

## THIRD DAY.

April 8th, 10 a.m.

The choir and congregation sang:

Redeemer of Israel,  
Our only delight,  
On whom for a blessing we call,  
Our shadow by day,  
And our pillar by night,  
Our King, our Deliv'rer, our All!

Prayer by Elder John W. Hess.

The hymn which begins,

Zion stands with hills surrounded—  
Zion kept by power divine,  
was sung by the choir.

### ELDER M. W. MERRILL.

The Path of Duty Leads to Prosperity—Need for Retrenchment—Future Expansion of Missionary Work.

It is always a little difficult for me to start out upon a high key, and I have discovered that it is more or less the case with others. However, if you will give me your attention and your prayers and faith, I hope to be able to make you all hear the few minutes I shall occupy your attention. I have been much interested in our Conference, and can say that I heartily endorse the remarks that have thus far been made in our hearing. I was very much interested in the remarks of our President on yesterday, though it is not very pleasant to contemplate the scenes that he has passed through; the troubles and ordeals, going through waterwheels, having bones broken and all this; and I conclude that very few people could, under such circumstances, endure for a long time.

I have a testimony of this work. I know it is true. I know the Lord is with His people; the manifestations of His power are realized and felt by many of the Latter-day Saints. Of all people we have the most reason to be grateful and thankful to our Heavenly Father. While, perhaps, our financial condition as a body is not so desirable as we would like it, yet I believe that we are as well off financially, and perhaps better off, than people in other states of our Union. It is wonderful to me, when I contemplate the affairs of our people, to realize the vast amount of money that goes from us in the transportation and support of our Elders on missions abroad, and in

the payment of our tithes and our offerings. This is a condition that many people do not realize, and they do not have to cope with these things. The Lord, however, requires these conditions at our hands, and apparently He opens up the way and provides the means whereby these things are accomplished. The Elders are sent out, their fares are paid, they are supported by their friends while abroad; and it all costs money, and the money comes from somewhere. The Lord through His providences opens up the way whereby these things are accomplished. I was conversing with a brother some three or four years ago, I think at the Conference in this city, and he was telling me his condition. He was very much depressed financially. He had been under the necessity (he thought) to mortgage his home, and he was very much embarrassed. He felt very bad over it, so much so that he could hardly enjoy the Spirit of the Conference. He was a very intimate friend of mine, and he asked me what to do. I told him that I believed that I could tell him what to do to extricate himself. He said he would be very glad to know what to do that he might be free again. I said, "have you paid your tithing of late years?" "Well," he said, "no, not so strictly as I ought to have done." I told him I thought that was one cause of his financial trouble. I said to him, "you go home now, and pay your tithing strictly, as you receive it; don't you sign any more notes to anybody; don't give mortgages on any more of your property; curtail your expenses at home, retrench a little, for I believe there is room for retrenchment; pay your tithing; trust in the Lord, and ways will be opened up whereby you may extricate yourself." I met him at this Conference, and he said that he was getting along finely. He has nearly all of his debts paid, and he has lifted the mortgage from his home. I said, "then you have paid your tithing, have you?" He said, "yes, paid my tithing strictly and honestly."

I believe there is a principle in this.

It is said that Paul may plant and Apollos may water, but the Lord giveth the increase. And I have concluded from my experience that the Lord is able to. The Lord gives us the increase. He blesses some people abundantly for a wise purpose in Himself. We cannot always comprehend why he blesses some men above other men, but there is a purpose in it, and I am just as confident as I am that I am standing before you, that if the Latter-day Saints from this very day, will pay their tithes honestly and strictly, and cease to mortgage their homes, cease to incur obligations as individuals, and begin a system of retrenchment in all their homes, the Lord will prosper them and they will be free from debt—for is there a family in Israel that cannot retrench a little? I know that it can be done; and if the Latter-day Saints will do these things as a people, the time is not far distant when we will be relieved from our financial troubles. The Church will also be relieved of its financial troubles. Why is the Church financially depressed? Because we are financially depressed. We are the Church—the people of the Church, and if we will retrench and observe the rules of propriety in regard to our family affairs I believe that we all may be relieved; and I believe the time is not far distant when it may be said of the Latter-day Saints, that they are lenders of money and not borrowers. This should be our situation. Now the evidence is before the people that we come far short of what the Lord requires at our hands in tithes and offerings. I heard President Young once say in the old Tabernacle here, "If the Latter-day Saints will pay their tithes honestly, every man and every family, I will pay all their taxes, their school bills and their general expenses." It is evident that the people did not do it. We may search the Church from one end to the other, we may search the records, and we will find that there are not many men, (of course there are some, and perhaps a good number) that pay their tithing in full. A large majority of the people, I believe, come short in this, and they think they are doing pretty well too. They make themselves think they are

