THIRD DAY

Conference continued in the Tabernacle, Tuesday morning, April 5, 1921, 10 o'clock.

President Heber J. Grant announced the opening of the service.

The congregation sang, "High on the mountain top." Elder Andrew Kimball, President of the St. Joseph stake of Zion,

Elder Andrew Kimball, President of the St. Joseph stake of Z offered the opening prayer.

The congregation sang, "O, say what is truth?" the favorite hymn of the late President Anthon H. Lund, as announced by President Heber J. Grant.

ELDER STEPHEN L. RICHARDS

"Sweet are the uses of adversity, Which, like the toad, ugly and venomous, Wears yet a precious jewel in his head."

For a good many months we have been laboring as a people under distressing circumstances.

THE FINANCIAL CONDITION.

The financial conditions which have prevailed have brought many of us a keener appreciation of our reliance upon the Lord. Everywhere, so far as I know, throughout the communities that go to make up the body of the Church, the situation has been fraught with financial difficulty. Men have discovered that they could not continue as they had been wont to do, for the last several years, in high living, in more or less of extravagance, and sustain their financial positions. I have wondered if this lesson has not been brought to us for the purpose, in large measure, of vindicating the counsel and advice and the policies of the Church, extending over many, many years.

OUR TEMPORAL AFFAIRS TAKE ON RELIGIOUS SIGNIFICANCE.

It is sometimes said that we have a great economic mission. I think perhaps the use of that phrase is not calculated to define quite the exact situation, because I take it, the Church has no economic mission as such. The function that it plays in the economics of our people and of the world is a function that is merely coincident with its great purpose, which is to establish the kingdom of God and to provide, through the facilities which it offers, opportunities for the development of men and women in conformity to the principles and the truths of the everlasting Gospel. Our temporal affairs take on a religious significance and importance, not merely because they are

temporal affairs, but because we interpret our religion in terms of life and living. There can be no salvation hereafter, in our conception of things, unless there be salvation here. We hope for the everlasting rewards which are to come to those who are faithful, by the devotion of our lives to the service of our Master here on earth. It is because we so inextricably interweave our temporal lives with our spiritual ones that we regard our temporal affairs as being elemental in our spiritual salvation.

THE ECONOMIC MISSION OF THE CHURCH.

Having in mind this conception, the Church does have a great economic mission in the world and particularly among its people. I have had some opportunity in the assignments made to me by the presidency of the Church in the last several years, to make some observations with reference to the place and function of the Church in the temporal or financial affairs of the people, and I desire to take this opportunity to give to my fellow members of the Church the benefit of my own observations and my testimony upon this important subject—I say important because I recognize the fact that throughout the Church, among all men and women, their temporal or financial affairs constitute a very important part and feature of their lives.

The Church has always assumed a position of helpfulness. In order to render the service which it considers is ought to render, it has undertaken to give support to various commercial and economic enterprises in order to promote the general welfare of the people. No little criticism has been directed, both on the part of the membership of the Church, and from outside sources, toward this engagement in economic affairs.

When we are confronted with adverse conditions we come to learn the advantage which accrues from the association of the Church in the business affairs of the people. I believe that aside from the great mission that the Church has performed in stimulating legitimate industry and enterprises among the people, the Church does now perform (and it is brought forcibly to our attention in these strenuous times), a great mission in stabilizing business of our communities. I give it to you as my deliberate judgment that had it not been for the influence which the Church has exercised in the fundamental business affairs of our part of the country during these strenuous times we would have seen catastrophes that would have made us tremble. It is my belief that were it not for the fact that the president of our own Church stands at the head of some of the commercial institutions of our intermountain country, they could scarcely have stood under the conditions which these hard times have laid upon us.

I regard the whole situation as a vindication of the inspiration that has come to the leadership of our Church. For my own part, I

here and now repent of any thought or criticism that has ever been in my heart for the participation of the Church in the temporal affairs of the people, and I believe that the present situation warrants a similar attitude on the part of any man or woman in this Church who may have entertained the notion that it is wrong for our leaders to concern themselves with these temporalities that offer employment, and in a measure regulate and serve to provide our business opportunities.

