many others have done wrong, Because we have been so very anxious to make a dollar that we have run in debt, and now we cannot promptly pay our honest debts. I cannot; for the reason that \$10,000 collateral securities which are good, would not raise a thousand dollars. For the first time in my life I have had people come to me and ask me to pay money that I owed them, and I have had to ask for an extension of time. the Lord will only forgive me this once I will never be caught again. I have been a borrower of money since I was eighteen; but if I can only get paid off what I owe now, I shall be content, I be-lieve, with the blessings of the Lord, whatever they may be, be it much or little. When I realize the fact that if I owed a bank a certain amount of money and they asked me to pay it and I could not, and I stop to reflect that my fail-ure to pay that money in connection with the failure of others might be the cause, because the people had become frightened, of breaking that bank, I want to tell you that I would feel considerably humiliated. We hear many who owe banks complaining because the bankers have oppressed them and raised their rates of interest, and so on. I tell you, my friends, that if we have taken a chance and have borrowed the money, we have done it—for what? In the hope of making something; and we have no just reason to complain, when we are called upon to make sacrifices to meet our obligations. I am sure I do not.

I want to say to the Latter-day Saints that we do not want to lose confidence in ourselves; we do not want to lose confidence in our brethren; we do not want to lose confidence in the institutions in Zion; and we do not want to lock uo our money where it will not do any good. If God has given us a talent we good. should put it to usury and make two talents out of it. This applies just as much to money as it does to mental talents. duty, if we have any means, to It is our let it go into circula tion and benefit somebody.

Another thing that we want to learn as Latter-day Saints—and I have gone to work to learn it—is to follow the counsel that was given to us here today, and that is, to confine ourselves to the necessities of life, and not to indulge in extravagant habits. If we have a surplus, use it as God desires that we should use it-for the onward advancement of His Kingdom and the spread of the Gospel. We are ready and willing to spend ten, twenty, and in many cases thirty thous-and dollars for a fine home that has no more rooms in it, no better ceilings, no more comforts, no more happiness, than a house that did not cost more than one tenth of that; but it we were called upon to live in a house costing onetenth and expend the balance to carry the Gospel to the ends of the earth, it would break many of our hearts. I be-lieve that the very stringency through which we have been passing has not only inspired us with the idea of being more careful, but also with a desire to use our means more liberally for the onward advancement of God's Kingdom. Why? Because we have seen how little means amounted to. We have found out how absolutely worthless, so to speak, is all our property. I went out here on the street with thirty thous-and dollars' worth of securities

and tried to borrow ten thousand dollars, and I would have payed twenty per cent interest if I could have got it; but I could not get anything. o far as our property is concerned it is of no actual value to us, only as we are ready and willing to use it for the advancement of God's Kingdom. it is our duty to provide for our families; but it is not our duty to live in extrava-gance. It is not our duty to labor to gain wealth for the adornment of our persons. Of course I like to see people have good things, and I hope to live to see the day when the Latter-day Saints will be wealthy. But I want to say to you you that unless we become more humble, more Godlike, more faithful in keeping the commandments of God, I do not expect we shall become wealthy. Whenever we learn to be willing to use the means that God gives us for the on-ward advancement of His Kingdon, Latter-day Saints will not have any par-ticular financial trouble; the Lord will bless them with an abundance. What we need to do is to seek for the light and inspiration of His Spirit to guide us at all times, and He will add all other things to us that are necessary.

I happened to read a revelation on the train the other day, as I was coming home from New York-one that was given to our martyred Patriarch. I had before, but it never seemed to strike me with such force as it did then. I thought it was a revelation that every Latter-day Saint ought to read over a great many times, because I believe pleasure will come to all of us who read it. When I read it I thought that, the next time was called upon to speak, if I had a few moments' notice beforehand, I would glance over this revelation and read a few passages from it; but inasmuch as I was called on today without notice, I have not had time to look for the passages that I wanted to read. I will therefore take the time to read the entire revelation:

A great and marvelous work is about to come

forth among the children of men.

Behold, I am God, and give heed to my word, which is quick and powerful sharper than a two-edged sword, to the dividing asunder of both joints and marrow; therefore give heed unto my word.

