

personality, in the Father and in the Son and in the Holy Ghost! He has called upon the men of the Church to bear witness of this truth. That is our peculiar position, and our peculiar duty and responsibility—to make proclamation of this great truth, to stand as witnesses for God before the world.

Now I take my humble position in the line of God's witnesses in this dispensation, and say to you that I am sure of these truths, the truth that God has revealed himself as creating power, world-sustaining power, intelligence-inspiring power, and has revealed the Christ as the Redeemer of the world, through the resurrection of all men from death, and also as the individual Savior of men, through their obedience to the Gospel of Jesus Christ, bringing about the union and fellowship of man with God and sealing it by the witness of the Holy Ghost, a noble personal Spirit, who is dedicated to that service to bring home to men the fact of man's union with God. This testimony I leave with you in the name of Jesus Christ. Amen.

A solo and chorus, "The Recessional," was sung by Sister Jessie Evans and the Choir.

Elder William H. Gibbs, Patriarch, Ensign Stake, offered the closing prayer.

The Conference adjourned until 2 o'clock.

AFTERNOON MEETING

The closing session of the Conference was held Sunday, October 9, at 2 o'clock p. m.

The Tabernacle was again fully occupied and many hundreds of people congregated in the large Assembly Hall on the Tabernacle Grounds, where they listened to the services as they were broadcast by radio from the Tabernacle.

Sister Lula Christenson and the Choir sang the hymn "O my Father."

Elder Hyrum M. Taylor, Patriarch, Granite Stake, offered the opening prayer.

The anthem, "Song of the Redeemed," was sung by the Choir.

ELDER STEPHEN L. RICHARDS

Of the Council of the Twelve Apostles

It is the Sabbath. We have met to worship. It is highly appropriate of course, to pursue spiritual themes, yet I feel we need offer no apology when we deal with temporalities. Indeed in our conception of things all temporal affairs have spiritual significance. It runs in my mind to speak of some of these temporalities in the hope that the observations I may make may be constructively helpful to some of my brethren who find themselves in serious predicaments in the economic world.

SERIOUS EFFECTS OF FINANCIAL WORRY

I have profound sympathy for the man who is in debt. I know that all honest men prize highly their good name, and I know that they would not willingly lose their reputation for fair and honorable dealing, and for the prompt discharge of their obligations. The man who finds himself in a situation where he cannot now discharge his obligations is subject to great anxiety and worry. Physicians tell me that no small part of the really serious maladies that come to men these days is superinduced by financial worry. The tragedies of money and financial collapse you read in the newspapers. The man who cannot pay his debts cannot sleep nights, not well at least. He is all the time apprehensive and contemplates the complete loss of his property. In his imagination he sees his family thrown upon charity. He recognizes the difficulty of making a new start in the world, and the whole problem presents to him such an array of almost insurmountable difficulties that there are times when he reaches the very verge of despair. Unfortunately the man who is in such state of mind is not rare these days. Debt is prevalent. Few there are who can stand and say they owe no man.

What are we to do in these perplexing situations? I want to suggest a few ideas.

NEVER REPUDIATE

First, never repudiate. No man can retain his honor, the respect of his fellows and self-esteem who repudiates his obligations. The men of this Church in times past have enjoyed an excellent reputation for honorable dealings. It would be a serious reflection upon the good name of this Church if members in any large numbers, openly or secretly or willfully, repudiated their obligations. I recognize the fact that temptation to repudiate them is sometimes almost overwhelming. Men reason thus: We contracted our debts on dollar wheat or eight dollar beets, on high priced cattle and sheep, when all commodities brought a good price. We are now obliged to pay those same debts without reduction in principal, on thirty cent wheat, on five dollar beets and on other commodity prices that are so staggeringly low as to discourage the producer. But even though that argument may seem specious it is not sound, for a debt is a matter of honor in the last analysis and no man can afford to forsake his honor by repudiating a debt. I grant you that there may be circumstances under which one may be obliged by the very pressure of circumstances to avail himself of the relief that the law affords. I could wish that the law were changed. I understand there is a movement in congress and has been for some years, to change it so that no man will be permitted to take bankruptcy unless in the judgment of a court of equity it is equitable that he should. But until that law is changed, while it remains as it is, while a man may under the law discharge his obligations by going through that procedure I trust that no member of this Church will ever take advantage of it except under the utmost pressure he be forced so to do.

