

This was done with spirit, and the opening prayer was offered by Elder Taylor Nelson, President of Oneida stake of Zion.

The choir and congregation sang the hymn, "Guide us, O thou great Jehovah."

PRESIDENT ANTHONY W. IVINS

I shall read, my brethren and sisters, from the seventeenth chapter of Isaiah, the twelfth verse:

Woe to the multitude of many people, which make a noise like the noise of the seas; and to the rushing of nations, that make a rushing like the rushing of mighty waters.

The nations shall rush like the rushing of many waters; but God shall rebuke them, and they shall flee far off, and shall be chased as the chaff of the mountains before the wind, and like a rolling thing before the whirlwind.

THE STORY OF THE IMPERIAL VALLEY.

It was not until recent years that men realized that there existed, in the extreme south-eastern part of California, and extending across the border line south into Mexico, a valley which, by the application of the intelligence of man, could be converted into a veritable empire, where before had existed only a desert waste. For ages it had lain there, a sun baked, unproductive land, avoided by the traveler, dreaded as a place where death from thirst awaited the unfortunate who might be caught in its toils.

The great Colorado river flowed past it, but its life-giving current had never been diverted that the thirsty land might drink and live.

Experienced engineers were called in for consultation, a great irrigation system was planned and finally developed, with the result that the Imperial Valley became one of the most productive in all our land, providing homes for many people.

Then, one day, word was flashed to the people of the valley which threw them into a condition of consternation and confusion. The head gates which controlled the waters of the great river had given way, at the point of diversion, and a mighty flood was pouring into the basin of the extinct Salton Sea. This basin once filled, the flood would sweep on, and the Imperial Valley would become, what in the remote past it had been, the bottom of a sea.

What was to be done to avert this disaster? The people did not abandon their homes and flee in confusion and terror, but with united front set themselves to the task of checking the on-rushing flood, and confining the raging waters to their proper channel. The Government, when appealed to, cheerfully responded, the railroads extended every aid in the effort put forth, again the engineers were called in, and as a result of the effort of these com-

bined forces the flood was staid, the development of the valley continued, and the people, whose very existence had been threatened, remained in undisputed possession of their homes. It was from this incident that Harold Bell Wright obtained the material for his very interesting story, "*The Winning of Barbara Worth.*"

ITS APPLICATION.

I have related this story because it appears to be applicable to the remarks which I desire, with the help of the Lord, to make. One hundred years ago the world was a barren waste so far as correct knowledge of God was concerned. His personality, his attributes, his purposes and hand-dealings with the children of men, both as they apply to the past, the present and the future, were misunderstood. The river of understanding had always flowed by, but no one appeared to realize that the thirsty earth was perishing for want of the life-giving influence of its current, until through the wisdom of an inspired engineer the waters of the river were diverted, and by the life-giving influence which flows from God, through the channel of his Priesthood, the desert waste began again to produce, and for nearly a century the Lord of the Vineyard has garnered much good fruit, and the people of the valley have dwelt in security and peace.

HAVE THE PEOPLE BECOME CARELESS IN THEIR FANCIED SECURITY?

In the meantime other streams have found their way into the channel of the river, streams coming from the summits of the storm swept peaks above, bearing in their current silt, and boulders, and up-rooted trees, which have converted the once quietly flowing current into a turbulent torrent, which is beating against the diversion dam with well nigh resistless fury. Have the people of the valley become careless and indifferent in their fancied security? Do they appreciate the fact that even cement will gradually wear away, and must be replaced? Do they realize that the abutments of the diversion dam are trembling under the pressure of the flood, and that if they once give way this great, turbulent river of humanity will rush in and engulf them? Let us see.

Since my earliest recollection I have heard the men who have been chosen to direct the affairs of the Church and give counsel to its members testify that these valleys of the mountains, to which the Lord brought the people under the leadership of his servant and prophet, Brigham Young, was a choice land. A land which had been held in reserve, that an ensign might be raised here to which modern Israel would be gathered. That it was our heritage and should never be permitted to pass from our hands into the possession of strangers. That we should be, as far as possible, an independent, self-supporting people, and above all else

that we should keep ourselves clean and unspotted from the sins of the world, and free from the bondage of debt.

