

# The Indicator.

"ARISE, SHINE ; FOR THY LIGHT IS COME, AND THE GLORY OF THE LORD IS RISEN UPON THEE."

VOL. VI.

ROME, N. Y., FEBRUARY 26, 1896.

No. 9.

## A WORD ABOUT THE ROME BANK.

LAST week I spent most of the time at Rome. Many matters of importance in connection with the Conference and Tract Society demanded attention, and I also needed time to catch up with my correspondence, which for several weeks, in spite of hard work and late hours, had fallen behind.

Doubtless many in the Conference have heard about the Fort Stanwix Bank closing its doors, and the sad end of its cashier Mr. George Barnard. You are also anxious to know how it has effected, or is liable to effect, our Conference financially. I have already received several letters of inquiry, and think best to answer them all by a special letter.

Brother Wilcox, our secretary and treasurer, and myself, have visited and talked freely with the city attorney Mr. Kneeland, also with Mr. Wardwell, the cashier of the Farmer's National Bank; and I have heard other men, prominent business men of the city, talk the matter over, and the general feeling is that the loss to the depositors will be very light if any. Of course it is possible that we may lose some; but it is my firm conviction that it will be but little if any. We have tried to walk carefully before God, and not do His work negligently, and I am not prepared to believe that the Lord will allow these funds to be lost to the cause when they are so sadly needed. Doubtless the great embarrassment will be in having our funds that we need to use now, locked up for a time. When the crash came my heart almost failed me for a moment to know what to do to meet the present demands; but, brethren, thank the Lord, we do not need to be fearful, when we are truly seeking to be faithful. So we found it, for the money just came in astonishingly for a few days, and so we have not been seriously hindered. I feel to say from my heart, "Thank you, brethren, and thank the Lord." There is

no need for discouragement in the third angel's message. God wants men and women who are true to Him under all circumstances.—True in paying an honest tithe, and donating what they can consistently for the progress of the work, and when this is so bank failures will not discourage them nor hinder Him in the accomplishment of His eternal plan.

When the Central National Bank closed, no one expected to realize scarce anything ever on deposits; but though the mill "grinds slow," we have already received 75 per cent. of our deposits from them, and the promise at least of one more dividend. This has been very encouraging to us.

So many questions and suggestions concerning banking vs. not banking, etc., have come to us (and we truly thank all who have done so for their advice or queries, and we promise to be benefitted by them just as far as possible) that it has seemed to be my duty to present a few thoughts on this line for your consideration; and in so doing I believe we shall be able to answer several important questions.

"Can't you tell whether a bank is sound or not?" No more than some apples that appear fresh and beautiful on the outside, which need to be opened to discover the rotten heart. Then, "Why not let the banks alone?" Shall we stop dealing with all our neighbors because some are untrue? The Fort Stanwix Bank has been regarded as one of the best in Central New York. Nearly all of the best business men of Rome had either stock or deposits or both in this bank, and the stock sold, only a few days before the doors closed, at 200 per cent., or 100 per cent. above par.

Since the failure of the Central National Bank we have tried to keep our deposits in the bank as low as consistent, and have the bank handle our paper and make our collections. Some have written and talked to me that we ought to throw up the bank business entirely, and it is

no more than proper that I say a word upon that point. Every business man who is doing anything like a large business, and handling personal checks and other paper, and sending drafts, appreciates the value of a bank. Our money and paper which we handle weekly often runs to several hundred dollars a week. To keep this in our depository is a great responsibility in these days of robbing and plundering, to say nothing about the danger of loss to the Society. Again, much of this amount which we handle is, as we have said, in personal checks or bank drafts, and experience has taught us that this class of money, so called, is dangerous to hold any length of time. Even now with all our diligence, we have these papers protested occasionally, which causes trouble, delay, and expense. therefore we find it expedient to get them out of our hands as soon as possible and started toward collection. And while I am upon this point let me give a word of advice to all our laborers especially, and to all who read this. *Never delay getting a check or draft cashed.* If you do, you are liable to be the loser, as many have found to their sorrow. Two brethren, at least, to my knowledge, have been waiting for their pay since the failure of the Central National Bank, as the result of not using "due diligence," demanded by law.