THE ADVICE TO KEEP OUT OF DEBT, NOT GENERALLY LIVED UP TO.

The advice that has come to the people throughout these many years has been to keep free from the obligations of debt. A few have accepted the advice. Thousands have not. They find themselves in distressing condition at the present time. The vindication of that advice lies in the fact that, as a people, we would today be in a position of great advantage, we would be table to extend your economic advantage all over our intermountain country, we would be in a position to initiate new enterprises, we could reclaim and put to use many of our resources, if we had only accepted the advice. But we have not in the main accepted and lived up to that advice. In consequence we find that as a people, as a community, we are indebted, in sums of money that are almost staggering in their contemplation. At the present moment there is, owing to the Federal Reserve Bank, which is located in this district, and which serves the territory in which our people mainly reside, between thirty and forty millions of dollars, a large portion of which represents obligations of our people. We will have to pay that great debt.

WE MUST BE SAVING AND ECONOMICAL.

We will have to square ourselves with our creditors, and I know of only one way in which we can do it, and that is by adopting and putting into practice the counsel and the advice that has been given by the leadership of the Church for these many years. We must save, we must be economical in our living. We must patronize our home industries and institutions. I befleve that it will be possible for us not only to pay off all the obligations that we owe, if we live according to the standards that have been set for us, but that it will be possible for us to continue the development of our resources and it will be possible for us to go forward and to initiate and maintain such enterprises as shall make for the general welfare of all the people. I propose that we take into our living some of the fundamental conceptions of our faith, and so enable us the better to follow this advice and counsed which has come to us from time to time.

OUR SUBSTANCE NOT TO BE DEVOTED TO SELFISH ENDS AND PURPOSES.

I am indebted to Brother Rulon S. Wells for a thought that I

wish to give to you at this time. I remember upon one occasion his presentation of this conception of our faith; not only is a man obligated to give one-tenth of his increase to the Church as a tithing, but that in the proper conception of his relationship to the Lord and his work, he is obligated to devote and to consecrate all of his wealth and substance to the work of the Lord. I grant you that upon the first consideration that doctrine would seem to entail a responsibility to which we could not live, but does it? Is not everything that we enjoy a gift of God? Is not all the wealth that comes into our hands to be used by us for the furtherance of his purposes? What man is entitled to say to himself, even if he has paid his tithing, "All of the remainder of this substance belongs to me? It is at my disposal to be used for the furtherance of my own selfish ends and purposes." Is it not by far the nobler, the finer conception to say: "All of this substance is mine, as a steward, to be used by me for the establishment of our Father's work? I don't need it all just for myself, but I do need it for the maintenance of the institutions that are necessary to the establishment of the Church and society."

The man who maintains a good home is devoting his substance to the purposes of the Lord. The man contributes to the proper environment to his fellows and who uses his means for the maintenance of institutions which tend to build up the country, is not devoting his substance to selfish ends and purposes. Some increment may come to him but he is really building up the kingdom of God, he is helping to establish the people, he is making of this the Land of Zion which it was intended to be and is intended to be, and so in that larger sense, is it not a proper conception of our relationship to our Father and to his work to say that all that we have, that every grain of substance that comes to us is to be devoted and consecrated to the establishment of our Father's work? Furthermore, will not that conception bring to us a greater measure of happiness and devotion and contentment? Will we not all feel that in so using our means we are in very deed serving our Master? I know of no greater contentment and happiness and satisfaction that can come to a human soul than to feel that to the extent of his capacity and ability he is indeed serving our Father who is in heaven.

THE CALL TO THE LATTER-DAY SAINTS IN THESE DEPRESSING TIMES.

My brethren and sisters, I cannot but think that if we obey the counsel that has come to us, if we act in the light of the great truth that has been revealed to us, and devote ourselves to the establishment of our Father's work with all our mind, might, strength and substance, that our Father will bless us to the accomplishment of the great ends and purposes that we have in view. I have always believed that the Lord intended that we should enjoy the material comforts that can be afforded to us in this life. I have never felt that he intended us to be in poverty. I have believed that he has

planned that the earth should yield of her substance and her riches to those who are righteous and who keep the commandments. I believe that the call to us at this time, in these distressing financial conditions, is to keep the commandments of the Lord, to establish ourselves in the various lines of industry that are open to us; to develop the resources of our country, to live economically; to put into practice the great lessons of thrift that have been given to us, and to devote our all to the establishment of this great work. I know that if we so do, it will bring to us the blessings of heaven and that the Lord will give us a greater measure of his Spirit and that in the attempt that we make to be self-sacrificing and to be careful and economical there will come among our people more of the spirit of love and unison and harmony. I believe that there will be less desire to build up one's self at the expense of others.