A WARNING VOICE.

I well remember a time when, in the county of the state where I was, for a number of years, assessor and collector, there was not a home or farm on which there was a mortgage, nor a dollar of bonded indebtedness. At the October conference, ten years ago, speaking from this pulpit, President Joseph F. Smith said:

"If there is anyone here who is in debt, I would advise that when he goes home, and when I go home, too, we will begin with a determination that we will pay our debts, and meet all of our obligations just as quickly as the Lord will enable us to do it. If there is anyone here who is intending to go into debt for speculation I would advise him to hesitate, pray over it, carefully consider it before he obligates himself by borrowing money, and going into debt. In other words keep out of debt. That means me as well as everyone else."

THE BURDEN OF THE GREAT WAR.

I know of no way by which proper conclusions may be reached except by comparison. Let us see what our condition today as it applies to this question is, as compared with ten years ago.

We have only recently, as you know, emerged from a great world war, tremendously expensive, more so than any other war has been, a war, the direct cost of which amounts, according to the most conservative figures at my disposal, to two hundred billions of dollars, an amount almost beyond the conception of the human mind. There should be added to this, for material damage wrought, and for the loss in productive power of nine millions of men who have been killed and wounded, so that they are permanently disqualified for useful labor, another fifty billions of dollars at the least, so that the war has cost the world at least two hundred and fifty billions of dollars.

This burden, of course, does not fall directly upon us. Still we are obliged to share it. We cannot deny the fact that whatever obligation has come to the world, as a result of the war, we are more or less affected by it. Our own national debt amounts to twenty-four billions of dollars, an amount, though small by comparison, is still beyond our ordinary comprehension. The interest on this amount is about one billion of dollars. Of this debt, we, as citizens of the United States, must bear our proportionate part.

OUR LOCAL FINANCIAL CONDITION.

Of more direct interest to us, because we alone are responsible for it, is the fact that our state, county and municipal indebtedness, including corporation bonds, realty mortgages, bank loans and dis-

counts, as near as I have been able to obtain them, and I think the figures are under rather than above the facts, amount to more than one hundred and seventy-three million seven hundred and twenty-one thousand dollars. This amount the people of the state must pay. Calculating the interest at seven per cent, which I regard as conservative, they must pay twelve million, one hundred and forty thousand dollars every year in interest, and besides that we know that the debt itself must be ultimately redeemed.

THE WARNING VOICE UNHEEDED.

The value of Utah farm lands and improvements, as reported by the United States Census Bureau for 1920, is eighty-four million five hundred seventy-eight thousand one hundred and ninety dollars. That is valuing these farms at four times as much as they were valued at ten years ago, at the time the conference to which I have referred was held. These farms are mortgaged today for twenty-four million, three hundred thirty-four thousand, six hundred thirty-six dollars, according to government reports which have been furnished me from Washington. Ten years ago these same farms were mortgaged for four million, five hundred sixty-four thousand, one hundred seventy-five dollars.

Now if it is true that our farms have increased in value four hundred per cent during the past ten years, the condition is not so alarming, but if it is a fact that the value of our farms has depreciated in proportion as other securities have during the past three years, they are mortgaged for far more than their real value.

It appears, then, that the voice of the servant of the Lord fell upon deaf ears, so far as the people at large are concerned. There were some, it is true, who saw the coming of the flood and prepared to meet it.

The Lord has said that preceding the coming of the Son of man, in the dispensation in which we live, conditions would be as they were in the days of Noah. He warned the people of coming disaster, pleaded with them to enter into the ark with him, and be saved, but they laughed him to scorn, and refused to prepare, by repentance from their wickedness, for the deluge which he declared would come.

