the seed of thy brethren." had time, brethren and sisters, I could cite you passages wherein the Lord has said that the gospel should be restored even among that same Gentile nation that should come in to smite them, and that it should be restored in this period, and that a book should come forth having the fulness of the everlasting gospel in it, and having a history of this same people in it, and that there should be many among the Gentiles who should believe the words of the book that should be written, and that they would carry it back again to the remnants of the seed of Lehi for their redemption., I have just as great faith in the fulfilment of that promise, as I have in the fulfilment we have witnessed in their behalf today.

I feel, my brethren and sisters, an

honor in being called to carry the gospel to that down-trodden people, and I wish to testify to you that you can feel when you get under the crust of the curse that rests upon them, by means of the key of the gospel that we carry in our hands, you can feel in them the true blood of Israel. They are a great people, and I have absolute faith in their redemption. I wish to invite the charity of the people of the Church toward them. They may have committed against us depredations, and if it were only a political issue, if it were only a national issue, if we were only Americans, we might have resentment toward them, but we have received the word of the Lord that they are our brethren; and we cannot scoff at the Tews, because through the Iews we have the Bible, and we need not scoff at the seed of Lehi, because through them, we have the Book of Mormon. We, of all peo-

ple in the world, should be the most charitable toward them: have the kindest and the greatest desire to lend our efforts for their redemption, and be numbered among those who believe literally in the words of the book, and have a desire to carry the words of the book to them for their conversion to the truth, and for their redemption in the gospel of Jesus Christ.

Our Saints, I wish to say in concluding, are faithful in that land. The twelve hundred that we have there come together Sunday after Sunday, even in their poverty, and partake of the sacrament and teach each other. The Relief Societies maintain their identity, and the Sunday schools, and they are working for the assistance and for the help of each other; and they are praying for the day when the clouds of war will roll by, and that the servants of the Lord will be permitted to come again and teach and help them, and carry the gospe! to their brethren and to their sisters who are vet in darkness. I also pray for these things, in the name of Tesus Christ. Amen.

## BISHOP CHARLES W. NIBLEY.

Prosperity should remind the people that this is a good time to pay off obligations-Let the present not be to us the prosperity of fools-Surplus money should be invested at home where the investor is acquainted with conditions-Improve the home, the land, the cattle, where you reside-Save your wheat for local demand-Pay your debts now, not some other day-forget not the debt you owe to the Lord.

I shall not take a great deal of your time this afternoon, as the time is already well spent. We have had abundance of instruction, admonition, counsel and advice given to us during this conference, and it has been given with the Spirit and power of the Lord, so that it has reached our hearts, and we feel the better for having attended the conference.

For the few minutes that I may occupy, I would like to emphasize what Elder Ivins touched upon in his remarks this forenoon with respect to paying debts and keeping out of debt. I give it to you as the best advice to myself and to you all: that there never was so good a time to get out of debt as right now. The people are abundantly prospered and blessed. Coming over from my home this afternoon. I noticed both sides of the street lined with automobiles. I suppose all around this block you will find it so. I am glad to see it; I am proud to see it. But I hope that those who are owing for their automobiles, or any part of them, will lay this counsel to heart. for it is mighty good gospel for all of us-that we pay off our obligations, and also that we lift the mortgages on our homes and farms. Everything that you produce in these times commands a good price. Everything in the way of food stuffs, beef, mutton, swine and cereals as well as fruits: they are called for in one form or another, canned or put up in different ways, to supply the armies of Europe. They are sent abroad by shiploads. The war has created a great demand for all that you produce, and still more and more is called for.

A stream of gold is coming back into this country, so much so that our banks can hardly contain it, for I noticed that in the last few days the banks in New York have been sending seventy-five to one hundred million dollars back to London, to

loan it there, because there is so much here that they can't loan it. That stream of gold is pouring back because of these war supplies. Not only the munitions of war, but the supplies of food, clothing, and everything that your farms produce, are called for to feed those armies, and the prices are of the best. Therefore, now is the time to pay our debts and having paid them to keep out of debt.

If we are prosperous to such an extent that we forget our obligations to each other and to the Lord, what kind of prosperity is that? You can read in the Bible a prophecy of Solomon; I wish I had time to read it for you, but these words are the closing of it: "The turning away of the simple shall slav them, and the prosperity of fools shall destroy them." I have wondered if in this immense and unbounded prosperity it shall not be to us the prosperity of fools, which may destroy us. For if it takes faith out of our hearts, if it destroys the faith of our children so that they do not love the work of the Lord as they should do, and are given to frivolity and going the ways of the world,-if it does all that, then it is the prosperity of fools that destrovs us!

Now, if we are not in debt, and have no obligations to pay, and have a little surplus on hand, instead of investing that money in some "get rich quick" scheme away off, say in South America or Mexico, investing in land, timber, rubber, or bananas, or in sending our surplus money to invest in coal in Wyoming, sending it away to these investments that we don't know anything about, I advise you to keep your money at home, and invest it in something you do know some-

thing about. President Young used to tell the farmers in his day, and it is just as good counsel for us today as it was in Brother Brigham's time. "You tend to your farms, and let the mines alone." Why did he give this advice? Because, as he stated, you are farmers, and you are not miners. Mining is all right; it is a distinct and necessary business and a very good one, but as you are not miners but farmers and carpenters and builders and whatever vocation you have, therefore it is the best counsel that the shoemaker should stick to his last.

