

## DESERET SUNDAY SCHOOL UNION

David O. McKay, General Superintendent  
 Stephen L. Richards, 1st Asst. Superintendent  
 George D. Pyper, 2nd Asst. Superintendent  
 with all the members of the Board as at present constituted.

## YOUNG MEN'S MUTUAL IMPROVEMENT ASSOCIATION

George Albert Smith, General Superintendent  
 Richard R. Lyman, 1st Asst. Superintendent  
 Melvin J. Ballard, 2nd Asst. Superintendent  
 with all the members of the Board as at present constituted.

## YOUNG LADIES' MUTUAL IMPROVEMENT ASSOCIATION

Ruth May Fox, President  
 Lucy Grant Cannon, First Counselor  
 Clarissa A. Beesley, Second Counselor  
 with all the members of the Board as at present constituted.

## PRIMARY ASSOCIATION

May Anderson, Superintendent  
 Isabelle S. Ross, 1st Asst. Superintendent  
 Edna Harker Thomas, 2nd Asst. Superintendent  
 with all the members of the Board as at present constituted.

## PRESIDENT HEBER J. GRANT

"Then one of them, which was a lawyer, asked him a question, tempting him, and saying,

"Master, which is the great commandment in the law?"

"Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.

"This is the first and great commandment.

"And the second is like unto it, Thou shalt love thy neighbor as thyself.

"On these two commandments hang all the law and the prophets."

I endorse very heartily indeed the remarks made here by the last speaker. It shows a remarkable lack of love of our neighbor for Latter-day Saints, some of them holding high positions in the Church, to rush and get their money out of a bank in which the Church owns fifty per cent of the stock. It shows wonderful lack of loyalty, to say the least.

## DENOUNCES FALSEHOODS

I remarked here the day before yesterday that the New Era came to my desk and found lodgment in the waste basket. Lo and behold, another New Era came to me, not only containing the same things as the one that landed in the waste basket, but also an open letter from a gentleman who had approached a man and tried to persuade him to certify to the fact that he was a go-between between me and a girl in Liverpool to propose marriage, which would have been certifying to an absolute falsehood.

Jesse B. Stone is the man who sent me this New Era. I have a letter

from the man whom Stone tried to get to sign this falsehood and he says that he informed Stone there was not a word of truth in the story. The lady that I am supposed to have been married to tried to come up here on the stand the other day. She has been in the insane asylum, and I think she was there before our friend Stone interviewed her at all.

Now when the second New Era arrived I decided to read at least the headlines and then throw it into the waste basket, but after I read the headlines I decided to read part of the contents.

"A rift in Commercial Mormonism." There is no commercial Mormonism and never has been. The Mormon Church upon many occasions has reached out its hand to help industries for the benefit of the people. There is no commercialism in that. This is something in the nature of a father, figuratively speaking, trying to help his children.

"The beginning of the end." "One bank closes its doors and another commences to totter."

I consider that an absolute falsehood pure and simple. With the help that can now be secured from the Reconstruction Corporation under the government there is no necessity for any bank whatever with its capital unimpaired, closing its doors. I do not know, but I think I shall ask an attorney if there is no law that will deal with a man and send him to the penitentiary who circulates falsehoods which might cause the failure of a bank. Of course the other bank that is to close its doors, judging from this article, is undoubtedly meant to be Zion's Savings Bank.

"In spite of all denials evidence shows that plural marriage is taught by the Authorities." In spite of all falsehoods by liars—I thought I wouldn't use that word, but really a liar is a liar, and perhaps once in a while it is wise to say so—in spite of every document printed, in spite of every statement to the contrary by any person on the face of the earth, the Authorities of this Church under the administration of Heber J. Grant as President, have never taught, have never encouraged, have never sustained any human being in entering pretended plural marriage. All these statements are pure and simple falsehoods. You all know that we have cut a great many people off the Church for entering into pretended plural marriage. I have had a letter from one who was excommunicated in which he wanted to know when the time would come when we would stop treating the best blood of the Church that way, namely, by cutting them off the Church. I answered: When people quit going into adultery, so to speak, and calling it celestial marriage, maybe it will stop, so far as they are concerned.

