interest probably. At the end of the year the \$10 it would have cost him to fix up the old car-riage has gone for interest, and he owes the \$100, and perhaps in a worse condition to meet it than he was when he incurred the debt. he incurred the debt. I might go on and enumerate many things of this kind, and I feel, as President Smith said, that the time has ome when we should carefully look into these matters. We may not al-

ways have sunshine; we may not al-ways have prosperous times, and now is the time for us to trim our sails and keep as close to shore as possible. I do not feel able to say more, but I repeat what I said in the beginning: I am in full accord and harmony with my president and with Brother Lund. The three of us work in unison togeth-or do blase you all brother and The three of us work in unison togeth-er. God bless you all, brethren and sisters, in all your labors, is my prayer in the name of Jesus. Amen.

ELDER WILLIS E. ROBINSON.

(President of Wayne Stake.) My brethren and sisters, I appreciate the privilege of attending this con-ference and of listening to the good instructions we have received. If I shall be blessed with a portion of the Spirit that has been poured out upon other speakers, I will endeavor to rep-resent the Wayne stake of Zion.

GEOGRAPHICALLY LOCATED.

The Wayne stake of Zion, geographic-The Wayne stake of Zion, geographic-ally speaking, is situated in the south-eastern portion of this state, with the Sevier stake upon the west (from which it was detached), the Panguitch stake upon the south, the San Juan stake on the east, and the Emery stake on the north. It is located partially up-on what we would call the rim of the basin. The western portion is high, and it is somewhat difficult to mature crops there; while in the eastern por-tion we have a semi-tropicai climate tion we have a semi-tropical climate similar to that of southern Utah, where the people can raise almost anything they are inclined to plant and cultivate. So that we have a variety of products in the Wayne stake of Zion. We are isothe wayne stake of Zion. We are iso-lated from the ralicoads, and we have no corporate properties to aid us in taxation, but are compelled to rely upon our own resources in this respect. Gen-erally speaking, the people own their

to the other it is about \$0 miles in almost a direct line, and it includes all of Wayne county and a small portion of Garfield county. I believe that all our wards are fully organized, excepting one ward, which is lacking a Bishop's counselor. The people are trying to live their religion. Our High Councilors are good men, our home missionaries are active, and the people, as a rule, are feeling as well in the principles of the Gospel as I have known them to be for many years. In fact, I think we are itying to keep pace with Zion. In look-ing abroad in other stakes of Zion, where I occasionally am called on business or otherwise, and making inquiries in relation to existing conditions. I have come to the conclusion that the Latter-day Saints are about equal in point of religious devotion. There may be instances where they are more mixed up with an outside element than we are in the Wayne stake, and this, of

course, must be taken into considera-tion. We have been fortunate in this regard, and we have only one saloon in our stake, and that has such a lone-some appearance that I am inclined to think it will soon die a natural death. We teach the people not to sustain it, and let it go its own way-and I was going to say, then we pray for its early demise.

TO ENTER THE STATE FAIR. We have many opportunties there that are yet undeveloped. We have a well watered county, and the people are engaged in taking out canals and making reservoirs, and we hope in the near future that we may be able to present at the State Fair some of our products which, we feel, are equal in merit to many that are on exhibition at the fair.

A UNITED PRESIDENCY.

I feel well in this work. I am pleas ed to say that the presidency of the stake stand as they did when it was organized, and I trust so long as I may be permitted to remain in that presidency this condition of affairs may continue. There has never yet been a time when we have had to say that the majority rules in the presidency. We have reached unanimous conclusion on every occasion before taking action upon anything. We are in harmony with our High Council, and with the various wards and organizations.