Now, my brethren and sisters, if you have a little surplus, instead of investing it in things that you don't and cannot know anything about, these "get rich quick" schemes, let me advise you to invest in one acre or two of land that you do know something about; fix up the home; make your wife and family more comfortable; provide for them better; not to excess in dress or in luxury, but make good and comfortable provision for them. Add to your little herd of cows-you know something more about thatand what you get, let it be of the best kind of stock. If you are in the sheep business, get the best sheep that can be produced; if you are dairving, strive for the best cattle, and the best results. make what you produce a little better than anybody else. We ought to be able to make the land produce much more than it does.

I believe that our Agricultural College, under the direction of Dr. Widtsoe, now under the direction of Dr. Peterson, has done a great deal in showing us that we can make one acre of land produce as much as two or three have been producing. A man who makes ten

acres of land sustain twenty people, where it only sustained ten before, is a public benefactor; he has done something; he has accomplished results; he is somebody in the community, and I take my hat off to that kind of a man.

Bishop David A. Smith and his brothers have a dairy herd, and they are proving to us that one cow will produce as much butter fat, and bring better results in the way of food products, than two or three cows of the ordinary kind would do, and there are others engaged in the same line of industry that are teaching us the same lesson. They are taking the forage produced on one acre of land and by putting it in a silo and making ensilage of it. and by properly and scientifically feeding, they have proven that they can get better results with one cow than you could from two or three cows in the old way of doing things. Now, all this is good. An acre of good land properly tilled can be made to produce \$100 every year; that is 10 per cent of the valuation of \$1,000. You can make such land worth \$1,000 an acre just as well as not.

Let me advise you in another point. Do not sell all the wheat you have, but keep enough for your local demands. It is good to have enough wheat on hand for bread, so that we will not be obliged to call on some other country to feed our own people. I know when I went on a mission, forty years ago -it will be forty years next April since I went with President Smith to Europe—that I provided a bin full of wheat for my wife and two children before I left. In those days we used to make it a point to have a year's bread-stuff on hand. That was President Young's counsel, and it is mighty good counsel today. It will not hurt you to keep a little of your wheat at home and not sell it all. So be wise in these temporal things. They are small things but, as I said before, the counsel is just as good as in spirtiual things, and we need to lay it well to heart. Don't send everything out of the country.

The other day we had a call at the sugar company's office for 150 carloads of sugar to feed the troops in Italy. The Italian government called for that amount, at one time, and so the products go, and so the gold comes back, and so many of us think that this kind of thing is going to continue, and we will all pay our debts some other day. Pay them now. There is no time in the world for paying debts like right now; do it at once and don't put it off. For the war will be over some of these fine days and prices will go tumbling.

Let me remind you also to pay your debts and obligations to the Lord. We owe him something and we don't settle these obligations, many of us, quite as strictly as we should. I know we are a mighty good people, the best in the world. good bishops, good presidents, good, faithful workers, good sisters in the Relief Societies, and in the other organizations. No better class of men and women in all the world than they. None any purer or more virtuous, or more honorable, or more desirous of doing good, or more desirous of helping their neighbors, of blessing and being blessed, than these same Latter-day Saints. Let us remember the Lord with our tithes and offerings and not be niggardly about it. The Lord loveth a cheerful giver, one that can walk up and say, "I have been blessed so abundantly that I don't know how, to express it. Bishop, here is what I owe. Really, I wish I could do more, and next year I am going to do still better." The Lord loves that kind of a cheerful giver. God bless you. Amen.

## AUTHORITIES SUSTAINED

Elder Heber J. Grant presented the names of the General Authorities of the Church, to be voted upon by the assembly, as follows:

Joseph F. Smith, as Prophet, Seer, and Revelator, and President of the Church of Jesus Christ of Latter-day Saints.

Anthon H. Lund, as First Counselor in the First Presidency.

Charles W. Penrose, as Secon I Counselor in the First Presidency.

Francis M. Lyman, as President of the Twelve Apostles.

As members of the Council of Twelve Apostles: Francis M. Lyman, Heber J. Grant, Rudger Clawson, Reed Smoot, Hyrum M. Smith, George Albert Smith, George F. Richards, Orson F. Whitney, David O. McKay, Anthony W. Ivins, Joseph F. Smith, Jr., and James E. Talmage.

Hyrum G. Smith, as Presiding Patriarch of the Church.

The Counselors in the First Presidency, the Twelve Apostles and Patriarch, as Prophets, Seers, and Revelators:

First Seven Presidents of Seventy: Seymour B. Young, Brigham H. Roberts, Jonathan G. Kimball, Rulon S. Wells, Joseph W. Mc-Murrin, Charles H. Hart, and Levi Edgar Young.

Charles W. Nibley, as Presiding Bishop, with Orrin P. Miller and