

His statutes and carry out His laws upon the earth, that righteousness might spread abroad, in place of the wickedness and the abominations that existed among the idolatrous nations that surrounded them. The same purpose exists today, and the Lord has sought to gather us together, that He might name His name upon us, and that we might become a chosen people, a royal priesthood, a peculiar people—peculiar only in that we keep the commandments of God and work righteousness upon the earth. If we fail of this, we fail of the object that God has in view for us to accomplish. Therefore, it is necessary that we should pay attention to these matters, and instead of going so far away from that which is called pious in the world, we should approach that happy medium of conduct that will meet with the approbation of all honorable people, that will not give offense to those who are not well grounded in the truth, and that will not be extreme in either direction. There is nothing in the religion that Christ has restored to the earth in this dispensation that requires any soul to go about with a sorrowful countenance and a downcast mien. There is nothing in it that will prevent us from enjoying every blessing and privilege that it is our right to enjoy in the earth. There is nothing in it to make us uncheerful or unhappy; but to the contrary, there is everything in it calculated to make us cheerful in our hearts and joyful and peaceful in our souls. But above all things it is necessary that we should be forgiving and charitable one towards another; and in these peculiar times, when men are brought into straitened circumstances, and when but a breath, perhaps, would blast the financial standing of some of our neighbors, it is particularly necessary that we should exercise a feeling of love, of charity and of forgiveness one towards another. We should not indulge in a spirit of revenge, but on the contrary, we should be lenient, merciful and kind, not only with those who are poor, but with those who have means and are cramped financially. It is really necessary, I think, for the Latter-day Saints who are holding obligations against their brethren to be exceedingly charitable, long-suffering and patient towards them, and not exact that which is impossible from them, but wait and they will pay you all they owe, and good feelings will be maintained among the people. But if we go to crowding and to oppressing one another, I am very much afraid that the whole people would be oppressed by such action.

Let us reflect a little upon the present condition of things and what has brought it about. I would like to ask my brethren and sisters if they know the causes which have produced the present straightened financial condition among this people and throughout the United States. Some have attributed it to the legislation of Congress against silver; some to the uncertainty in the minds of the people in relation to what action the present administration would take in regard to the tariff laws of the country. In fact it is attributed to many things. I was conversing with a gentleman but a few days ago concerning this subject, and I asked him what, in his opinion, had

contributed most to this present condition throughout the land. Well, he went on to enumerate what he thought to be the causes of this state of things. I suggested to him if extravagance of living had not a great deal to do with it, and he acknowledged that he believed it was the greatest of all the causes leading to the present condition. Now, I believe sincerely that one of the principal causes of the distress that exists among us—and I believe the same thing will apply almost universally throughout the land—is that people have gone beyond their means. They have borrowed largely, mortgaged their homes, their farms, and nearly everything they possess, to keep pace with their neighbors, competing one with another in putting on appearances and in carrying on their business on the credit basis that is so much in vogue in the world. President Taylor told the people during his presidency over the Church, when times were prosperous, money easy, and there was an abundance in circulation, that then was the time for them to pay off their debts and get themselves free from obligations, and when they had once freed themselves from debt, live thereafter within their means. This was one of the themes that was dwelt upon very largely by President Taylor. Of course, he did not originate it, for it was also a theme of President Brigham Young's. President Young was one of those men who constantly held out to the people economy in living, and home industries, by which they could be self-sustaining and independent, and provide employment for the people, that there might be none amongst them idle.

Let me ask you, my brethren and sisters, if we had more carefully carried out this counsel, do you not think we would today be in a much better financial condition than we are? I think we would. Now we are being taught a lesson. Many of us that have borrowed means to buy stocks, to buy farming implements, to build fine houses, to buy horses and carriages, that we might put on an appearance at least equal to that of our neighbor, if we had not done so, but had lived within our means, and in addition had laid a little aside for a rainy day, today we would be the most independent people upon this continent. I do not know but we are as it is. But notwithstanding this may be so, it is only too true that too many of your homes and your farms are mortgaged, for implements, and buildings and for living. So far as I am concerned, I would like to see this system of credit abolished, and that whenever we buy a dollar's worth of goods we either pay a dollar for it or something that represents a dollar, and that we do it without crippling ourselves at home or placing a mortgage upon us and upon our children. Every man that lives by credit is placing shackles upon himself and upon his family. The system of bonding cities, and building up cities by credit, may be considered the wisest policy—and I suppose it is considered so by the world today, for it is believed by the present generation that we should build for future generations, and that they should pay for that which we build for them; but did you

ever see anybody who went in debt and mortgaged and bonded that which they possessed, as free, as independent, as happy as the man who paid for what he had as he went along? We should live according to our means, and lay a foundation upon which we can build, and upon which our children can build after us, without paying interest on bonded debts incurred by us. I am aware that I am not preaching the financial gospel of the world. I suppose I am laying myself open to the charge of being called a mossback, non-progressive, and so on. All these epithets are hurled at the men that dare to tell the people to live within their means, to trust not in the future except in the mercies of God. Sometimes we are put in a position where it is necessary to go into debt. When it is necessary, so may it be. If you can show to me that it is necessary, I have no objection; I like to be as progressive as any man in that direction when I am convinced that it is all right. But I have never yet been convinced that it was essential for the welfare of the present or future generation that my children should be brought in bondage by my acts. How should I have felt if my father had left for me an overwhelming debt that I was in honor bound to meet, that would keep my nose to the grindstone while I lived? Thank God, I have no such reflections upon my father. He paid as he went along, and when he died was free from debt; and not only so, he had property which his widow left to the mob when we were driven out from our home and country. But the Lord blessed us, and we are better off today now than we were then.

My brethren and sisters, we were taught here this morning, the Scriptures being quoted, that troublous times will come upon the children of men, that their hearts will fail them for fear of the difficulties and sorrows that threaten them, and it is useful for this people to prepare themselves for these events, that they may be as Joseph in the land of Egypt, when famine shall come, and when pestilence shall stalk abroad in the earth, when tempests and storms shall sweep cities, and when devastating fire shall consume all before it, that there may be found "corn in Egypt," and the people shall say, "Come, let us go up to the mountain of the Lord's house." The world today will laugh at you if you talk about a famine in this land. Why, they say, such a thing is absolutely impossible. We are so connected and bound together with the iron rails and by navigation that it is utterly impossible for any section of the country to be left destitute, because there will be abundance of food somewhere, and the railroads can speedily take from the lands that teem with plenty to the lands that are impoverished. But notwithstanding this, we hear very frequently of famine in the land. Only a few years ago in Russia, people died by the thousands from famine, and from the pestilence that followed it. Shipload after shipload of provisions were sent from America to the starving ones in that land, but did it prevent the famine? No, because that which we did was but a mite compared with the great necessities of the people. A few days ago we read of the farmers in the western portion of Kansas famishing for the