

The Choir and congregation joined in singing the hymn, "O Ye Mountains High," by Penrose.

President George Albert Smith:

I would like to say to those who do not know it, that the glorious hymn which we have just sung was composed by a man who had never seen the Rocky Mountains, never been here, but wrote it under the inspiration of the Lord.

ELDER CLIFFORD E. YOUNG

Assistant to the Council of the Twelve Apostles

I never was more conscious, my brothers and sisters, of the truthfulness of the statement that "A speech, to be immortal, should not be eternal." I recognize the value of time here this morning. May I just say in passing, with reference to President Penrose, to whom President Smith has alluded, in harmony with what President Dunn related to us yesterday of his experience in the Islands in translating for one of the brethren, that it was my good fortune to travel with President Penrose in the northern part of the German Mission and to translate for him. I can bear witness to you that if there was any doubt in my mind as to the gift of tongues, that doubt vanished as I stood by the side of that great leader and prophet and endeavored to convey to the Saints in German what he said in English. President Dunn bore witness of this yesterday, and I can testify to that truth.

IMPORTANCE OF LISTENING TO SERVANTS OF GOD

I desire to call attention to a matter or two that I think need to give us concern, and may I preface it by relating to you the circumstance of the Savior as he went into the wilderness after his baptism. You recall that he fasted for forty days and forty nights and then was hungered, and Satan came to him and tempted him, saying:

... If thou be the Son of God, command that these stones be made bread. (Matt. 4:3.)

Of course, the implication was that by bread, hunger may be appeased. And then Jesus said:

... Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God. (Matt. 4:4.)

Supplementing this, is the statement of the Lord where he says:

... whether by mine own voice or by the voice of my servants, it is the same. (D. & C. 1:38.)

We have had brought to our attention during this conference many of the problems confronting us, but it seems to me that if we could burn in our hearts the truthfulness of that statement that we

should live by every word that proceedeth forth from the mouth of God, we would go a long way in solving these problems. These brethren whom God has called to preside and give us direction, when they speak they do not speak flippantly, they officially declare to us what we should do. "It is the same," the Lord says. "It is my word," and we should recognize it as such.

GET OUT OF DEBT

Now in harmony with that thought may I call attention to a matter about which I have considerable concern, and I am sure you do. In this pulpit in 1903, President Joseph F. Smith admonished the Saints that they should get out of debt. At that time we were enjoying a good deal of prosperity, and President Smith admonished the Saints to pay their debts and be free from bondage while money was plentiful. Well, many of them did, but some did not. As is the case now, so it was then—all did not accept the advice and counsel. By and by the first world war came on and the demand for commodities increased; prices soared; money was plentiful and again the temptation to borrow! Farmers bought more land; livestock men increased their flocks and herds, much of this on borrowed money, overlooking the possibility that there might again come a day of reckoning. And so, many of our people took on the obligations of debt. In 1930-32, we felt the pinch of it, and I may say without fear of contradiction, had we not had the bondage of debt as we did at that time, the depression would not have been so tragic with many of us. But being in debt, not being able to pay our interest, not being able to pay our obligations due to the fact that commodity values had gone way down below any level that had existed at the time the debts were incurred, the result was that it was impossible for men and women to pay their debts, and bankruptcy, sorrow, and tragedy followed.

COUNSEL TO RETURNED SERVICEMEN

History is again repeating itself, my brothers and sisters. We have come again into a time of complacency. Money is easy; wages are high; very few people are out of work—indeed, we may say no one needs to be out of work now if he will work. And yet we have still the same danger, and there is one phase of it that comes home to us: Our boys are coming home from the service, and by the way, we brethren who hold the priesthood must not overlook the counsel that was given to us a year or so ago that we should take cognizance of these boys as they come home, and advise with them. Their coming home is becoming a common thing with us, and we are neglecting them and failing in many instances to give advice and counsel where it is needed. And so may I remind us again of our obligation to these boys.

As our boys return, they are in need of homes, and opportuni-

ties to borrow money and invest in land or livestock are before them, as such opportunities were before us twenty-five years ago. Money is easy, and my apprehension, my brothers and sisters, and it comes from some experience in contacting many of our boys, is that we are not protecting them against heavy obligations—obligations that they cannot meet. It is an easy thing, under the present system, for our boys to go heavily in debt for the purchase of a home. I am not decrying that—I went in debt for my own home, and I suppose nearly every other young man as he started out in life and had nothing to begin with did that very thing and thought himself justified in doing it, as many no doubt were. The danger, however, lies in taking on ourselves debts that we cannot pay. Now with these young men, the tendency under the G. I. Bill of Rights is to incur obligations that it will be impossible to meet when the day of reckoning comes. Values are high and when you consider a boy, who has nothing, obligating himself for a seven or eight thousand dollar home, with good wages now, but with the possibility that when the leveling off comes his wages will be very meager, one can see the danger that confronts our youth. And so, my brethren and sisters, we should give them the benefit of our experience, our counsel and advice in these most serious problems.

May we avoid debt just as far as possible, and may we help our youth to avoid these pitfalls. Some of them are justified in obligating themselves if they can see their way out, but we should bear in mind that we cannot always maintain the wage level that obtains today, try as we will. I don't care what the theories of the economists are, it just simply can't be done. There is a law of retribution that operates in these matters, just as in everything else, and some day we shall have to pay. High wages will not always exist, hopeful as we are; neither will jobs be as plentiful as they now are. And so when that day comes, we do not want our boys in bondage as many of us were in the early thirties when the depression broke.

And so I say to you, it is well for us to accept the counsel and advice that is given us by the men whose right it is to give it, and I repeat again:

... whether by mine own voice or by the voice of my servants,
it is the same. (D. & C. 1:38.)

And God help us so to do, in the name of Jesus Christ. Amen.

BISHOP LEGRAND RICHARDS

Presiding Bishop of the Church

I don't know that I have ever attended a conference of the Church that I have been more inspired and lifted up, or more grateful for my membership in the Church and my association with the Saints of God. At the close of the last April conference I said to my wife, if I had two million dollars I wouldn't know what in the world I could