

## Self-Reliance—Help the Feeble—Keep Out of Debt

*Discourse by Elder Erastus Snow, delivered at the Forty-Fifth Annual Conference of the Church of Jesus Christ of Latter-Day Saints, in the New Tabernacle, Salt Lake City, Wednesday Afternoon, April 7, 1875.*

If I can be heard I desire to make myself understood, for I have a few reflections to present to the people. I love this people, because I am persuaded that the very great majority of them are seeking after truth. We desire to improve and to pursue the path that will lead us onward and upward in the scale of being, to develop the powers within us that pertain to the Godhead, created as we are in his image, bearing in mind this injunction of one of the Apostles—"Let this same mind be in you which was also in Christ Jesus, who, when he found himself in the form of God, thought it no robbery to be equal with him." No other people that I have any knowledge of upon the earth have such faith, such aspirations, such hope for the future as the Latter-day Saints possess, as is taught us in the sacred books of our holy religion, and as was taught us by the Prophet Joseph Smith, and which are manifested by the Holy Ghost in us. We look for greater things than any other people; and we must labor to develop within ourselves and within our children the gifts and powers that are within us, and which are embraced in our faith. Anything, therefore, that serves to stultify us in anywise tend downward rather than upward.

The subject of self-reliance was spoken of this morning, in our individual capacity and in our family relationships; yesterday brother Wells gave us some very excellent instructions, some beautiful truths, touching national or political economy, portraying the necessity that exists for nations, or communities like ours, becoming self-sustaining, self-reliant, and taking a course to be free from bondage and oppression and of being needlessly beholden to others, and, instead of letting our eyes wander to the ends of the earth, lusting after everything we see or hear of, educating and training ourselves to so curtail our wants that we can supply them by our own industry. What is true of nations and communities is true of individuals, and the principles applicable in one case are so in the other; and unless these principles are appreciated and applied in our individual and family capacity, they will not be in our larger national capacities. As communities, that which stands chiefly in our way is the pride of life—the natural ambition that is within us, which in and of itself is a godlike and noble principle, prompting us to go forward and to imitate those who are higher and further advanced than ourselves. It is this which stimulates nations, communities, families and individuals to improve. But there is a true line of demarcation which we should learn to tread, and, as far as in us lies, we should neither vary to the right hand nor to the left from that true line; if we do we shall receive the reward of our error.

To say that we are not mutually dependent upon each other, is to say that which is not strictly true; and I believe that our Father has organized us and society so that we should be mutually dependent, in order to cherish those principles of friendship, love, charity and brotherly kindness, and those noble social qualities that make us feel that we are one family, the children of one parent, and tending to one common end, and that we are in duty bound to work for each other as well as for ourselves. But the Lord requires no man or set of men to sacrifice themselves for others entirely, nor does he justify any man or people in leaning entirely upon others and doing nothing for themselves. In all the works of God we see this principle predominant. He has made ample provision upon this earth for all the inhabitants thereof to become self-sustaining, by using the bounties and gifts which he has bestowed upon them, and putting forth their hands and appropriating to their use the elements of life and prosperity with which they are surrounded; and though he permits the birds of the air and the fowls to prey a little upon our crops, and to pick the berries that grow in the mountains, yet even these have to arouse themselves from their nests and go in quest of their food, and all God's creatures on the earth are required to exercise the powers and faculties they possess to avail themselves of the bounties which heaven has so plentifully placed upon the earth for their sustenance. Industry is required of us, and coupled with industry, frugality and economy, without which the rewards of industry are squandered and lost. Industry, frugality and economy are parts and portions of our faith and holy religion. We are dependent upon our Father and God for our being, and all our faculties; for the earth, our dwelling place, and the elements around us; but, in order to avail ourselves of these blessings, he requires us to use the faculties we possess, to be industrious, economical and prudent, and to exemplify that charity and brotherly love which pertain to our holy religion. The Lord has said that the idler shall not eat the bread nor wear the garments of the laborer. One of the rules of the United Order says—"Thou shalt pay thy brother for

that which thou hast of him;" and those rules not only make it obligatory to pay or discharge our present indebtedness, as fast as in us lies, but henceforth to contract no debt beyond our ability to pay, or without having a reasonable prospect before us of fulfilling our engagements. These principles become necessary not only to be spoken of, but to be treasured and lived up to in order to preserve and maintain confidence between us as brethren, and to entitle us to the consideration of friends and brethren to assist us when our time of adversity shall come.

