the thought that is in my mind is that we ought to retrench in our expenditures. I am safe in saying that this is an extravagant age in which we are living and much money is spent recklessly and wildly. Keep this in mind. Let us fight these three gigantic evils.

The Lord bless you in the name of Iesus Christ. Amen.

Lola Leonard sang a sacred solo: "Sweet story of old."

ELDER REED SMOOT

I am very grateful for the privilege I had of attending the conference session this morning, and I desire to express my approval of all that was said. Every admonition I approved of, and it met a responsive answer in my heart. I enjoyed greatly that wonderful hymn that was sung so beautifully by Brother J. R. Boshard, and a member of the Provo choir, entitled "I know that my Redeemer Lives." I think that is my favorite song, and every time I hear it sung it builds me up in my faith and gives me confidence that there is a living God and that he has a watch-care, not only over his people, but over the whole world.

NEED OF REFORMATION IN THE HOME LIFE OF THE AMERICAN PEOPLE

I am going to read an extract of a letter from a governor of one of the great states of our country. I believe that never in the history of the world has it been so necessary that there be a reformation in the home life of the American people, and to a certain extent, in our own homes in Zion, as exists today. This excerpt is as follows, in answer to a letter written the governor upon a question that I thought was very vital to the American people:

The destiny, the greatness of America lies around the hearthstone. It thrift and industry are taught there and the example of self-sacrific oft appears; if honor abide there, and high ideals; if there the building of fortune be subordinate to the building of fortune be represented in the security, rejoicing in an abundant prosperity and good government at home, and in peace, respect and confidence abroad. If these vittues be absent there is no power that can supply these blessings. Look well, then, to the hearthstone. Therein all hope for America lies."

I am delighted to know that from the very beginning of the Church, immediately after its organization, the "Mormon" people became home-builders and home-owners, and in the early days of this Church, at least as far back as I can remember, the admonitions to the people were to secure a home and keep it unencumbered. That admonition is good today.

PEOPLE LIVING BEYOND THEIR MEANS

I have been surprised to see in a few of the business concerns the amount of indebtedness owing by our people and in many cases it seems to me in amounts that it will be impossible for them to repay without some unforeseen relief. I want to echo the same idea expressed by Brother Clawson and ask our people, as well as other people who are deeply in debt, to get out as soon as possible. The obligations, of our government were never so great, brought on by the wicked world war, but it is not only the government, it is the people generally throughout all parts of the country. The people generally have been living beyond their income. And as long as money was so easily obtained, many who never were in debt before, find themselves in that condition today no one can tell, but we know that there are thousands and tens of thousands of them, and we do know that from now on there must be a retrenchment in the mode of living by the people of the United States. Extravagances upon all hands, and sometimes as I look around in the large cities it seems to me that that old principle that made America so strong and powerful, that homeowning tendency, that hearthstone spoken of by the governor, is fast disappearing in many parts of our country. Instead of homes we see great buildings erected as apartment houses. From my front door in Washington I look upon the hill but a few rods away, and there is built what is said to be the largest apartment house in all the world. People are applying for space faster than it is possible to furnish.

PRAYER IN THE HOME

I hope and trust that the homes of the "Mormon" people will be homes in which prayer is always practiced, for there is power in prayer and as long as the father and the mother and the children of a home believe in prayer, and believe that God will answer the prayers, and offer those prayers with an honest and pure heart, there is not very much outside danger that will come to such homes. The five years that I was a counselor in the Presidency of the Utah stake there never was a case of dispute or trouble between the husband and wife that came under my observation, but what, upon inquiry, we learned that in that home prayer had ceased to be the rule. And I am one who believes that where the inmates of a home pray for strength, pray with faith, pray with their children and for their children, that there is not going to be an estrangement between the father and the mother, or the children and the parents. I hope and trust that where our people, through circumstances perhaps over which they have no control, are forced into apartment houses, that they will try to make the rooms they occupy in such a building a place where prayer shall be exercised.

In our meeting the other day some of the presidents of the mis-

sions reported some remarkable healings of the sick. As I listened to them I thought to myself, are there any more remarkable manifestations of the power of God recorded in Holy Writ than those that were reported to us at that meeting, the blind made to see,-the paralyzed made to walk! And I want to testify to you, my brethren and sisters. that I do know that there is that power in the Priesthood of the living God, that through faith and prayer and laying on of hands, the household of faith can be healed. I think we are making headway in the world. I think that the walls of prejudice against this people are crumbling day by day. I think that the character of the people is better understood as time passes on, and I haven't a doubt in my mind but what all the purposes of the Father will be fulfilled in his own due time. And it is with us, as members of his Church, to see that our homes are put in order and that we ourselves are willing to keep the commandments of God as was requested of us this morning by President Grant.

CONVERSIONS AT HOME AND ABROAD

We have many missionaries in the field, some fifteen hundred, I think, and with all the expense attached to maintaining them in the missionary field, and with all of the baptisms that are performed by the missionaries, I want to say to the brethren and sisters here today that the number of such conversions in the world are not more than twenty-five per cent of the number of the children that are born of "Mormon" parentage. I may add that I was pleased with some of the reports that came to the Council of the Twelve in relation to the home missionary work in some of the stakes of Zion. I understand that the home missionaries in one stake of Zion have converted within the last year, or less, some thirty-eight persons, and I thought to myself, a soul saved in Zion, a baptism made at home, is just as precious in the sight of the Father as one that is made abroad. And if with our lives and through our energies we can convert the people who live among us, the people who see our every-day lives, the people who know what this work has accomplished in this part of God's vineyard, how blessed it would be, and I am quite sure it would be approved of the Father.

Now, brethren and sisters, I ask God's choicest blessings upon you, and I want to say with all the fervor of my soul that I know that the Father is at the head of this work, he is directing it, and I know that his servants are in full accord with the wish of the Presidency of the Church. May his blessings ever attend all of the people, and may they remember him in their tithes and in their offerings, for it is from him that all good comes, is my prayer, in the name of Jesus Christ. Amen.