SECOND DAY

MORNING MEETING

The Conference reconvened Saturday morning, October 8, at 10 o'clock.

President Anthony W. Ivins announced that the congregation would sing the hymn, "O ye mountains high."

After the singing of the hymn by the large assembly, which nearly filled the great tabernacle and galleries, Elder Joseph Bennett, Patriarch, Salt Lake Stake, offered the invocation.

The congregation sang the hymn, "Do what is right."

ELDER GEORGE F. RICHARDS

Of the Council of the Twelve Apostles

We appreciate your attendance, my brethren and sisters and friends, at this conference. We welcome you. We thank you for your presence and feel that we need your faith and your help in considering the great questions which confront us as a people at this particular time. We are grateful for the beautiful weather that the Lord has given us for the holding of our conference.

We regret the absence of President Grant and of Elder Ballard, both of whom have recently undergone more or less serious operations, but we understand that through the blessing of the Lord they are both well on toward recovery. We trust that the prayers of the Saints will be continued in their behalf and that the mercy of the Lord will be extended unto them, that they may soon be fully recovered.

ONE WAY OF RELIEVING DISTRESS

I think perhaps some of the people have been asking the question: What is going to be said or done, during the conference, to relieve the distressing condition of the people in this time of financial depression. Some references to these conditions have already been made and some important advice and counsel have been given.

I should like to contribute something toward the solution of this great question: What can be done to help? I remember that in President I vins' talk in the first session of this conference, yesterday morning, he reported an increase in the work being accomplished in the temples, and I was reminded of a conversation which I had with a brother a few days ago, as I met him on the street. He is a man about my age, whom I have known since we were boys together. He is living here in Salt Lake and is a hard-working man. He volunteered to say that at the last conference we were reminded that there were a great many people out of employment; that the temples could accommodate many people out of employment; that the temples could accommodate many

more people than were attending the ordinance sessions there; that members of the Church who had employment, and who had work to be done in the temples, would do well to employ some of these faithful, unemployed members of the Church to work for them in the temple. He said that he felt that that instruction was given for him, and be began expending about \$5.00 a month from his meager earnings, and up to the present time had spent about \$75.00 along that line.

As President Ivins was mentioning yesterday the increase in attendance at the temples, I wondered to what extent that advice given six months ago had affected the Latter-day Saints, as it had this one good brother to whom I refer, and to what extent that action on the part

of the Saints is responsible for the increase of work being done.

For your information, in order to be more definite as to the increase of temple work, I will say that during the first six months of this year the endowment work performed in the Salt Lake Temple exceeded that of the same period last year by 22/956 endowments. The increase in number of baptisms performed for the same period was 20,330. I am sure this will be a real astonishment to many of the Latter-day Saints, especially those who are not themselves active in accomplishing this work.

The advice given six months ago is just as applicable today as it was then, and I hope that we will in this way try to alleviate the distress of some of our brethren and sisters, by employing them to do some of this kind of work flor us. That is one way of helping both the living and the dead and is pure religion.

THROUGH FAILURE TO OBSERVE COUNSEL

There are different classes of misfortune that have come to our people in what we call the financial depression. There is a class of people who depend upon others for employment. They have been in the habit of living up to their income or a little beyond. They are now thrown out of employment because of this condition of depression and are stranded and penniless, many of these not having homes of their own.

We have been counseled and advised by the Authorities of this Church, from the beginning, that we should try to live within our means and lay hip something for a rainy day, a time of sickness or other emergencies that might arise. Had this advice and counsel been heeded to the full by the members of the Church, much of the distress of today would have been avoided.

There is another class of people who, a few years ago, were prospering, having great demand, at good prices, for their products, and they
bought more land in order to make more money, perhaps to buy more
land. At any rate, many of our brethren have been lured to the
purchase of farms and ranches and stock that they were not prepared
to pay for. In order to make what they would call a good purchase,
many of them have mortgaged their home and the farm, which was
until that time unencumbered and yielding them good return, in order
to raise the money with which to make the first payment on additional

lands or cattle. The times did not continue as they had been. The products were not bringing the prices that they were formerly bringing. In some instances there was a scarcity of water and a shortage of crops, and many of these people were placed at their wits' ends to know how to meet these obligations, where their home and farm were mortgaged and the additional farm or stock was also mortgaged. Some have struggled on and have gone to the limit of their resources in an effort to make these payments, and then finally have found that they were not able to meet their obligations, and have lost their home, their farm, and the annexed property.