Those who are entitled either to free education, free meals, free clothing, or to be freely housed, entertained, comforted and blessed, are those who are industrious, prudent, frugal, using the faculties they possess, but who, through sickness, misfortune, or old age, are unable to minister to their own wants; or children of tender age who require the care of parents, friends or guardians. To all others it may be said—Bear your own burdens; and we may also quote the words of the Apostle Paul, when he says—"Bear one another's burdens, and so fulfill the law of Christ;" also in another place the same author says—"Let every man bear his own burden." Both are true and correct when we understand how to apply them correctly. Let all men and all women bear their own burdens according to their strength, and when that fails let somebody else take hold and help them and so fulfill the law of Christ. So let every father and mother begin the work of education with their offspring, and teach them to bear their own burdens at the earliest practicable day, and let them begin to learn and receive this practical education of which our President gave us such illustrations this forenoon, such an education, both physical and mental, as shall fit them for all the practical duties of life. Let no mother, in her misplaced sympathy and her love, and her anxiety to serve her offspring, wear herself needlessly out in waiting upon them when they are able to wait upon themselves; but make such provision as is necessary, which children are not able to make themselves, and teach them to wait upon and serve themselves, and also repay their father and mother for the labor bestowed upon them. Let them have a place for their hats, bonnets and clothing to be hung up in, and instead of going round the house after them, picking up their shoes and other things, take them and, if necessary, spank them, and make John understand that it is his duty to hang up his hat, and Sally to put her sunbonnet in its proper place. And when they want a drink, let them understand that there is the cup and there is the pump, and teach them to help themselves, and bring a drink to mother, instead of mother waiting upon them; and so commence and so continue that practical education. And when they are able to begin to hoe the potatoes and sow the onions, teach them how to do it instead of doing it all yourselves, and leaving them to lie in the shade or to run round the streets, wearing out shoe leather and learning mischief. If you are too old and feeble to take the lead in the performance of these several labors, take your rocking chair into the shade under a tree somewhere, and sit and give directions and tell James or John what to do and how to do it.

This practical education has been before this people all the days of our lives; or I will say that our President and leader has kept prominently before us the great and important lessons of self-reliance. His doctrine has always been that the best way to relieve the poor is to show them how to help themselves. To continue to hand out your food and your substance to the beggar who comes to your doors without putting him in a position to help himself and to supply his own wants is to encourage him in folly and wickedness, and is throwing away the blessings of heaven which God has placed in your hands. Shall we not feed the hungry? Yes. Shall we not receive the stranger into our gates? Yes. If any come along who are weary, hungry, without money and need relief, shall we minister to their wants? Yes. Shall we feed them? Yes. Shall we give them rest? Yes. Warm them by our fires? Yes. Let them stay and rest themselves under our roof? Yes. How long? Until they are able to begin and do something to help themselves. And supposing, when they have stayed one night and had their suppers, and their breakfast next morning, then dinner, and supper again, and then stay another night, and finally, finding that they fare very well, they want to stop altogether, then we should say, "Here is a spade, go and dig that ditch," or, "take this axe and cut that wood," "take this team and haul a load of wood," or put them to something by which they may use their powers and minister to their own wants; and if they demur at this then say—"Well, you can go without eating until you are willing to hoe the potatoes; you can go out and cut your own wood, make your own fires and camp where you please, you cannot have shelter longer under my roof, the good things which God has given me are to bless and happy my fellow man, not to encourage vagrancy and idleness."

These are no new principles before the Latter-day Saints. Our motto is "The Hive of Deseret," and here is the place

for the working bees, the place where they sting the drones to death. There has been a tendency with some of us for a few years past to try and live by our wits, or with as little physical labor as possible, and to watch the corners of the streets and various places for some advantage, or some way or other by which we may obtain something for nothing; and some succeed—they find some unsuspecting person ignorant of the value of things, and they obtain something for nothing, something that is valuable for that which possesses very little value. I speak not in reference to legitimate trading. There is a legitimate trade and traffic recognized by all right thinking men of the world everywhere. A legitimate interchange of commodities is profitable to all and makes all better off, and it is as necessary to the prosperity of any people as any other class of labor. In my present remarks I refer to that class the members of which, in common California parlance, are called bummers and hoodlums. Some among us have been in the habit of giving way to this spirit too much, and when the reacting comes we are repaid for our folly. We are in the habit too, of allowing ambition to prompt us to make improvements and to build for ourselves convenient and tasteful habitations; to adorn our persons, and those of our families. This is all noble and good, but in our efforts in this direction some of us overreach ourselves, that is, we go beyond the means which are legitimately at our command. We run a little too fast and we stumble, and by and by we find that there is an accumulation of debts upon us.