I pledge myself here if any person will bring to us the evidence that any man or any woman belonging to this Church has entered into pretended plural marriage, that we will cut them off the Church.

"When the Deseret Savings Bank, fostered by the leaders of the Church"—a falsehood. It was not fostered by the leaders of the Church—"and prominent members thereof whose financial ability was not questioned, closed its doors during February and that Zion's Savings Bank was harassed by depositors withdrawing funds until it was almost 'bled white' a situation was created, which brought home the realiza-

tion that security of financial institutions functioning by means of Church funds are not as iron clad as certain quarters endeavor to make the commoner, not informed as to the real situation, believe they are."

Zion's Savings Bank was not "bled white." The bank was open until nine o'clock at night during the run and would have kept open just as long as anybody wanted to come and get his money.

"To save the Zion's Bank from closing its doors, the President of the Church was forced to rush two million dollars into its vaults, money which he had secured from a financial concern in the east for the purpose of financing the beet crop of the Utah-Idaho Sugar Company, and enable it to function another season, information which proceeds from a most reliable source."

Heber J. Grant did not borrow a dollar in the East. Heber J. Grant did not know that Zion's Bank was in distress; he did not know there had been a run on the bank until he reached home; and Heber J. Grant did not go east to borrow money to finance the crop of the Sugar Company, because the Sugar Company financed its own crop and paid all of the people who had raised beets before there was a run on Zion's Savings Bank. The "reliable source" reminds me of what Josh Billings says: "Never judge a man by his relatives, he can't help them, they are crowded on him, but judge him by the company he keeps," and the reliable company from which this man gets his information is one of the crowd of falsifiers. I would like to use the other word. It is shorter and more emphatic, but I think I will let it go at falsifiers.

I did intend to comment on a full half column, but I really think it is a waste of breath.

#### FAVORS LAW PROTECTING SAVINGS BANKS

I want to endorse what Brother Merrill said. I hope some day to see a law passed, and I have held this opinion ever since the year 1893—nearly forty years—that no savings bank should ever be permitted by law to pay any depositor a dollar on his deposits except when it became due after proper notice. I do not think people should be permitted to put their money in a savings bank, and then rush and get it, when they know as well as they know they live if everybody else like themselves had heart failure, financially speaking, no savings bank on earth could exist, because a bank cannot pay interest for money and then keep it in vaults waiting for somebody to come and get it. I am sure even if there were such a law that any depositor would be given his money if he actually needed it.

#### PERSONAL LOSSES

I might incidentally remark that I owned \$37,500 of stock in Zion's Savings Bank way back in 1893, which cost me \$75,000, and Zion's Savings Bank was "bled white" figuratively speaking in 1893, because of the loss of confidence by the people who drew out their money; and I lost every dollar of my stock. I lost that stock at \$140.00 a share and I had paid \$200.00 for it.

I thank the Lord for men like the late Isaac Barton who would not draw a dollar out of the State Bank during the run of 1893. I had thirty thousand dollars stock in the State Bank of Utah, and it was paid for, but I was borrowing money on Zion's Savings Bank and State Bank stocks in New York, with George Q. Cannon, Joseph F. Smith, John Henry Smith, Francis M. Lyman; Thomas R. Cutler and other loyal men, with which to build the first beet sugar factory ever built with American machinery in the United States. I lost \$62,000, President Cannon eighty-odd thousand, Presidents Joseph F. Smith and John Henry Smith and Francis M. Lyman twenty thousand dollars apiece. We all lost our bank stocks with the exception of Brother Cannon. I was very glad that he was able to buy the stocks that we had to sell, his share of them at least, and did not eventually lose anything, but got the benefit of their subsequent growth.