doing pretty well in paying their tithes and offerings. This principle of tithing was not instituted by man. The authorities of the Church have not instituted it, God revealed it in the early history of the Church, and He made it a requirement of the Latter-day Saints. It is a law of the Lord, and it is important that the Latter-day Saints live up to the law, that this land may be a land of Zion unto the people.

Brethren and sisters, I want to make you a promise in my own name, that if you will observe these things, begin now to pay your tithes and your offerings in full, if you will cease to sign notes, if you will cease to give mortgages on your homes, and retrench from this time forth, and turn to the Lord with full purpose of heart, I will promise you that the way will be opened up and every faithful man and woman will be able to extricate himself and herself, and the time will be in your life time, when you will be a free people. There are some few people that are free now, and they do not owe any man anything, and they are happy and contented; but too many of the people have mortgages on their homes. I have always raised my voice against mortgaging and obligating ourselves. Wait until we have the means and then make the purchase, and do not make the purchase until we have the means. Do you not know that the whole system of our banking institutions in our midst is based upon the interest paid by the people for money borrowed? It is not a good thing, in my view, for individuals to do. It may be justifiable in the case of some large enterprise that would benefit the country and people, but as a rule for individuals to pattern after large corporations, they will fail if they do it. How many people in Salt Lake City, and in the country, have lost their homes, their families turned out without a shelter over their heads, because, peradventure, they have been unwise! They thought they were going to make a great deal of money by some speculation, and they have failed. The Lord did not bless the enterprise, and unless the Lord does so we will fail every time; no matter whether it be Jews or Gentiles, or Latter-day

Saints, that enter into it. But if the Lord will bless the enterprise it will be a success. As a rule, however, it has not been the counsel of the Priesthood, so far as I have learned, for the people to obligate themselves beyond that which they were able to meet at any time.

This system of retrenchment is important and necessary. Not only here in the city, but everywhere throughout the country, we see extravagance among the Saints, and carelessness and indifference with regard to the things that the Lord blesses us with. There is extravagance in the household; there is not that care and attention bestowed that ought to be. You will excuse me if I talk about myself and my own family, but I am reminded of an incident that occurred with me a few years ago. I had a brother who emigrated from England, working at my place. He had left his family there and had not the means to get them out. He said to me one day, "I wish my family could go to your swill barrel; they would get plenty of food right from it to supply them." It set me to thinking. Do my family waste things like that? Do they waste provisions to such an extent that this man and his family could live out of the swill barrel? I began to examine the matter a little, and I had to talk a little about it. I not only found it was profitable to talk at home, but also to talk among my friends and neighbors. There has been more or less of extravagances financially; it is very important that nothing should be wasted. President Young used to talk about these things everywhere he went. I have heard him in the settlements of Saints cautioning the people to be prudent, and to be careful with the means that the Lord had blessed them with. I believe we ought to observe this counsel, and if we will do it, as I said before, I think we may rely upon it that the Lord will open up our way whereby we may be relieved. President Cannon was almost on the point of saying so, the other day. I felt the spirit that he was possessed of, that he felt to promise the people that the time would come when we would be in a different condition.