I can testify to you of the truthful-ness of this great work. If our friends in the world should come here and see the devotion that is manifested by

Michigan conferences. Elder Nott arrived home on March 7, 1904, feeling well pleased with the results of his labors and the time spent in preaching the Gospel, tracting and engaging in Gospel talks. His time was spent largely in city work but he traveled considerable in the country, and re-turns full of entbusiasm in the work. After spending nearly three years in

a toreign country Liver H. Herman Hon of Georgetown, Ida., has returned from doing missionary work in Ger-many. He left Utan on the 16th of April, 1991, and was detailed to labor in the Dresden and Leipzig conferences where he reports most excellent results from his labors. He and companions never surfered banishment as aid many or the miders and is of the opinion that the troubles of this character are help-ful to the Elders and to the Gospel work as it makes friends and creates interest among the people to know what the Elders have to teach. Elder Hoff returns full of energy and will look or a chance in his own ward to continue the work of preaching the Gospel.

A royal welcome awaits Elder Henry L. Edwards of Willard, Boxelder coun-ty, when he arrives nome with that valued document an "honorable re-Eider Edwards started on his lease." memorable journey Aug. 7, 1901, for Great Britain and upon his arrival was sent to the Manchester conference where he labored as a traveling Elder tracting and otherwise spreading the Gospel news, organizing various branches in his conference, etc. He was presiding Elder over the Leigh, Ashton-on-Tynne and the Crewe branches respectively and has made many triends in that far away country. The manchester conference has recently been augmented by the baptism of 158 souls and the prospects are very encouraging for the work in those localities.

on its list the name of Elder Christian Hansen whose home is in Deweyville. He left Utah Nov. 26, 1901, for the swedish mission and was detailed to labor in the Gottenberg conference. Here he diligently prosecuted the Gospel work in holding many cottage meet-ings, Gospel conversations and general tracting. He enjoyed good health and is well pleased to again meet his rela-tives and friends of dear old Utah.

The people of Darmstadt and Mann-heim, in old Germany, will kindly re-member Elder Henry P, Kloepfer of Logan who has been laboring there as a presiding Elder in those branches of the Church for the past three years. He returned on the 10th inst to his home in Utah. He was set apart for the German mission on April 16, 1991, and was assigned to the Frankfort conference and soon after was made presiding Elder over the Mannheim branch and later of the Darmstadt branch, a position he held with credit to himself and those he represented.

When Elder Henry R. Coulam, then of the First ward, left for Great Britain he was a member of the Salt Lake stake, but on his return he finds himself a member of the Thirty-first ward and of the Liberty stake and he is again reminded that changes are the order of the day. He was set apart on Jan. 7, 1902, and was assigned to the Sheffield conference where he labored as a traveling Elder for three months when he was made presiding Elde



can devise.



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I would say, if you will pardon me for doing it, that from the day I came into the valley I have proposed never to to in debt. I have always tried to Ive within my means. A person who has no a month salary is on the safe side if he lives on \$90 a month; but if he spends \$110 or \$120, he is going fown hill all the time, and this is too much the case among us at the present

MAKE THE OLD ONE DO.

Among the returned missionaries is Eder John W. Hibbard of Logan, who was released on the 17th of January,

whe northern states on the 26th day

d March, 1992, and labored in Chicago. Avera, Decatur, Clinton and Bloom-inton. Elder Hibbard met with excel-ht success, making many friends and

Payson, Utah, welcomes home Elder Mars A. Coombs, a citizen who has

then the past 20 months preaching the

returned home to family and friends well pleased with his experience. He

Jan. 10, 1902, for Denmark and on

Eder Geo. K. Black of Coyote, Gar.

Eder Geo, K. Biaek of Coyote, Gar. desi county, passed through this city March 5 on his return from California, where he has been doing missionary art since Dec. 17, 1901. His fields of peration were in the San Francisco, mars ince Dec. 17, 1901. His fields of peration were in the San Francisco, mars ince California mission is pros-pering many friends and some con-

armento conference for 10 months in the remainder of the time in the las angeles conference with gratifying meres, He presided in the last con-

mjoying his labors very well.