That represents a class, and they are numerous among us as Latterday Saints. This condition could have been avoided had the advice and counsel of the Authorities of this Church, whom we sustain by our vote as prophets, seers and revelators, been heeded. They have counseled and advised that we do not run into debt; that we avoid speculation with borrowed money. We can now see the wisdom of that counsel and that advice.

There is another class of people who, thinking to get rich quick, have speculated in stocks, in oil fields, in picture films, in dream mines, and many other fake stocks and enterprises which they have been advised against, and this to their sorrow.

The Lord has said: "Whether it be by my own mouth or by the mouth of my servants, it is the same." These men are upheld, by our vote, as prophets of God, and as such we would do well to follow their advice and counsel. Had we done so as a people much of the distress we see about us would have been averted.

FROM A SMALL REGINNING

The Lord, in a revelation to the Prophet Joseph, known as the 64th Section of the Doctrine and Covenants, says this:

"Wherefore, be not weary in well-doing, for ye are laying the foundation of a great work. And ont of small things proceedeth that which is great."

Daniel's interpretation of Nebuchadnezzar's dream, as the Lord gave it to him, was that in the last days—that expression is used—in the days of certain kings also should the God of heaven set up a kingdom that should never be thrown down or be given to another people. It was likened unto a stone cut out of the mountain without hands, that should roll forth until it should fill the whole earth.

This Church and the Gospel constitute Mormonism, the biggest thing in this world, yet it had a very small beginning. We read in the Acts of the Apostles, where Peter, in addressing those Jews who were. I suppose, responsible for the killing of the Savior, said:

"Repent ye therefore, and be converted, that your sins may be blotted out, when the times of refreshing shall come from the presence of the Lord;

"And he shall send Jesus Christ, which before was preached unto you:
"Whom the heaven must receive until the times of restitution of all things,
which God hath spoken by the month of all his holy prophets since the world
heran."

Everything pertaining to this Church and the Gospel is a restoration.

FASTING AND OFFERINGS CLOSELY ASSOCIATED

I desire to call your attention, brethren and sisters, to the tithes and the fast offerings. Fasting and offerings have been associated closely always. I will read to you a few words from Isaiah on this subject. He goes on to tell that the people's fasting was not acceptable and tells why. Then he says:

"Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every voke?"

every yoke?
"Is it not to deal thy bread to the hungry, and that thou bring the poor that
are cast out to thy house? when thou seest the naked, that thou cover him;

and that thou hide not thyself from thine own flesh?
"Then shall thy light break forth as the morning, and thine health shall

spring forth speedily: and thy rightcopsness shall go before thee; the glory of the Lord shall be thy reward. "Then shalt thou call, and the Lord shall answer; thou shalt cry, and he

"Then shalt thou call, and the Lord shall answer; thou shalt cry, and he shall say, Here I am."

The offerings, according to Isaiah, are naturally a part of the fast, and help to make the fast acceptable to the Lord. We ought to get that fixed in our minds. Malachi associates the offerings with the tithes as follows (Malachi, third chapter):

"For I am the Lord, I change not; therefore ye sons of Jacob are not consumed.

"Even from the days of your fathers ye are gone away from mine ordinances, and have not kept them. Return unto me, and if will return unto you, saith the Lord of hosts. But ve said, Wherein shall we return?

Lord of hosts. But ye said, Wherein shall we return?
"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have
we robbed thee? In tithes and offerings.
"Ye are cursed with a curse; for ye have robbed me, even this whole nation.

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

FASTING AND OFFERINGS ESTABLISHED

Tithes, offerings and fasting—a restoration in these days. What does it mean? In the early rise of this Church there was established, as a restoration, this principle of fasting and giving offerings for the poor. One day each month was set apart. The members of the Church were asked to abstain from eating two meals of the three which they are accustomed to having, and to give the value of what they would say by the fast, for the support of the poor. If we had observed this fully and faithfully, brethren and sisters, there would have been ample in the Church, from that fund alone, to take care of all who are in need of assistance.