SEE CREDITORS AND ARRANGE WITH THEM

Secondly. While these conditions prevail and it remains impossible to discharge obligations with the resources at hand, another thing that I recommend that every debtor do is to see his creditors. After all, creditors are men, banks are men, and the lending companies at least ought to be impressed with the absolute necessity of making proper adjustments at these times. Many a debtor gets in bad with his creditor because he fails to see him. I know that he is often embarrassed, he would rather stay away. It hurts his pride to confess his financial inability to discharge his obligations. But the best thing he can do for the preservation of his own credit and for the adjustment of his situation is to see his creditor and arrange with him, and if every creditor as well as every debtor enjoyed a sound, merciful, considerate, kind, Christian philosophy there would not be great difficulty in arranging. I know that many creditors themselves are pressed and have felt the necessity of pressing their debtors, but this is a time when all need to be considerate and I have confidence that the intelligent creditor can arrange for extension and if need be for compromise and reduction of obligations. If he is a wise creditor he will even find it is a very prudent thing to reduce the obligation so that the debtor may pay and thus maintain his honor and his self-respect.

BY PERSEVERING AND CONSISTENT ACTION

Next, do not wait for your ship to come in. The debtor who is waiting to discharge his obligations until he gets some big returns from some unassured proposition, is going to be a long time discharging his debts. I have no confidence in the ultimate outcome of a man's finances who is everlastingly waiting upon some happy event that will discharge all his debts and put him in the clear. Debts are only worked out by intelligent, persevering, consistent action. And I think that it is folly in these days for men either to hope for a return of those speculative days which made tremendous paper profits, or for any such great change of affairs as will bring to anyone a large sum of money with which he can meet all the obligations that he may have rather unwisely incurred. Work, consistent application to one's vocation, if he is fortunate enough to have one, or his job, or his farm, or his business, may bring about in the end, although slowly, the desired results.

BY MAKING NECESSARY ADJUSTMENTS

When are times going to be better? Who knows? When are prices going to appreciate? Who can tell? How long may we have to raise wheat for thirty or forty cents a bushel? Who knows? Are we going to despair in the carrying forward of our several industries because we have no positive assurance that better prices will prevail? Now, it is an interesting thing these days to note that some businesses succeed and others do not. I think that a careful analysis of the situation will indicate that the man who is able to make his affairs go

forward these times is the man who is willing to make the sacrifices, the reductions and the adjustments that are essential to meet our present market. For one I am not persuaded that men cannot do business on a greatly reduced price scale with some advantage to themselves. I hope for better prices; I hope for a speedy return of better conditions. It distresses all of us to see the misery that is caused to the people of the country by these abnormally low prices that now prevail. But I do not know when they are going to be better. I feel that our men should not look upon these prices and these conditions as insurmountable difficulties that prevent the continued operation of their businesses, and ultimately the successful outcome of them.

EXTRAVAGANCE DEPLORED

I despise waste, and I think that waste under present conditions is almost criminal—the waste of anything. Extravagance that amounts to waste is likewise indefensible in view of the great needs that present themselves. Sometimes I grow indignant when I see and contemplate the extravagances that are indulged by some of our institutions, both public and private when people are in such great distress and great want. There are extravagances in government that absorb all my own taxes and the taxes of my neighbors. These expenses are useless and unnecessary, some of them legalized it is true, but public service ought to be so alive to the situation that confronts us today that even if extravagance is legalized it should be stopped. A sense of the proprieties and a sense of fairness and justice would prompt such action.

Our taxes are unbearably high because our incomes are so reduced. It is a tragedy to see the farms and the homes that are being sacrificed because of the inability of their owners to pay the taxes levied on them. Of course we want good government, we want the protection of law, we want all the opportunities that good government affords to us, and I recognize that they have to be paid for, but this is a day when economy must be applied.

INVESTIGATION BY TAXPAYERS

I am very sympathetic with the movement that I have heard is in progress wherein the taxpayers constitute themselves committees to investigate our public expenditures. No official of the government who has the right conception of his trust ought, in any sense, to resent an investigation of the administration of his office. I like the idea. I wish citizens everywhere would organize themselves and go to public officials and question them and ascertain whether or not it is not possible to make reductions in the excessive costs for which we are paying bills, for we pay them all.