Now, dear brethren and sisters, you see money comes in in this way from day to day, for the Conference, Tract Society, and also for the General Conference, through the month. About the fifteenth of each month we expect to send on money to settle our bills with all the offices for the business of the previous month, and the funds under control of the General Conference, the first of each quarter. And until the end of the month we must dispose, not only of our paper, but a portion of the currency received. Some have asked, and others are ready to ask, "Why not send it on as it comes in?" We answer, that there are good reasons. 1. We do not get our statements from the offices or firms with which we deal, until from the first to the tenth of the following month. We then have to compare the same with our books, and if found correct, they are paid as before stated, about the fifteenth of the month. It will therefore be readily seen that we could not know how much to send to each

of the offices until their statements are received, as the business of each varies so much from month to month. 2. Though this might in some cases be done, it would add materially to the work in the office at Rome, which is already overburdened; it would also increase the work of each of the other offices; and it would considerably increase the expense to each.

Again, without the use of the banks it would cost us from ten to fifteen cents to collect each check sent to us, and the same amount for each draft sent out. This would cause a great amount of additional expense to the Conference and Tract Society, as the banks now make our collections and furnish our drafts without extra charge; this work being done by them for the use of the deposits. Though we should make no deposits, and should buy the drafts to send to the laborers, and to pay monthly bills to the offices, we would incur the risk of the failure of the bank from which we purchased the drafts until they were collected at the bank upon which they were drawn; unless by undue negligence in holding the same too long, on the part of the parties to whom we send them, they should assume the risk and thereby relieve us.

The receipts of the Tract Society for the month of January amounted to \$2,882.57, and out of this amount \$1,715.93 was in the bank at the time of closing. Notwithstanding this, there had been paid out in the time, including the amount on hand Jan. 1, \$2,069.53. The receipts for Annual and First-day Offerings, Missions, etc., were unusually large. A single mail in the time brought in \$500.00. The Conference receipts and disbursements for the same period were as follows: receipts, \$1,190.27; disbursements, \$790.70; locked in the bank, \$409.57.

There are many points which might be considered and some already mentioned enlarged upon; but we will not weary the reader. We have gone so far because we felt it duty, and now in conclusion let me repeat,—the committee in charge of the work are. I believe, honestly and sincerely seeking to direct the work of this Conference and use the funds placed in their hands, as "those who must give account" at the bar of God. We feel that the money we are handling is sacred. We realize that "hard times" are upon our brethren and the world, and we be-

## The Canvassing Work.

Report for the Week Ending Feb. 12.

Post-office.	County.	Agent.	Hrs.	Days.	Ords.	Value.	Miscel.	Del.	Val.
Bible Readings.									
Wellsville,	Allegany,	G. F. Evans,	9	2	3	\$8.00	\$1.40		
Glén,	Montgomery,	Wm. Seewald,	27	5	12	25.50	2.50		
Rome,	Oneida,	Fred McAlister,					1.00		
Arkport,	Allegany,	F. A. Evans,	45	6	12	27.50 *	1.00		
Patriarchs and Prophets.									
Rochester,	Monroe,	M. A. Millington,	30	5	15	38.50	2.60		
Miscellaneous sales,						8.50			
Totals,			111	18	42	\$108.00	\$8.50		
5 Canvassers,									

lieve that much of the money you are so faithfully giving to help the message means *sacrifice* to you. I thank God, brethren, that you have done as well as you have, and God forbid that we should handle your sacrifice to God negligently. We hope by God's grace to be true to you, and to the cause that we all love, and be ready at all times to give, as best we can, a reason for any portion of the policy we follow.

If there are those who feel that they have not done their duty to God "in tithes and offerings," and wish to join the little company of sacrificing ones, may the dear Lord help you to come boldly forward to the front ranks now, and help press the battle to victory. As sure as you do God will "open the windows of heaven," and pour you out a blessing that will make your heart glad.

We sadly need more men in the field to-day to meet the urgent demands that are coming to us to "Come over and help." The Lord is in advance of His people. He is opening the way in the cities, and all through the land, and everything seems to say, "Now is the accepted time."

A. E. PLACE.

South Lancaster, Mass., Feb. 10.

