

Rejoiceth not in iniquity, but rejoiceth in the truth;

Beareth all things, believeth all things, hopeth all things, endureth all things.

Charity never faileth: . . .

And now abideth faith, hope, charity, these three; but the greatest of these is charity. (I Cor. 13:1-8, 13.)

At the conclusion of one of the last sessions of a general conference, back in 1902, I believe it was, President Joseph F. Smith appealed to the members of the Church in these words:

"We hope and pray that you will go from this conference to your homes feeling in your hearts and from the depths of your souls to forgive one another and never from this time forth bear malice toward another fellow creature! I do not care whether he is a member of the Church of Jesus Christ of Latter-day Saints or not, whether he is a friend or foe, whether he is good or bad. It is extremely hurtful for any man holding the priesthood, enjoying the gift of the Holy Ghost to harbor the spirit of envy or malice, or retaliation, or intolerance toward or against his fellow man. We ought to say in our hearts: 'Let God be judge between me and thee, but as for me, I will forgive!' I will say unto you, that Latter-day Saints who harbor feelings of unforgiveness in their souls are more censurable than the one who has sinned against them. Go home and dismiss envy, and hatred from your hearts; dismiss the feeling of unforgiveness; and cultivate in your souls the spirit of Christ which crieth out on the cross: 'Father, forgive them, for they know not what they do.'"

". . . except ye have charity," Moroni said in his farewell message to the Lamanites, "ye can in nowise be saved

in the kingdom of God; neither can ye be saved in the kingdom of God if ye have not faith; neither can ye if ye have no hope." (Moroni 10:21.)

His father, Mormon, spoke of charity in these words: "But charity is the pure love of Christ, and it endureth forever; and whosoever is found possessed of it at the last day, it shall be well with him.

"Wherefore, my beloved brethren, pray unto the Father with all the energy of heart, that ye may be filled with this love, which he hath bestowed upon all who are true followers of his Son, Jesus Christ; that ye may become the sons of God; that when he shall appear we shall be like him, for we shall see him as he is; . . ." (Moroni 7:47-48.)

And in the words of Mormon, I pray, as he prayed, "that we may have this hope; that we may be purified even as he is pure," in the name of Jesus Christ, the Lord. Amen.

President David O. McKay:

Elder ElRay L. Christiansen, Assistant to the Twelve, has just spoken to us.

The Congregation will now join with the Choir in singing, "Praise to the Man Who Communed With Jehovah." Elder Spencer Cornwall will lead the singing.

The Choir and congregation joined in singing the hymn, "Praise to the Man Who Communed With Jehovah."

President David O. McKay:

Elder Clifford E. Young, Assistant to the Twelve, will be our next speaker. He will be followed by Elder Spencer W. Kimball.

ELDER CLIFFORD E. YOUNG

Assistant to the Council of the Twelve Apostles

SOMEONE SUGGESTED in his opening prayer that this had been the most outstanding conference he had ever attended. I think we all feel that way as we come to the end of this very impressive service that has now been held for these three days. What I say this afternoon, my brethren and sisters,

I hope will not in any way detract from the sweetness of spirit that we all feel.

I desire to make a few comments, and they could be enlarged upon if time would permit, prompted by the inspired address of President McKay in the opening session of this conference in which he gave us a great ideal, an ideal of

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what a home and our lives ought to be. I do not know how you felt about it, but after President McKay had finished, I felt in my heart that I would from now on like to be just a little kinder and a little more considerate, less impatient, less impulsive. I would like to be able to offer counsel, and I would like to be worthy to offer that counsel to our boys and girls, our youth.

I would like them to feel as we felt that in a home of a Latter-day Saint may be found the finest concepts of life, a pattern of life, that when our young people take upon themselves the responsibilities of a home, they may lay such a foundation that will ultimately give them the same type of home as President McKay so impressively portrayed to us.

As our leader spoke, he spoke authoritatively. We had that demonstrated Saturday in the impressive address of Brother Thomas E. McKay, my colleague. I have been in his home; I know the sweetness of spirit there. And he reflected yesterday in his address those high ideals and great virtues as he told of the home life from which he came. We knew again of the power of example that we have had demonstrated to us by these two of our beloved brethren.

I have a little concern for our young people. Last night I read some figures in the *Deseret News*. I want to call attention to these figures and some of the comments of the writer of the editorial. I quote from the editorial entitled "Lengthening Debt's Shadow":

"Economists and economizers—home, business and government—have reason to raise an eyebrow over the fact that the nation has posted a record increase of \$660 million debt for installment buying of goods other than autos since a year ago.

"For these types of goods, Americans are now in debt \$6¼ billions.

"This is not all they owe, either. Americans have also increased their pay-by-the-month personal loans to 5½ billions. This is a gain of \$733 millions, or 15% in the space of 12 months. . . ."

This does not include the purchasing of homes. This just refers to consumer debts.