#### LATTER-DAY SAINTS FULFILLING THE LAW

So far as these liars are concerned—they claim that Brother Ballard taught a woman plural marriage. It is a falsehood. This man goes on reiterating again that John A. Widtsoe has a plural wife—one more falsehood. There are so many of them that it is really a waste of time to refer to them. But let me say to these falsifiers that the work of the Lord is onward and upward. It is progressing and the majority of the Latter-day Saints are fulfilling the law that I have read here, namely, that their first allegiance is to God, and second, the love of their fellow men. There is no question about it in my mind.

#### THE GOSPEL ACCORDING TO THE VISION

I endorse the necessity of living the laws of the Gospel. I rejoice in the Gospel. I am inclined to think that damnation is more or less in the nature of condemnation. The Gospel, according to the vision given to Joseph Smith and Sidney Rigdon, is as follows:

“And this is the gospel, the glad tidings, which the voice out of the heavens bore record unto us—

“That he came into the world, even Jesus, to be crucified for the world, and to bear the sins of the world, and to sanctify the world, and to cleanse it from all unrighteousness;

“That through him all might be saved whom the Father had put into his power and made by him;

“Who glorifies the Father, and saves all the works of his hands, except those sons of perdition who deny the Son after the Father has revealed him.”

They are few and far between—very few.

Again I rejoice that we are fundamentalists:

“And now, after the many testimonies which have been given of him, this is the testimony, last of all, which we give of him: That he lives!”—speaking of the Savior.

“For we saw him, even on the right hand of God; and we heard the voice bearing record that he is the Only Begotten of the Father—

“That by him, and through him, and of him, the worlds are and were created, and the inhabitants thereof are begotten sons and daughters unto God.”

I see that I have occupied Brother Hart's time and my own too. I rejoice in the wonderful attendance we have had at this conference,

in the faith manifested by the Saints, and in the most remarkable and splendid attendance that we had at our general priesthood meeting, the largest we have ever had at one of those meetings.

#### CHARITY TOWARD ALL

There is one more thing that I want to say: In preaching on the Word of Wisdom, or preaching about cards, or preaching about anything else along the line of the teachings of the Authorities of the Church, if anybody preaches without charity he is not preaching according to the laws of the Gospel. We have the following statement in the 121st section of the Doctrine and Covenants:

"Behold, there are many called, but few are chosen. \* \* \*

"No power or influence can or ought to be maintained by virtue of the priesthood, only by persuasion, by long-suffering, by gentleness and meekness, and by love unfeigned;

"By kindness, and pure knowledge, which shall greatly enlarge the soul without hypocrisy, and without guile—"

Something else however—

"Reproving betimes with sharpness, when moved upon by the Holy Ghost; and then showing forth afterwards an increase of love toward him whom thou hast reproved, lest he esteem thee to be his enemy."

I am naturally emphatic in my talk, and I want to say to all of our young people that I hope they will never get the impression that because they fail to live up to the Word of Wisdom and other teachings of this Church there is any hatred in my heart towards them. I try to even love my enemies, to say nothing about the sons and the daughters of men and women who would readily give their lives for this cause. There is no section in all the Doctrine and Covenants from which I have quoted more often and that I have tried to live up to more perfectly than section one hundred and twenty-one, that wonderful revelation given to the Prophet of God while he was in Liberty Jail.

God bless you one and all, is my prayer, and I do bless you by the authority of the priesthood of the living God that I hold and in the name of the Lord Jesus Christ, Amen.

The Choir sang the anthem, "Great is Jehovah, the Lord," solo part by Sister Margaret S. Hewlett.

The benediction was pronounced by Elder Henry A. Gardner, president of the Palmyra Stake.

Conference adjourned for six months.

Prof. Anthony C. Lund conducted the singing of the Choir and Congregation at the Conference meetings.

Accompaniments and interludes on the great organ were played by Edward P. Kimball and Frank W. Asper.

Stenographic notes of the Conference were taken by Frank W. Otterstrom and Joseph Anderson.

JOSEPH ANDERSON,  
*Clerk of the Conference.*