We are trying to do the Lord's work, to preach the Gospel to the world. We are sending out a few missionaries, but, I tell you, so far as I can see in the future, and understand the future, we are not sending out a drop in the bucket today, to what we will send out in the future. Only think of it for a moment. We have, it is said, 1,700 Elders abroad in the world. Take these 1,700 Elders, cut them in two, place half in London and half in New York, two of the great cities of the world, and the people of these cities would hardly know there was an Elder among them, because the inhabitants are so numerous. But we are doing the best we can in regard to this matter, and the work is increasing and progressing and spreading abroad, and the Gospel of the Kingdom will eventually be preached as a witness to all people and all nations. We are here to do that, and we want to train our sons and prepare them to be honorable representatives of the Latter-day Saints. We do not want to send men out that are not honorable men. We want young men to go imbued with the spirit of this work, and we would like them to have a testimony from the Lord before they go and be able to give a reason for the hope they have within them. Then when they go into their fields of labor they are prepared to at once take hold of the work. They go to teach the world; they do not go to be taught by the world. They go from Zion blessed under the hands of the servants of God, to teach the Gospel and to warn the world. Young men must remember that they are not sent abroad to be taught of the world, but we must be acquainted with some of the principles and doctrines of the Church, in order to set before the people those principles and doctrines that God has revealed for the salvation and redemption of the human family.

Brethren and sisters, I desire that we may reflect upon all these things and consider our affairs. We are here in this General Conference from the different parts of the State and from the states surrounding us. We are here to be taught; to have our minds stirred up by way of remembrance of the duties and responsibilities that rest

upon us as Latter-day Saints. We are a peculiar people—that peculiar people which Isaiah spoke of, and we are here to learn the way of the Lord. Whether this teaching be temporal or whether it be spiritual it is all the same for us in the advancement of this work. We have to be engaged in temporal affairs as well as in spiritual affairs to bring about the consummation of God's purposes in the earth.

I pray that the blessings of God may be upon Zion, and upon her Stakes, that the spirit of humility may possess our souls; that we may have an opportunity to be taught, to be instructed and to follow in the counsels of the Priesthood of the Son of God; then we are safe, we are upon the sure foundation; our house is founded upon the rock, and when the winds come and the rains beat upon it, it will stand unmoved; but if we are tossed to and fro by every wind of doctrine, and follow after "Christian Science" or some other myth or folly, we shall not be saved. As one of the brethren we have all in the Church of Christ that will exalt and ennoble us. Our insurance agencies in the Church are safe and sure, and if we are faithful in keeping the commandments of God we will be sure of eternal lives. God bless you. Amen.

#### ELDER JOHN W. TAYLOR.

A field of usefulness for women—Divine agencies at work.

My brethren and sisters, I pray that the Spirit of the Lord which guides us in the ways of all truth will direct me in what I shall say this morning. I bear testimony to the advice that has been given unto us by Elder Merrill. I was pleased with the remarks that were given on the first day of this Conference, because they partook of the spirit of encouragement. I feel encouraged in the work of the Lord, and I can see that the spirit which the brethren are imbued with is similar to that which was possessed by Nephi, the Prophet, while going up to the city of Jerusalem to get the record of his forefathers. His brothers protested against him going for this purpose, and he answered them in this wise:

"That as the Lord liveth, and as we live, we will not go down unto our father in the wilderness, until we have accomplished the thing which the Lord hath commanded us."

When I heard President Cannon speaking about the success of the work of the Lord I could see he partook of the same spirit, and the brethren that have followed him since the first day have also manifested that spirit. I have been considerably impressed by all the remarks that have been made, and I feel that any one who has not been melted and made tender and pliable by that which has been said, must be as cold as an iceberg.

I desire to touch upon the idea presented by President Cannon, that occasionally wise and prudent women would be permitted to go forth and accompany their husbands in preaching the Gospel to the nations of the earth. I have been away on missionary labor, more or less, for some months past; our experience is, especially during the pleasant warm weather, that about one-half of the men in the country are away to the mines, they are absent from home looking after their business, and it would be imprudent for us to teach men's wives, and to take them into the waters of baptism without the consent of their husbands. A great number of men in the Western States and territories are away from home, and leave their wives for a season. It would not be wise for Elders to enter such homes, in fact, they are advised against this and they observe this counsel. They do not go to the homes of women where the husbands are absent, or where there are no men folks living in the house. What is the result? The result is there are thousands of families to whom we cannot explain our views, simply because there are no men at home; they probably would receive us with pleasure and listen to our message if it were practicable to visit them. But I can see now the possibility of this being corrected. I have in view now, one of the sisters that was laboring in the state of Colorado. In the district where she resided there were some five families where the husbands were away from home. She became acquainted with