WHERE THE BONDAGE OF DEBT FALLS.

I know of no other factor which has had such potent influence, in the dissolution of nations which have flourished and passed away, as has the bondage of debt. When nations become debtors the only means of providing revenue with which to meet their obligations is by taxation. This burden falls heaviest upon the masses, the common people, who are the producers of the indispensable necessities of life.

The men who till the soil, who tend the flocks and herds, who

dig from the earth the treasures which are hidden there, the men who take the raw materials which are provided by nature and convert them into the things which man requires for his convenience and comfort, who are real producers, they are the people who do the world's work, fight the world's battles, and pay the world's taxes.

I know there are those who will not agree with me in this statement, and I shall not discuss it with them at this time, only to say that I have given the subject as careful study as I am capable of doing, and have concluded that commerce, the professions, and the great industrial systems of our country find means by which the burden of taxation may be shifted until in the last analysis it falls heaviest on the classes to which I have referred.

AVOID MORTGAGING THE HOME.

My remarks are directed more particularly to my brethren who are engaged in agricultural pursuits. Israel has always been an agricultural and pastoral people. We are told that about fifty millions of dollars of our securities are now in the possession of the Federal Reserve Bank. The past we cannot well remedy, but we can, so far as the future is concerned, profit by its experiences. I feel that every mother of a family is entitled to a home, to shelter her and her children, upon which there is no mortgage, and I plead with my brethren to keep mortgages from their farms and homes so far as it is possible.

WHAT CAUSED THE DISRUPTION OF THE KINGDOM OF ISRAEL?

It was the burden of debt, and excessive taxation which accompanies it that caused the disruption of the great kingdom of Israel. At the death of Solomon, during whose reign Israel rose to the zenith of her power and glory, his son Rehoboam succeeded to the throne of David. And the people came up and said to him, Thy father made our yoke grievous, now therefore make thou the grievous service of thy father, and the heavy yoke which he put upon us lighter, and we will serve thee. The old men of the kingdom, men of experience, who were in sympathy with the people who made the petition, advised the young king to accede to this demand, but the young men, the companions of his youth, said, No; these old men are too conservative, they are not progressive, the glory and prestige of our court must be maintained, regardless of cost, these people are the subjects of the king; if they persist, we will go against them with our organized forces, and will subject them to the discipline of the state.

The result was that when the people returned for an answer to their appeal the king said: Whereas, my father placed heavy burdens upon you, I will make them heavier; if he made your yoke heavy I will add to your yoke, my little finger shall be thicker than my father's loin.

It was the fatal word which ruined the kingdom, for the people with one voice cried out, To your tents, O Israel, now look to thine own house, David. From that moment the decadence of Israel began.

ENSLAVEMENT OF THE PEOPLE CAUSED BY THE BONDAGE OF DEBT

I know of no better example of the inevitable consequence which follows the bondage of debt, than that recorded in Genesis, and it is the first example, so far as I am aware, where monopoly of the necessities of life resulted in the enslavement of the people.

AN EXAMPLE FROM THE SCRIPTURES.

There had been seven years of bounteous harvest in Egypt, during which time the people had done, as they always do, as we have done, in time of plenty, lived extravagantly, believing that prosperity would continue, and had neglected to make provision for changed conditions which were to come. There were far seeing men, as there always are, who were ready to take advantage of the knowledge which they possessed, and become the creditors of the people. Permit me to read:

And there was no bread in all the land; for the famine was very sore, so that the land of Egypt, and all the land of Canaan fainted by reason of the famine.

And Joseph gathered up all the money that was found in the land of Egypt, and in the land of Canaan, for the corn which they bought, and Joseph brought the money into Pharaoh's house.

And when money failed in the land of Egypt, and in the land of Canaan, all the Egyptians came unto Joseph and said, Give us bread: for why should we die in thy presence? for the money faileth.

And Joseph said, Give your cattle; and I will give you for your cattle if money fail.