IF STRICTLY OBSERVED

Let us just see for a moment. The population of this Church is in the neighborhood of 700,000; we will say 600,000. If all of the

members of the Church had observed fully and faithfully this advice and counsel from the beginning see what it would mean. Estimating the average value of a meal at fifteen cents, two meals a day, thirty cents; for 600,000 people, \$180,000.00 a month. Think of it! Or \$2,160,000.00 per year! We have not always been as populous as we are now, but had we observed that one obligation, all the poor would have been taken care of and there would have been an accumulating surplus for a time of emergency such as we are having today. It is a little thing out of which great things would come if we were doing our part. The Lord has planned it all right; the failure is on our part.

AN OBLIGATION UPON ALL

So let us now, brethren and sisters, from this time forth observe the fast and the offerings. I realize that in many of the wards and stakes there are but very few who are in need of help. In fact, a bulletin issued from the Presiding Bishop's office on the 30th of June, this year, gives the information that seventy-five of the one hundred and four stakes are maintaining their poor from the offerings. That is very commendable, but in many of those stakes it requires but little to do this.

Instructions have gone out from the Presiding Bishop's office endorsed by the First Presidency, asking the bishops in wards where the offerings are not needed for the poor, to forward those offerings to the Presiding Bishop's office. I suppose that in many of the wards where there are very few if any poor, the people have felt that they did not need to give their offerings, perhaps they have not understood the plan, that a surplus of the ward offerings should be sent to the Presiding Bishop's office for distribution among those members of the Church who are in need. I am disposed not to find fault with the people on that account. Perhaps the bishops have not realized the full significance of this advice and have not stressed among their people the importance of paying their offerings. The bishops ought to be more persistent in teaching the people, and the people more particular in observing this instruction.

The Presiding Bishopric and the Presidency of the Church have instructed bishops that where the offerings are not sufficient to take care of the poor they are at liberty to make requisition upon the Presiding Bishopric for the privilege of using a part of the tithing for this purpose. It will no doubt surprise you, brethren and sisters, when I tell you that last year, according to their reports, \$224,55.38 was drawn from the tithes of the Church for charity purposes. Is it important then that we observe our fast and our offerings, which would have obviated any calling upon the tithing fund for help.

IN REGARD TO TITHING

It was reported here by President Ivins yesterday that the Church is out of debt. That doesn't mean that there is no emergency and that we can let up on the payment of our tithes, brethren and sisters. The tithes are dropping off because of general adverse financial conditions

and the poverty of the people. We do not ask those who have been and are full tithepayers, to pay more than a tenth of their interest and income. When they have done that they have done their full duty, so far as the tithing is concerned. But we do ask them to continue to pay their tithing as heretofore; and those who have only paid part tithing; to pay their tithing in full; and those who have paid no tithing at all, to repent and pay their tithes to the Lord. If we obtain an exaltation in the kingdom of God we must observe and keep all the laws of God, and that includes the law of the tithe.

DOERS OF THE WORD

There are too many of us, I fear, who are of the class that the Apostle James had in mind when he said:

"But be ye doers of the word, and not hearers only, deceiving your own selves"

I feel, brethren and sisters, that we as a people have need of being impressed with the necessity of doing as well as we know, perhaps more than of being taught what we ought to do. We are a well-taught people and as a rule if we would do as well as we know all would be well with Zion.

This is a great and glorious work. The Lord said to the Prophet Joseph: "I am about to biring forth a great and a marvelous work." It is great. It is marvelous. It is a wonder. And yet, brethren and sisters, it would be very much more marvelous and very much more wonderful if we were living according to the standards of the Church and of the Gospel, and the teachings that are given us by the leaders of this Church. In doing this we would glorify the names of our Father and his Son, our Redeemer.

There is, then, much that we can do to help to alleviate the distress and suffering that are among the people today. God has graciously made provision in his Church for every condition that might arise. It is for us to carry out his purposes according to his planning; then would the wisdom of the wise men perish, and the understanding of their prudent men be hid, lin the light of the accomplishment of this, God's work.

May he help us to do our part faithfully and well, I pray, in the name of Jesus Christ. Amen,

DR. FRANKLIN S. HARRIS

President of Brigham Young University

I do not think it would be possible for anyone to be more surprised than I am this morning upon being called to address you. I have enjoyed very much the meetings of this conference; I always enjoy these meetings. For something like twenty-mine years, the period that I have been accessible to the conferences of the Church, I have never missed one if I have been in the state, and it seems to me that