ever enjoy the blessings of life and live till your days are fully numbered on the earth. In the name of Jesus Christ. Amen.

The choir rendered a sacred song entitled, "Peace Be Still."

PRESIDENT FRANCIS M. LYMAN.

Material Prosperity of the Nation-Excellent Advice to Latter-day Saints and the $P\epsilon$ ople at Large.

I pray that the Spirit of the Lord may be with us the remainder of this conference as it has been from the beginning, that the Latter-day Saints gathered here may each and all receive the words of encouragment and instruction which are necessary for their welfare.

This has been a very remarkable year in the world. As we are all well aware, wars afflict the nations, and serious troubles. complications and accidents fill the world with sorrow. The Latterday Saints, however, have dwelt in peace, and have been remarkably blessed and prospered, though in some sections they have suffered seriously from drouth. On the whole, we have great reason to rejoice and to verv thank the Lord, not only the Latter-day Saints, but all the people of this great nation. I believe that when this year shall have closed it will go into history as one of the most fruitful and prosperous that the nation has every enjoyed. The Latter-day Saints have not been prepared to take care of the great blessings that the Lord has bestowed upon' them in the fruitfulness of the earth; for a large percentage of our fruits and vegetables have gone to waste, because we have been unable to utilize them. We have not been prepared with factories for the canning of our fruits and vegetables, and have therefore not been in a position to make the best use of the blessings that have been so generously poured out upon us. It behooves us to make profitable use of the bounteous seasons which the Lord is bestowing upon the people, because they do not always last. The seasons greatly, and wisdom would vary dictate that with the capital which the people of this great state possess in lahor and in means we should be pre-

pared for the blessings which the Lord pours out upon us. We should establish factories to utilize the raw material with which the country abounds. and we should be ready and forehanded. Our barns and our granaries should be built, our factories should be established, ready for these fruitful seasons when they come upon us. We ought to take advantage of these fruitful years also to meet all our obligations, as we have been so thoroughly taught by our leaders, so that when the times of stringency and panics come upon us we will be in a condition to endure the strain and not be brought to bankruptcy and ruin. The sugar industry possibly comes nearer meeting the demands of the people than any established in this state; but in other lines of industry, there should be estab lished the necesasry facilities for making proper use of the blessings which the Lord pours out upon us.

The Latter-day Saints should address themselves to economy and carefulness in their financial affairs. They ought to restrain any inclination to extravagance in every line, and to prepare themselves, not only with manufactures and other arrangements for utilizing the resources of the country, but also to meet the hard times that come occasionally in the land. The fruitful seasons are now upon us, and possibly may last for a few more years, and then stringent times will come, as certainly, I presume, as they have come in the past. Forewarned, forearmed! Times the future 28 will change in the past. and we thev have in readv for the times to be need they chang.e The older part as of the population have had experience and training, and they should profit thereby; but there are always generations coming up among us that are untrained and inexperienced, and with the idea perhaps that things will always continue as they are. A note of warning has been sounded by our leaders during the years that are past, advising us, as Latter-day Saints, to free ourselves from debt, from mortgages and from obligations that we may not be

able to meet. All these contracts should be honorably fulfilled, and we should cease to be the slaves of obligations that bind us down and hamper us in our lives. We want to be men among men, and to have a measure of independence. I have felt it to be the design of the Lord in giving to the people of our beloved state the prosperity that has come to us, that we should prepare ourselves for serious times in the future; for the lean years will follow those of fatness. I would like it if all Israel would listen, and address themselves most earnestly and with every effort in their power to freeing themselves from every obligation to the banks, to their neighbors, to the merchants, to the builders, and to all men that are in business. Clear off all your obligations, and be free. Have a little something in your granaries; have some credit at the savings banks: and instead of living upon means that belong to your friends, live on your own. Pay for your houses, for your machinery, for your wagons, for your merchandise, for the food you have eaten and for the clothes you have worn out. Do all this, and see the time when you can meet your business man and pay for his wares as you receive them. It is wonderfully comfortable for a man or a woman to be dressed in their own clothing, to live in their own house, and to own everything that they occupy and enjoy, instead of taking care of the means of other people and paying Rather let them be in a shape usury. usury. I believe receive that to it is quite pleasing to the Lord that we should be out of debt. I believe that He requires it of us. I have believed it for many years. I advise and exhort the Latter-day Saints to free themselves from every obligation as soon as they can possibly do so. Though we may have yet a few years of prosperity, they will not be very many, and while the times are propitious you want to free your hands; and then train yourselves to stay out of debt. Do not allow speculation and the prospect of great fortunes to lead you into the bondage of debt. That is the bondage