And they brought their cattle unto Joseph, and Joseph gave them bread in exchange for horses, and for the flocks, and for the cattle of the herds, and for the asses, and he fed them with bread for all their cattle for that year.

When that year was ended, they came to him the second year, and said unto him: We will not hide it from my Lord how that our money is spent; my Lord also hath our herds of cattle; there is naught left in the sight of my Lord but our bodies and our lands.

Wherefore shall we die before thine eyes, both we and our land? Buy us and our land for bread, and we and our land will be servants unto Pharaoh, and give us seed that we may live and not die, that the land be not desolate.

And Joseph bought all the land of Egypt for Pharaoh for the Egyptians sold every man his field, because the famine prevailed over them; so the land became Pharaoh's.

* * *

Then Joseph said unto the people: Behold I have bought you this day and your land for Pharaoh, lo here is seed for you, and ye shall sow the land. And it shall come to pass in the increase, that ye shall give the fifth part unto Pharaoh, and four parts shall be your own, for seed of the field, and for food and for them of your households, and for food for your little ones.

From that day until the present the common people of Egypt,

the Fellahin, have tilled the soil as the tenants of royalty, the priests, and the military class, their masters.

It will be urged, and I admit the truth of the contention, that by the conservation of the resources of the country the lives of the people were saved, but how much better it would have been had these people been warned in advance, and being governed by the warning, conserved their own resources, instead of permitting them to pass into the hands of those who produced nothing, and then buying back, at exorbitant prices, that which they themselves had brought forth, paying for it with their own persons, their lives, and liberty.

IMPORTANCE OF THE OWNERSHIP OF LAND, DANGER OF BORROWING.

The great importance attached to this condition of debt, and the ownership of land upon which people live, is illustrated in the law given by the Lord, for the government of ancient Israel. Under this law it was impossible to transfer the title to land from the original owner, who had received it as a heritage, to the permanent possession of another. It might pass temporarily into the hands of strangers, but at the lapse of fifty years, when the great jubilee came, amid rejoicing and thanksgiving, the land reverted to the original owner, or his heirs, and another opportunity was given for independent existence. We have no such guarantee, once our heritage passes from us, it can only be recovered by infinite toil, and too often, not at all.

I do not wish to be understood to mean, by my remarks, that debt should never be incurred. That no circumstance can justify the borrowing of money, but I do say without hesitation that it is better never to be in debt, that it would be better never to borrow money, and I wish to warn my brethren and sisters of the danger which confronts us because of the great burden of debt which we are saddling upon our backs, and the backs of our children, a burden under which I fear they will faint, and fall by the way.

HOW THE PREVAILING CONDITION CAN BE MODIFIED.

There is no doubt in my mind that this condition can be greatly modified, if not entirely relieved, by returning to the fundamental principles of economy and simplicity of life which characterized the early-day administration of the affairs of both the State and the Church. I do not mean by this that we are to return to the methods employed by our fathers, but that we cease the unnecessary expenditure of money, as it applies to our every-day life. That we think less of pleasure, and more of the development of the work of the Lord. That we live within our means, and cease the frantic struggle for riches, which is taking hold upon us like the tentacles of an octopus.

Paul, writing to Timothy and foreseeing the conditions which would exist in the day in which we live, said: "This know also, that in the last days perilous times shall come. For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedi-

ent to parents, unthankful, unholy, highminded, lovers of pleasure rather than lovers of God—from such turn away.

PERTINENT QUESTIONS FOR THE PEOPLE TO ANSWER.

I have recently asked myself the questions: Are we gravitating toward this condition? Have we become pleasure seekers to the exclusion of our duty to the Church? Do automobiles, resorts, moving pictures and other sources of pleasure absorb our minds until we forget the obligation we are under to God, and our brethren and sisters in the Church? Do we needlessly waste money in the gratification of our love for pleasure and excitement, while our brethren are struggling in poverty and want? I leave you to answer the question.