LIVING WITHIN OUR MEANS

We talk constantly about balancing the budget. We are not balancing the budget. Debts are mounting higher in our national admin-

istration and I suppose in our state government as well as in our municipal governments. I recognize the fact that many municipalities are actually embarrassed because they cannot get the means with which to discharge their public obligations. It may be that such strenuous circumstances will be necessary to teach us that publicly as well as privately we have to live within our means, for there is just one way for every institution as well as every individual to get out of its or his debts and that is by spending less than we receive and applying the difference to the liquidation of our liabilities. That is the only way to get out of debt. It is a very simple process, and yet it is a very hard thing to do and requires a tremendous amount of stamina to undertake the job.

THE NEED OF PRIVATE CHARITY

Now these things I consider to be imperative for the relief of our distressing financial condition. I recognize that there are many these days to whom the application is very remote because there are some of our brethren and sisters and many people in the world who are without any source of income other than that which comes from charity to supply their needs. Of course the unemployed deserve and I believe that they receive our sincere sympathy, and they need not only our sympathy but our means, and I should like to say to the people here assembled that this is a time when, although the government and other agencies are doing all it seems possible to do to relieve distress, private charity must still be called upon in large measure to meet the requirements that exist. We cannot lie down and say that the relief funds of the government or our Church are going to take care of the situation. They are not, and we shall still be obliged to strain ourselves to the uttermost in order to supply that which is required.

MATERIAL ASSISTANCE INDISPENSABLE

Well, what has all this to do with religion? Why does this kind of talk find place, as I think it does, in such an assembly as this? It is because the man who has the religion of Jesus Christ in his heart cannot stand by and see the suffering of his fellows without being prompted by every emotion which is within him to come to their relief and to give assistance, and it is because the assistance that is so urgently required these days is material assistance. Material assistance is not only necessary for the relief of suffering and distress among the people, but that assistance is indispensable ultimately to the establishment of the great and glorious cause in which we have the honor to be engaged. The Church, fortunately, as President Ivins told us, is out of debt, but the Church needs money. The various facilities that the Church employs for the dissemination of this great work require money, the radio which broadcasts the messages of this conference, which gave us such an unusual thrill this morning, must all be supported by money. Our temples, our chapels, our great missionary cause itself, need money with which they may be prosecuted to a successful conclusion. We

haven't much money, we are poor these days. I agree heartily with those speakers who have preceded me in saying that we need to make up in spiritual fervor, in sacrifice, in renewed enthusiasm, for the want of our depleted resources, but we still need some money for this work. I know what these debts mean to the missionary service. I know there are thousands of homes in this Church who would rejoice to send out a missionary to the depleted ranks of our missionary force if they were not in the bondage of debt. They are mortgaged to their creditors and in consequence they cannot move to accomplish the things that they would like to do.

I sincerely pray that God in his goodness will inspire every man to do the thing that his circumstances most require, to resist extravagances, to place himself on a careful, saving, economical basis that will ultimately free him from this bondage of debt against which we have always been warned, that the men and the women of the Church may be free to devote their means, to consecrate the products of their lives to this high and holy cause which so commands our attention and our allegiance. God grant that it may be so, I pray in the name of Jesus Christ. Amen.

PRESIDENT ANTHONY W. IVINS

First Counselor in the First Presidency

I see in the congregation Dr. Elmer G. Peterson, President of the Agricultural College of Utah, who, for years, has had under his direction, as their tutor, large numbers of the boys and girls of the State. I am going to ask him to come to the stand and address us for a few minutes.

DR. ELMER G. PETERSON

President of the Utah State Agricultural College

I shared with all of you this morning, my brethren and sisters, an unusual emotion as we witnessed the nation-wide broadcast which emanated from this stand. I could not help thinking, as that nothing short of miraculous event transpired, of the very brief period of time which had elapsed since those first companies of pioneers found their way over the forbidding desert, and through the equally forbidding mountains, to this historic spot now marked by the great edifice in which we meet and the other edifices on the Temple block.

It has been only eighty years or so since those pioneer companies traversed practically half the continent, and I presume even the most visionary of them had little understanding of the tremendous significance of the developments which were taking place. Those developments are nothing short of revolution so far as human affairs are concerned, expressing themselves in a miraculous mastery by men of the forces of nature under the ministrations of science and the arts, and accomplishing also tremendous results of a social and secular character.

The world, indeed, of which we are a part is now quite a different