that is upon some of the Latter-day Saints today. Hence I exhort my brethren throughout Zion to free themselves from all their obligations. I ask my, brethren who have wealth, to take measures to make profitable use of the blessings which the Lord bestows upon us. There is profit in the canning of all our fruits. I am not prepared to say what percentage has been wasted. but in my visits among the settlements I have found the lands upon which orchards stand fairly covered with fruit that has fallen and is rotting. It is astonishing the waste that can be discovered in this land. It is astonishing the amount of canned goods that are brought into this State. It is a reproach to the people of Utah. I remember outfitting for a trip into Arizona from St. George a few years ago. and the canned grapes that we supplied ourselves with were from California. the canned meats were from California, the salmon and other canned articles were from Oregon or some other state. Turkeys, ducks, geese, poultry of all kinds are brought into this state by the carload. It is a reproach to the state. We ought to produce all these things ourselves, and also supply our neighbors. We have done exactly in the sugar business what we ought to do in other lines. Today we make all the sugar that Utah consumes, and we send as much abroad to our neighbors. We keep the money here that pays for our own sugar, and we bring as much more into the state from the sale of sugar outside. It has assisted to make our state one of the most comfortable and independent states of the west. But it is not enough that we should save on the sugar business. We should be as wise in the handling of our grains, our vegetables and our fruits. They should be taken proper care of so that they may command the market, and be in demand in every We direction. are surrounded by mining camps, and Utah ought to furnish everything they need in an agricultural and industrial line, I want to advise business men, men of finance, to give attention to these matters, that our manufacturies may be increased, so that the materials which are given to us by the fruitfulness of the earth may be profitably used, and we become an independent people in this state. That is what I would like to see in Utah. We have a good country. We live in peace and in harmony; and in addition to all that we can do for ourselves, the hand of the government is reaching out to help us in the irrigation of our country. There is moisture enough in this land, if only properly utilized. The God of heaven has given us rains and snows and fountains of water that are almost abundant. If we would but take care of the resources that He has given to us, the state is well supplied with the necessary water, and I expect to see the time when the bench lands in all our valleys will be producing to their utmost capacity. In our splendid state fair we can see evidences of what has been done this season in the way of dry farming by the experimental stations in this state. It is wonderful the grains that have been produced on the dry lands; and what has been done this year can be done generally, though possibly not always so well, because, as I announced in the beginning, this has been a remarkable year. But we want to see the time when all these lines of industry and fruitfulness are utilized and controlled by the people of Utah, so that we shall not have to bring flour and grain here from other states as we are doing today. We do not want their grains and vegetables and their poultry to be in demand over ours. We do not want their pork. We do not want their hams, nor their lard. We should produce it here ourselves.