Do not understand me to advocate that people are not entitled to, and should not have, wholesome legitimate recreation and amusement, I mean no such thing. It is the excess in these things to which I refer, and particularly to amusements the character of which are calculated to lead people away from the fundamentals of morality and virtue.

CONCLUSIONS BASED ON THE WORD OF THE LORD IN THE BOOK OF MORMON.

I suppose I shall be accused of being a pessimist, I suppose men will say that I am knocking business, and taking a gloomy view of the present, and the future which is before us. That I should say to you that times are good, that business is rushing, that better times are coming, that we should eat, drink and be merry, for the future is laden only with hope. Again let me read, briefly, from the word of the Lord, for it is upon his word that my conclusions are based. I read from the Book of Mormon:

O the wise, and the learned, and the rich, that are puffed up in the pride of their hearts, and all those who preach false doctrines, and all those who commit whoredoms, and pervert the right way of the Lord, wo, wo, wo be unto them, saith the Lord God Almighty, for they shall be thrust down to hell.

Wo unto them that turn aside the just for a thing of naught and revile against that which is good, and say, That is of no worth; for the day shall come that the Lord God will speedily visit the inhabitants of the earth; and in that day that they are fully ripe in iniquity, they shall perish.

But behold, if the inhabitants of the earth shall repent of their wickedness and abominations, they shall not be destroyed, saith the Lord of Hosts. * * *

For the kingdom of the devil must shake, and they which belong to it must needs be stirred up unto repentance, or the devil will grasp them with his everlasting chains, and they be stirred up to anger, and perish.

For behold, at that day shall he rage in the hearts of the children of men, and stir them up to anger against that which is good.

And others he will pacify, and lull them away into carnal security, that they will say: All is well in Zion; yea, Zion prospereth, all is well—and thus the devil cheateth their souls, and leadeth them away carefully down to hell.

And behold, others he flattereth away, and telleth them there is no hell, and he sayeth unto them: I am no devil, for there is none —and thus he whispereth in their ears, until he grasp them with his awful chains, from whence there is no deliverance. * * *

Therefore, wo be unto him that is at ease in Zion!

Wo be unto him that crieth, all is well! Yea, wo be unto him that hearkeneth unto the precepts of men, and denieth the power of God, and the gift of the Holy Ghost! * * * And in fine, wo unto all those who tremble, and are angry because of the truth of God!

LET US NOT BE DECEIVED, BUT FAITHFULLY DISCHARGE OUR DUTIES.

I trust, my brethren and sisters, that this scripture has no application to us; that we are not being deceived in the thought that all is well in Zion; that the Lord will take care of his work without effort on our part; that it is no longer necessary that we pray to the Lord, and put our trust in him, as our fathers have done, that we may with safety relapse into a condition of fancied security, in the belief that Satan, the enemy of God, and all that is good is no longer striving for the mastery; that our tithes and offerings are no longer necessary in the development of the work of the Lord; but let us rather ponder the words of Malachi, which were quoted by Moroni to Joseph Smith, and, returning to the Lord in faith and works, have the assurance that he will return to us, and opening the windows of heaven pour out blessings upon us until there will not be room to contain them.

May the Lord help us all to comprehend the past, and profit by the lessons which it teaches, have understanding of the present, and faithfully discharge the responsibilities which devolve upon us, that we may be prepared for the great future which is before us, is my humble prayer.

A PRAYER FOR THE WATCHMEN ON THE TOWERS OF ZION.

That my brethren who are the presidents of stakes, bishops of wards, and who preside over the auxiliary organizations of the Church, may all be awake to the fact that the flood of the great river, made filthy with the sins of the world, is beating upon the head gates of the Church, and realizing the danger, stand as watchmen upon the towers of Zion should stand, watchful and unafraid, that the gates may be kept strong and firm, and the muddy waters be confined to their proper channel, is my hope and prayer, through Jesus Christ. Amen.

Sister J. P. Shaw sang a solo, "Come, ye blessed of my Father."