The credit system has always seemed to me to be an evil to mankind in general. To the capitalists, who accumulate so much means that they cannot take care of it, the credit system is a benefit, for they trust it to others to speculate upon, and so distribute it more or less through the community. In this respect the credit system may not be altogether without benefit to the world at large. But as for our community, composed mainly of laboring people, of comparatively small means, depending upon our industry, economy and frugality for all that we have and for all that we expect to have, I am persuaded that the credit system is and always has been a positive evil, though there may be even among us exceptional cases. But I am satisfied in my own mind that it is better for us to pay as we go, instead of obtaining credit from either brethren or strangers, and so endanger our freedom. We have done this too much, and in a great many instances our possessions are mortgaged to pay for our past follies. We have ceased to be free, we are in bondage, for debt is a yoke of bondage to all those who are brought under it, though some wear it much lighter than others. Some adopt the philosophy—"Let those worry whom I owe," while others adopt the philosophy of worrying because they owe, and they are greatly troubled about procuring the means to pay their debts. It is for the benefit of this class I speak, the other class is to be shunned. Let those who are troubled about paying their debts take warning and, having once had their fingers in the fire, be careful about putting them in again; and let all who still have them in the fire, and feel the smart, be as prompt and diligent as possible in freeing themselves from this yoke of bondage, and discharging their debts. This credit system involves us all more or less. Our great mercantile institution, in attempting to supply the wants of this great community, is under the necessity of resorting to the common credit system of the commercial world; and our several cooperative associations in the settlements throughout the Territory wish to avail themselves of the same privileges, and ask for time. They want goods on credit. And then in our individual and family relationship we adopt the same principle, and we think it hard if our home merchants do not extend to us the same privilege; and the wife and child are teasing the husband and father for this, that and the other from the stores, whether he has the means to pay for it or not.

What is the remedy for all this? To my mind the proper remedy for this is for us to educate ourselves into the feeling that we can do without things until we are able to pay for them; that if we need a hat we will try and make one out of bamboo, straw, leaves, or imitate the Indians and use the covering that nature has provided for us. If we need shoes and cannot pay for them, that we will patch up the old ones, or, if we can't do that, we will find some buckskin, or go barefoot, for barefoot came we into the world, and it mattereth not whether we have any shoes when we go out. If our clothes are getting scarce, hunt up the old ones and patch them up and make them last until we have earned enough to buy some new ones.

But says the wife, or perhaps the husband, and if not they, then the sons and daughters—"Neighbor so and so has got a new bonnet, and my playmate yonder has got a new hat, and somebody else has a new pair of boots and I do not see why I am not just as good as they are;" and says the wife—"my children are just as good as the neighbors' children, and if they can have new hats, shoes or clothing, mine shall, and if father has not the means to pay for

them he must run in debt for them at the store.”

This is not the doctrine, or the system of education I would inculcate among this people, for it tends to bondage, and downward rather than upward, because it leads to dishonesty; for when we are in debt the tempter tempts us to resort to dishonorable, unrighteous means to free ourselves therefrom. And furthermore, if we will indulge in every lust of the eye and yield to the pride of life, and seek to gratify them beyond our legitimate means, the tempter prompts us to resort to lying, swindling, thieving and all manner of mischief to supply and gratify these wants. It is an old and truthful adage that honesty is the best policy. I would apply it to nations, communities and individuals.

In days of commercial prosperity, when capital is being diffused, and men of means use both capital and credit for great achievements, such as building railroads, towns, cities, factories, mills, etc., then is the time we are allured on to excesses. Prosperous times, high interest, big dividends and great bargains stimulate others to seek after the same things, and not infrequently resort to unjustifiable means to acquire them. It is not best for us to go out into the mountains to hunt nuggets of gold; it is far better for us to go out and find a few raspberries, or a place to sow some onions or to plant some potatoes. These would supply our wants in a moderate way, without crazing our brain. But nuggets of gold turn the heads of many to leave their legitimate pursuit and follow a phantom. Nuggets of gold are not to be met with very often, and where one person finds one, ten thousand spend months hunting for them but never find one. But ten thousand might sow onions and plant potatoes and perhaps not more than one, unless through folly and neglect, would fail to reap the fruit of his labors. It is not great dividends that are going to make either the United Order, or any of our cooperative associations prosperous, permanent and successful, but honesty and straightforward business habits, and contentment with reasonable profits and rewards for our labors.

The last year or two has been a time of pecuniary stress, not only throughout this community, but more or less in all parts of the land, though perhaps the effects of the reaction of this overtrading is felt in this community after it has been felt and measurably overcome in the great central marts of commerce. This community, on the outskirts of this great credit system, is now feeling the pressure of that reaction. What should we do to afford relief? It is not to be expected that either our banks or our great trading institutions can bear this strain alone; they have not been brought into this condition by their own acts which they could have well remedied, it has been by the acts of this whole community in overtrading, overliving, exceeding their legitimate bounds in every respect, and the weight and strain of this reaction centers upon these great central institutions which we lean upon. They must not go down, for if they do, we go with them, and we all suffer. We must commence to remedy the evil where the evil commenced, and that is at home, by retrenchment. Every man and every woman must pay their debts as soon as possible, and instead of hunting around for opportunities to contract new ones they must hunt around for means to pay their old ones, and let every dollar be used for that purpose before new debts are contracted; and do without the sugar, tea, coffee, boots, hats, bonnets, ribbons and clothing until the old scores are wiped out.

God bless you. Amen.