## Field Reports.

### BATH ON HUDSON.

I closed our meetings at Bath-on-Hudson, Feb. 19. The interest continued unabated until the last. As a result of these meetings eleven took a stand to obey all the commandments of God, and others have asked to be remembered in our prayers, who made no pro-

fession of religion. I organized a church of eighteen members, and others will unite soon. We leave them in good working order, and expect they will grow in grace and in a knowledge of the truth.

Yesterday I came to Ballston, and spoke at Brother Beaven's. Only a few were in; but they manifested considerable interest. I expect to go on up north soon.

D. A. BALL.

### JAMAICA, VERMONT.

It was expected that Elder R. C. Porter would attend this general meeting, following the South Lancaster board meeting; but on account of the General Conference Committee meeting at Battle Creek, coming earlier than at first appointed, and requiring Elder Porter's presence, he could not fill his appointment here. By his urgent request I consented to attend the meeting in his place, on my way to New York. I had planned to spend one day at least in Boston before returning home; but on account of poor connections with trains it was necessary for me to give up the trip to Boston, and in company with Elder Covert, the president of the Vermont Conference. I left South Lancaster at the close of our last board meeting Thursday morning, and arrived at this place between eight and nine P. M. We were taken to the hospitable home of Brother C. A. White, where we spent the night. Sister White (Nourse) was not feeling very well, but we enjoyed a good visit. I was pleased to find Page looking much better than I expected.

The meetings began Friday night with a good

attendance, and much of the Lord's presence and blessing. Elder H. W. Pierce gave the opening discourse from 2 Cor. 13: 5, dwelling especially upon the thought, "Know ye not that Christ is in you except ye be reprobates?" Christ is in the sinner, seeking to cleanse him from sin. He is in the Christian, to keep him from sinning, and He is with us all, "Even unto the end of the world."

I spoke twice Sabbath day and twice Sunday. The attendance at each service was excellent, and the best of attention was given. This was my first visit to the state, and it was with pleasure that I met the brethren and sisters there. My stay was made pleasant by kind hospitality and a hearty welcome. I would have been glad to have remained to the close of the meetings; but I had appointed to meet Elder Ball, and speak at Bath-on-Hudson Monday night, and so early Monday morning, with the thermometer between 20 and 30 below zero, a brother of C. A. White started with me across the mountains a distance of about thirteen miles to take the train at Manchester. We reached the station in time; but the trip was too much for my vitality, and when I reached Bath I was unable to speak, and hardly able to sit up. I went over to Albany and spent the night with my brother-in-law. I had planned to visit Sullivan County on this trip; but I found in the morning that I must abandon this trip and get home as soon as possible. It was well that I did as I have been confined to my bed most of the time for five days.

A. E. PLACE.

#### OUR CANVASSING WORK.

I find that there fifty-three counties in the New York Conference, and in these counties there are 900 townships. The number of townships already canvassed for one or more of our books is 579, leaving 330 not canvassed for any of our books. The number of townships canvassed for "Bible Readings" is 553, leaving 356 townships that have not been canvassed for "Bible Readings." There are 836 townships where "Great Controversy" has not been sold. I find there only five counties in which our books, one or more, have been sold in all the towns.

It will be seen from the above that although

we have been selling these books, through the canvassers, for seven years, yet we have only finished five counties, and less than two thirds of the State has been canvassed for any of the books, leaving more than one third of the territory with nothing done in it. I believe the territory not canvassed is as good as that canvassed. Here is work for a large company of canvassers till the Lord comes; or till we are compelled to stop selling the books. I do not want to over urge any one, because this should be willing service for the Lord. We have a number of persons in the State who could do as well in this work as in the work they are now following, and it would give them far more satisfaction. When we stop to think, we say, "What is life for? Why are we here?"

The coming summer will be a good one to commence doing something in this line. Thousands of the small books can be sold, as well as the large ones.

J. R. CALKINS.

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F. W. BARTLE, Manager.

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25 cents will buy 1 package, each of beets, cabbage, celery, carrots, cucumber, lettuce, parsnip, onion, pepper, radish, and tomato. 25 cents will buy 1 ounce choice mixed sweet peas (15 colors) 1 package best pansy seed. 2 named gladioli, May and Maria Jemoin. Very beautiful. 25 cents will buy 12 varieties of gladioli. A few samples were on exhibition at camp-meeting. Or the whole of this collection sent postpaid for 65 cents. Address W. C. Eaton, Jeddo, N. Y.