

THIRD DAY

Tuesday, Oct. 6, 10 a. m.

The choir and congregation sang the hymn :

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 Deliverer, our all.

The opening prayer was offered by Elder Joseph W. McMurrin.

Singing by the choir and congregation:

O ye mountains high,
Where the clear blue sky,
Arches over the vales of the free,
Where the pure breezes blow,
And the clear streamlets flow,
How I've longed to thy bosom to flee.

PRESIDENT JOHN R. WINDER.

Processes of going into debt—How to keep clear of it.

My brethren and sisters, I have almost lost my voice through a cold, and I scarcely feel able to occupy this position; but I do desire to say to you that I heartily endorse, and am in full accord 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 do so, but one in particular, I think, is important for the Latter-day Saints to observe, and that is in relation to going into debt. Evidences come before us frequently that many of our brethren are still contracting debts 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 land, on which I wanted to build me a house. I had at my command about \$1,000, but I wanted a house that would cost 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 would lay out \$1,000 on it, and then I could 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 on what he has, and places the whole under a mortgage. He perhaps has to pay exorbitant interest. The first thing he knows his circumstances may change. He may lose his situation, or he may have sickness, and his pay stops; but the interest continues on, 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 loses his home and all he had. Now, I know 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 all you do have, be satisfied and content with a \$1,000 house, until you have more means to enable you to add to it and avoid paying interest, which, it is said, never sleeps; it is always going on.

The report made here by Brother Pond president of Bannock stake, showed how easy it is for us to launch out beyond our means. He said that some of the brethren who had gone up to Snake river valley would take up 160 acres of land, spend means on it and improve it, and then when the payments for the land became due they could not meet them. In this emergency they would borrow, and mortgage the land with all they had put on it and the first thing they knew the note became due, they could not meet it, and they were sold out. It seems to me that it would be far more judicious for a man to take up 40 acres that he could pay for than to take up 160 acres that he could not pay for. Let him cultivate the smaller piece carefully, and probably he would find it sufficient. At all events, he would be secure against obligations.

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 go in debt. I have always tried to live within my means. A person who has \$100 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 down hill all the time, and this is too much the case among us at the present time.

There are other things that come to my mind. Sometimes we are extravagant. For instance, a farmer has a vehicle, and it is growing old. It perhaps needs a new spoke or two, or the tires need setting, and \$10 would repair it sufficiently to last him another year; 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 carriage 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.

I might go on and enumerate many things of this kind, and I feel, as President Smith said, that the time has come when we should carefully look into these matters. We may not always have sunshine; we may not always 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 together. 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 conference 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 represent the Wayne stake of Zion.

The Wayne stake of Zion, geographically speaking, is situated in the southeastern 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 upon 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 portion 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 isolated from the railroads, and we have no corporate properties to aid us in taxation, but are compelled to rely upon our own resources in this respect. Generally speaking, the people own their own homes. 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 are not a score of mortgaged homes in the Wayne stake of Zion. I am very well conversant with the situation, as I live near the recorder's office, and know pretty well what homes are mortgaged, 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 frontiers. They have been struggling to maintain their foothold, and have succeeded in making themselves somewhat 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 holding our own, so far as numbers are concerned. I can speak of the people of Wayne stake as a good people. We have eight organized wards, and five branches. The country is so situated that branches are almost as numerous as wards. From one end of the stake to the other it is about 80 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