He was set apart for a mission

There are other things that come to my mind. Sometimes we are extravafant. For instance, a farmer has a ve-

FEW MORTGAGES IN WAYNE. While the subject of mortgages has been discussed here, I have been reflecting on the condition of the people in our stake, and I believe that a conservative estimate would show that there is not a score of mortgaged homes in the Wayne stake of Zion. I am very well conversant with the situa-tion, as I live near the recorder's office, and know pretty well what homes are mortgaged, and I am thankful for this nortgaged, and I am thankful for this condition. The people in our stake are not wealthy. While they own their own homes, they are upon the fron-tiers. They have been struggling to maintain their foothold, and have suc-ceeded in making themselves some-what comfortable, yet the cuttors.

what comfortable; yet the outflow of emigration to the north, during the past two or three years, has been of such a nature that we are barely hold-ing our own, so far as numbers are

RETURNED MISSIONARIES | health and enjoyed his labors very

many.

CONDITION OF STAKE.

this people, they would be forced to the conclusion that there is something more in "Mormonism" than they have given it credit for. I ask the blessings of the Lord upon our efforts to serve Him and keep His commandments, that we may be in harmony with one an-other and with our Father in heaven; that what we hear during this conference may not fall idly upon our ears, but that we may take it to our homes and put it into practise, so that when we come to another conference we may be able to say that good has resulted from our teachings, and thus keep pace with the onward progress of this great work. That the Lord may grant these blessings, I ask in the name of Jesus Christ. Amen.

Doesn't Respect Old Age.

It's shameful when youth fails to show It's shameful when youthfails to show proper respect for old age, but just the contrary in the case of Dr. King's New Life Pills. They cut off maladies no matter how severe and irrespective I can speak of the people of Wayne stake as a good people. We of old age. Dyspepsia, Jaundice, Fever, Constipation all yield to this perfect Pill, 25c at Z. C. M. I. Drug Store.

the Higham branch and labored assiduously building up the faith of the people and introducing the Gospel to many new hearers. Elder Coulam en-joyed the best of health and found the people hospitable as a rule but some-what slow in receiving the Gospel. The work in the Sheffield conference is in a very prosperous condition and he looks for encouraging results from the efforts of the Elders now working there. Owing to a severe attack of eczema, Elder D. F. Mitchell of Kamas, Utah,

was released from an otherwise enjoy-able mission to the Southern States earlier than usual. Outside of this unfortunate ailment Elder Mitchell has had excellent health and left home May, 19, 1903, full of enthusiasm and during his sojourn in South Carolina did excellent work in street preaching, cottage and hall meetings and Gospel conversation.

very little prejudice cropping out and

Elder Martin A. Clinger of Lake View has returned home after having labor. ed in the Southern States mission for the past 27 months. He was assigned to the Middle Tennessee conference and remained in this conference during his his entire absence, holding cottage and absence. He reports an excellent feel-ing among the people whom he met

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if they desire to reach the people of the

base the past so months preaching the base to the people of Great Britain. Eder Combs was set apart July 8, and en he arrival to his field of labor was stalled to the Sheffield conference, where he spent the first six months and the was apart doing work in the Europe was Elder William A. Keele of Fremont, Wayne county, Utah, who left Utah on the 16th of April, 1901, for for the German mission. He returned on the 9th of March, 1904. Soon after his the time was spent doing work in the country. His health has been somewhat bet specially lately, hence his earlier mease. Elder Coombs served as clerk of the conference for the past year and monthly very encouraging prospects. arrival in Germany he was taken down with measles from which he was con-fined for three months. He met with Street meetings, hail and cottage meetbanishment experiences besides other its and tracting are being done and Mormon' Elder but as a whole en-joyed his labors very much, especially the latter part. Elder Keele returned north on the 12th inst. table interest is awakened, especially among strangers, but among ional converts it is hard to hold interest. After a little over two years' labor in the mission field Elder Stephen C. Christensen of Levan, Juab county, has

