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 can-
not 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 circum-
stances than when offered while the sup-
plant is involved in debts and obliga-
tions 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 bur-
dens on our shoulders that we otherwise
shall have. Times are changing. Some-
times we are tempted by the allurements
of the world, by the flow of money and by
the abundance of everything, to go be-
yond 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 every-
thing 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 them-
selves and their creditors just to keep up
with this fancifual 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 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, independ-
ence or nobility in this; but they who
take this course are bound down and are
slaves to somebody else. I feel that a lit-
tle 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 can-
not 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 our-
selves as we do in gratifying ourselves,
we should feel better and should be hap-
ier, 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 in-
debtedness, I have paid for my newspa-
paper, 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