SATISFACTION COMES THROUGH ALTRUISTIC MOTIVES.

Indeed I think that the time is upon us when we must consider our whole economic situation. It is not a time for anyone to prosper at the disadvantage or expense of another. This must be in order to have a general economic balance. All men must share in the burdens as well as in the advantages. There must be more or less of an even distribution of these advantages and these burdens. One class of people allied in any common industry cannot hope to acquire for themselves wages and conditions that are not consonant with the conditions that prevail with other classes of people.

What we really need is the application of the religious principle to all of our living. There is nothing more needed in all this world today than the application of the principles announced by the Savior of the world. Our great economic problems can never be solved with selfishnes dominant in the hearts of men. Men will never be satisfied with bigger wages and with bigger properties and bigger holdings. The only way that real satisfaction can come to people is that they shall be actuated by altruistic motives that give them a regard for and an interest in the welfare of their neighbors. That is the purpose of true religion. Never was it more needed in the history of the world than today. We must set an example to the world. My judgment is that all of our preaching, all of our books, will never be comparable with the examples that we set in our living here at home. The sermon of our own lives will do more to convert the people of the world to the principles of truth, than any other single force or factor that we possess.

My humble prayer is that the Lord will help us to conform to the adversal coursel that come from the leadership of our Church; that he will give us vision and conception of the great mission and destiny of this work; that we will indeed be led to consecrate all that we have, all that God gives us, for the establishment of his kingdom and for the carrying for-

ward of his mighty work, for the salvation of the children of men. I pray for this blessing upon the Latter-day Saints in the name of Jesus Christ. Amen.

ELDER RULON S. WELLS

(Of the First Council of Seventy.)

My heart is full of gratitude unto my heavenly Father for the

name and standing which I hold in this Church. I thank him for the restoration of his glorious gospel, through the instrumentality of his prophet, Joseph Smith. My heart is full of appreciation of that gospel, for all of its gifts and blessings that we are today in the enjoyment of. There are many of these blessings to which we have become so accustomed that we sometimes fail to appreciate them, and yet if we were deprived of them by being separated from the Church, we would then feel what a loss it was indeed. The blessings of the gospel are felt in the homes of all faithful Latter-day Saints. The power of God is manifest in the intercourse which we hold in our family circles and in our associations with one another, in our coming together in meetings, in offering up prayers and feeling the presence of his Holy Spirit, in the healing of the sick, and in untold many ways are we in the eniovment of these splendid blessings which come by reason of the gospel of the Lord Iesus Christ. But there is one blessing that exceeds all the others and embodies within it all the blessings of the gospel. It is God's greatest gift unto his children-eternal life. And to obtain this blessing all members of the Church should be zealously, energetically striving with all their might. It is indeed far more valuable to us than all other things that we can possibly conceive of, for it means all that the name implies, eternal life. And we must not think that this is limited to the usual conception of a never ending life, for we have a much broader meaning to that term than merely that we shall continue to live after we have "shuffled off this mortal coil." No indeed, it means coming forth in the resurrection from the dead, crowned with immortality and eternal life, and in that term we mean an exalted life in the presence of God, for he is indeed the very Eternal One and eternal life means his life, to live with him forevermore, to receive from him, as has been promised, "all that the Father hath"-all this is embodied in that great and wonderful blessing which we call eternal life.

How then are we to obtain eternal life, to secure to ourselves and to our families that wonderful blessing that is beyond compare? By keeping the commandments. We all remember reading in the New Testament of the young man who came to the Savior and said: "Good Master, what good thing shall I do, that I may obtain eternal life." And the answer was: "Keep the commandments." And when he asked which, a few of these were enumerated: "All these things have