The family of Elder Amon S. Brown and members of the Twenty-second ward of this city rejoice in the safe re-turn of himself who has just arrived from the land of Germany whither he went on the 16th of April, 1901, and re-turned the 4th of March, 1904. He labor-ed in the Frankfort conference during Matrival was assigned to the Aalborg tonference, Elder Christensen says this ed in the Frankfort conference during



is the great flesh producer. Thirty years have proved its effeciency in throat and lung troubles and all wasting diseases. Eder James L. Wright of Charleston, Waatch county, arrived in this city formis mission, for which he was set and Dec. 17, 1901. He labored in the Saramento conference, for 10 months Do not try substitutes, especially now, when cod liver oil is so scarce and high. They are mostly all adulterated with

seal or other cheap oils. Scott's Emulsion is always

hall meetings, tracting, both in the cities and country districts. He was banished from Elberfeld by the local authorities but continued the work in other localities and is well pleased with the general results of his labors, his bealth was good at all times and he Another of Preston's favored sons has arrived home after filling an honorable mission in Germany in the person of Elder Heber Q. Hale. He left for his mission on the 24th day of April, 1901, and on his arrival was assigned to la-bor in the Frankfort conference. He remained in this field for 17 months and was then detailed to work in the Stuff. health was good at all times and he returns enthusiastic in the new light acquired in the missionary field.

was then detailed to work in the Stutt-gart conference, where he was made The Deseret News has received the following self-explanatory letter: Whitney, Ida., March 9.—Having passed through your city on the 3rd president. He reports conditions as very satisfactory and flourishing and looks for very good results from the labors of the Elders in southern Gerinst, returning home from my field of labor, did not have time to stop and Of the score and a half of mission-aries racking up the last company from

> Elder Edward G. Geary of Hunting-ton, Emery county, was set apart Feb 4, 1902 for a mission to the Northern States and returned home on March 10, 1904, having labored in the Michigan conference, 20 months of which was spent as clerk of the conference. Elder Geary reports a very encouraging out-look in the territory covered by his labors; and as a whole the results in the Northern States mission are fully

tinue the work here.

Elder W. H. Stillwell a well known citizen of Ogden, returned home from Great Britain on March 5, having been in the missionary field since Oct. 8, 1901, Elder Stillwell labored in the London conference and for the past 15 months was in charge of the Watford branch. He has enjoyed his labors during the entire time—in fact almost hated to leave the large circle of friends he has made there. Elder Stillwell was permitted to witness the fulfilment of a permitted to witness the fulfillment of a prediction made five years ago by one of our Elders at a time when the ministers and mayor joined in a raid on the Elders. He prophesied at that time that that mayor and leading minister would see the day that they would re-ceive similar treatment to that accord-ed the Saints and Elders there. Dur-ing the coronation ing the coronation proceedings the the king requested the people of Watford to excuse his presence on account of sickness and to proceed with the feast prepared in his honor. To the sugges-tion made this same mayor and leading minister objected and did so as of minister objected and did so so of-fensively that a wild and disorderly mob was made up and decended on the homes of both officials, gave them a severe mauling and scriously damaged their homes. The people had well re-membered the prophecy and are not slow to comment on its literal fulfillment.

the usual hospitable spirit shown him that is so characteristic of the people of sunny south. CARTERS

report so will write you. I was set apart Nov. 6, 1901, for a mission to the Southwestern States. I labored in the southwestern states. I jabored in the state of Louisiana where the work is in good condition. My labors were a great pleasure to me and I feel well in the great work of salvation and hope to continue doing good. I had the pleasure of baptizing 16 souls. Yours truly, JOSEPH S. WRIGHT.

the Northern States mission are fully one-third better than ever before. It seems to be general throughout the mission. Elder Geary was not sick a day and returns feeling well and happy to meet his friends at home and con-





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