The danger there, my brethren and sisters, as I see it, lies in our young peo-

ple undertaking obligations they cannot meet. It has always seemed to me that a young man was justified in going in debt for a home, provided that obligation did not exceed his ability to pay. A young man should not feel that when just starting out in life he should have as good a home as his father. His father probably has struggled for many years to get his home. But a young man and woman starting out should take into consideration the fact that his parents had little to start with and that they are starting from the beginning, and theirs should be a humble home. The tendency today, however, is to build and buy extravagantly, frequently beyond the ability to pay.

And that is not the only difficulty. In addition to the obligations incident to a home are the obligations incident to this consumer buying. We think we must have all of the gadgets, all of the conveniences that are advertised. They are desirable to have. They are convenient. No one would refuse a mother an electric washer, an electric dryer, a freezer, if we could afford them. No one would refuse his children television or a radio or a good car, if he could afford them. But brethren and sisters, if we are going to maintain the high standard, the spiritual standard of our homes, we must safeguard ourselves and our children against obligations that will bring sorrow and friction into the home and that will upset the high standards that we want to preserve for them.

This is the reason that I mention these things, and much more could be said about them. I have seen so many cases of sorrow and suffering incident to too much debt. It has been my experience now for over forty years to be connected with financing. I have seen young couples start out happily in life and finally bring to themselves distress, not only financially, but also spiritually and emotionally, all because their debts had reached a point where they could not pay them. They became upset, and friction and quarreling ensued, which brought about a condition in the home that is in contravention to the spirit and the ideals taught us in this conference.

I hope you will not consider it presumptuous on my part if I offer a word of caution to our young people against these practices. We should teach our

boys and girls to have honor above everything else, honor in paying their debts.

Someone in this conference spoke of bonds, not government bonds, but a bond of integrity and honor. We need to teach that to our children and to ourselves. Somewhere I read of an old Chinese practice. If a young man wanted to borrow money (I do not know how it is now) but in the days of the older civilization, if a Chinese boy wished to borrow money, he would go to the banker and tell him, "I am a son of Lu Sing. I would like to borrow a thousand dollars." And the banker, knowing the integrity of Lu Sing, would lend the boy the thousand dollars without a scratch of a pen. There was nothing but a verbal contract because the banker knew of the integrity of the family, the honor of the family, and he knew that the family would not let him down, even if the boy should fail, and rarely did the boy fail. It is a striking example of the value of one's word, and we can well adopt it in our lives—not necessarily the practice of it, but the intrinsic value of honor and integrity that our word is as good as our bond.

Young people, do not go into debt beyond your ability to pay. Let us as parents help them to avoid these pitfalls.

Now, one other thought. As President McKay spoke of the ideal home and the love of home, I thought of an ideal home back in 1820, of a boy who came into that home one spring morning to tell his father and mother of a great revelation, and the father and mother believed the boy. His brother Hyrum believed him, and his brother Alvin. Hyrum was twenty, six years older than the Prophet, and Alvin was eight years older, he being over twenty-two.

It is significant, my brethren and sisters—a fourteen-year-old boy telling his father and mother of the greatest revelation of all time since the birth of the Savior and having his parents and brothers and sisters believe him. From that time on there was loyalty and devotion in that home. The boy was to instruct his father, not in unkindness but in love, because his father believed in him, his mother believed in him. If there had been any element of fraud, if

the boy had been inclined to tell an untruth, the parents would have known it; his brothers would have detected it, and the mother, above all others, would have known it. She would not have talked about it, but she would have known it, keeping the boy's weakness wrapped up in her own soul. Mothers generally protect their children regardless of their weaknesses.

I repeat, they believed in their boy, and to me that has always been an example of a perfect home, an ideal home. Confidence, faith, love and devotion were to be exemplified throughout the life of the boy. Hyrum was to give his life as a witness of his confidence in his younger brother and the divinity of his calling. His father, too, was to suffer persecution that was to cause an early death.

You will recall the night the Angel Moroni appeared to Joseph Smith and revealed to him the sacred record from which the Book of Mormon was to be translated. In the morning, Joseph, somewhat weary, having been awake most of the night, went to the field to assist his father. "You look weary, my boy, go back to the house and rest." As he reached the edge of the field, the Angel again appeared to Joseph and instructed him to tell his father. He returned to his father in the field and rehearsed the whole matter to him. His father replied to him, "It was of God. Do as commanded by the messenger."

And there was no failure, and I submit to you, my brethren and sisters, that here we have an example of a perfect trust between father and son, an example of what should be in an ideal home. That home was a humble one, probably with candlelights, certainly no modern conveniences, but a home in which abounded love, trust, confidence, and faith, and from that faith and that home was to come the Church of Jesus Christ of Latter-day Saints.

I bear you my witness in the name of Jesus. Amen.

President David O. McKay:

Elder Clifford E. Young, Assistant to the Twelve, has just concluded speaking. Elder Spencer W. Kimball of the Council of the Twelve will now address us.