My brethren and sisters and friends who dwell in the state of Utah, let us join together and utilize the ability, the wisdom and the capital that we have for the prosperity of this great State. I feel that it will be profitable for us to consider these things, and to make as much progress as we can, and not too slowly. It is wonderful what has been accomplished in some directions. The mining industries of the

state receive much attention and investment, and we would like to invite capital to enter into other lines of business. We would like the millionaires and those who have become rich out of the mines of this state, to help also in the establishment of manufactories that will give employment to the people, so that no man can come to the State of Utah, and complain of being out of employment. Such & cry should not be heard among us when the very elements all around are inviting factories and industries of every We want the help of those who kind. have wealth, those who have genius, and those who have business qualities. We would like to have them make Utah the gem of the mountains, the richest and the most inviting state-in the west. We do not object to prosperity-we would like it to beam upon all the peo-We would like all to be united ple. and to labor harmoniously together in state affairs, in business affairs, and in the affairs of citizenship generally. We desire peace; we do not want war. Latter-day Saints are a peaceable peo-We love peace; we seek peace; ple. we preach it, we teach it, we advise and counsel it, all the time; for this is the work of the Lord that the Latter-day Saints are engaged in. This is the land of Zion-the land of peace-the land of the pure in heart. The pure in heart will be happy; and those who are not pure and are not conscientious in their lives will reap the reward of sorrow. We ask you to repent and to reform in your morals, if there be necessity. We want to reform in our finances, in our societies, in our associations, and in our labors, that everything may be done pleasing to the Lord in this beautiful State, with its lofty mountains, with its plentiful supply of health, and with the blessing and the protection of Thank the Lord these United States. for personal liberty. Thank the Lord for the principles established by our forefathers upon this blessed land of How grateful we ought to be Zion. for this liberty and freedom, and let us make the very best use of it we possibly can.

Again I say, relieve yourselves, my brethren, from your financial obliga-Before these fat years have tions. past, make good use of everything that comes within your reach and devote your attention to the meeting of your obligations, so that you may become free men, and then contract no more Keep out of debt, and be a free debts. people, so that you will have means with which to be buried when you die, and a little besides to leave for the widow and the helpless children. Let us have things in a little better condition than we have had them in the past. Avoid bankruptcy and ruin; for a man cannot be comfortable spiritually who is in bondage financially.

God bless you, brethren and sisters, and enable us all to be wise and prudent in our financial affairs as well as in spiritual matters. As we have the great spiritual blessings, and know the way back into the presence of the Father, let us also seek the wisdom that will make us equal to the world in business affairs. May God keep us faithful and humble. May He inspire the hearts of the men who lead us, that they may be equal to the great work that is upon them. The Lord is with us, and will bring us off victori-I know this as I know that I 0115. live. I know that Joseph Smith, the prophet of the nineteenth century, was sent of God, and he did his work most faithfully and well; and every one of his successors have been faithful and true to the end. As Jesus set the example for all men, so have His followers, the prophets who have stood at the head of this great people, set the example for you and me, that we should endure and be faithful and true to God and His cause always, and He will redeem and save us most perfectly and God bless you, my brethren and fully. sisters, in the name of Jesus Christ. Amen.

Singing by the choir and congregation:

"Our God, we raise to Thee "A A a b's for Thy blessings free We here enjoy."

Benediction by Elder William Budge, president of Bear Lake stake.

SECOND DAY.

Friday, October 7, 10 a.m. The meeting opened by the choir and congregation singing the hymn:

> Redeemer of Israel, Our only delight.

Prayer was offered by Elder Thomas Chamberlain.

Singing by the choir:

Ye simple souls who stray Far from the path of peace— That lonely, unfrequented way To life and happiness.

> ELDER HUGH S. GOWANS, (President of Tooele Stake.)

I feel very pleased, my brethren and sisters, for the privilege of meeting with you in the general conference. To enjoy the society and fellowship of my brethren is inestimable. The association and fellowship of the Saints is all that I feel to live for; it is my joy, my happiness, my life.

I represent what is known as the Tooele Stake of Zion, located between the county of Salt Lake and the Great American Desert. The population of the stake is something over 3,000; and to give you a brief idea of the condition of the people I will here state that it is 22 years this month since I was chosen to preside over the Tooele stake. At that time the population was about the same as it is now. In 20 years there has been an increase of 159 souls in that stake. The question might be asked, why is this? The answer is, our young people have gone away to different parts of the country. The Cassia stake has been settled princi-