Behold, the field is white already to harvest, therefore, whoso desireth to reap, let him thrust in his sickle with his might, and reap while the day lasts, that he may treasure up for his soul everlasting salvation in the Kingdom of

Yea, whosoever will thrust in his sickle and reap, the same is called of God;
Therefore, if you will ask of me, you shall

receive, if you will knock, it shall be opened unto you.

w, as you have asked, behold, I say unto you, keep my commandments, and seek to bring forth and establish the cause of Zion,

Seek not for riches, but for wisdom, and, behold, the mysteries of God shall be unfolded

hold, the mysteries of God shall be unfolded unto you, and then shall you be made rich; behold, he that hath eternal life is rich.

Venly, verily, I say unto you, even as you desire of me, so it shall be done unto you; and, if you desire, you shall be the means of doing much good in this generation.

Say nothing but repentance unto this general tion. Keep my commandments, and assist to bring forth my work, according to my command-

ments, and you shall be blessed.

Behold, thou hast a gift, or thou shalt have a gift if thou wilt desire of me in faith, with an honest heart, believing in the power of Jesus Christ, or in my power which speaketh unto

For, behold, it is I that speak; behold, I am the light which shineth in darkness, and by my power I give these words unto thee.

And now, verily, verily, I say unto thee, put your trust in that Spirit which leadeth to do

your trust in that Spirit which leadeth to do good; yea, to do justly, to walk humbly, to judge righteously, and this is my Spirit.

Verily, verily, I say unto you, I will impart unto you of my Spirit; which shall enlighten your mind, which shall fill your soul with joy

And then shall ye know, or by this shall you know all things whatsoever you desire of me, which are pertaining unto things of righteousness, in faith believing in me that you

shall receive.

Behold, I command you, that you need not suppose that you are called to preach until you called:

Wait a little longer, until you shall have my word, my rock, my church, and my gospel, that you may know of a surety my doctrine;

And then behold, according to your desires, yea, even according to your faith shall it be done unto you.

Keep my commandments, hold your peace, appeal unto my Spirit;
Yea, cleave unto me with all your heart that

you may assist in bringing to light those things of which have been spoken; yea, the translation of my work; be patient until you shall accomplish it.

Behold, this is your work, to keep my com-mandments, yea, with all your might, mind, and strength;

Seek not to declare my word, but first seek to obtain my word, and then shall your tongue my Spirit and my word, yea, the power of God unto the convincing of men;

But now hold your peace, study my word which hath gone forth among the children of men and also study my word which shall come forth among the children of men, or that which is now translating, yea, until you have obtained all which I shall grant unto the children of men in this generation, and then shall all added thereunto. things he

Behold thou art Hyrum, my son, seek the Kingdom of God and all things shall be added according to that which is just.

Build upon my rock, which is my Gospel.

Deny not the Spirit of revelation, nor the
Spirit of prophecy, for woe unto him that denieth these things.

Therefore treasure up in your heart until the time which is in my wisdom that you shall go

Behold, I speak unto all who have good desires, and have thrust in their sickle to reap.
Behold, I am Jesus Christ, the Son of God.
I am the life and the light of the world.

I am the same who came unto my own and own received me not;

But verily, verily, I say unto you, that as many as receive me, to them will I give power to become the sons of God, even to them that believe on my name. Amen.

Remember, all you Latter day Saints, this saying: "Behold, I speak unto all who have good desires, and have thrust in their sickle to rear." Remember that this revelation calls upon us to seek, not for riches, but for wisdom, "and behold, the mysteries of God shall be unfolded unto you." I do not think I ever read in my life a revelation that made a more profound impression upon me than did this as I read it upon the train; and I believe that all Latter-day Saints who will read it, with a prayerful heart, seeking to God for the light of His Holy Spirit, will have their minds lit up, and the same inspiration that must have come to our beloved Patriarch at the time the revelation was given to all labor, with all the zeal, the energy, the talent, the power and the ability that we possess, for the onward advancement of God's kingdom, and that we may be ready and willing, if need be, to do as our fellow servant, Hyrum Smith, did—lay down our lives for the cause of God, is my prayer and desire, in the name of Jesus. Amen.