

perhaps we have no real, firm and fixed determination to pay that debt at all.

Will the Lord hear and answer our prayers if this be our condition? I cannot say, but I will tell you I would rather be clear of any obligation except those of love and good will. I would rather risk prayer offered under these circumstances than when offered while the suppliant is involved in debts and obligations he has failed to discharge.

Now, brethren and sisters, if we will train ourselves never to contract a debt, unless we feel sure, and not only feel sure, but determined, to pay according to promise, we shall not have the burdens on our shoulders that we otherwise shall have. Times are changing. Sometimes we are tempted by the allurements of the world, by the flow of money and by the abundance of everything, to go beyond the mark, and we contract debts; then perhaps there is a shutdown on the sources of prosperity, and a dark, dull time, financially, may set in, and everything we have got is at stake. Which, then, is the better way? The better way, in my opinion, is to keep clear of debt; whether times are prosperous or tight, keep clear of debt if possible.

Some will run into debt to gratify pride, and they will really rob themselves and their creditors just to keep up with this fanciful thing called fashion. Brother or sister So and So says, "I must have this or that, because somebody else has it;" or somebody has got such a thing, and I feel that I am as much entitled to it as he or she. I say let somebody else have as many fashions as they like, but let us abide by what God has given us and be content therewith; and if we really want more, let us make a little extra exertion, and before we spend money let us earn it.

I know men who will actually go to work and sell the crop, that they are perhaps planting now, to merchants; and when they irrigate those crops it is not for themselves, but for them to whom they have sold it. The same is true when the grain is harvested and when it is threshed. There is no liberty, independence or nobility in this; but they who take this course are bound down and are slaves to somebody else. I feel that a little economy and self-denial would relieve us very much from this embarrassment and encumbrance. I believe the good Book says, "Except a man deny himself, take up his cross and follow me, he cannot be my disciple." Do we seek to deny ourselves or to gratify ourselves? Which is the greater labor, to gratify or to deny ourselves? I will tell you that if we would bestow as much labor in denying ourselves as we do in gratifying ourselves, we should feel better and should be happier, and the heavens would plead our cause more effectually. How comfortable a man feels when he can say to himself, "Though I have but little, thank God I do not owe anybody anything." I have paid up my tithing, my emigration indebtedness, I have paid for my newspaper, and done the best I could to keep the hearts of my brethren whole by paying promptly, according to promise, so that the great machine of progress may move without obstruction and hindrance? I believe that if we will all turn in from this time and be honest, and really pay our debts and obligations, we have no great reason to fear anything injurious proceeding from any quarter.

Suppose now, brethren and sisters, that we should be united in this one thing, and should actually go to and pay our debts and obligations. Let me suggest to you one thing. Says one, "Really, I would very much like if I