

NORTH MICHIGAN CONFERENCE

NEWS SHEET.

VOL. 3. NO. 15.

PETOSKEY, MICH., NOVEMBER 19, 1907.

25¢ PER YEAR.

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THE PRESENT PANIC

HOW LONG WILL IT CONTINUE? WHERE ARE YOUR DEPOSITS?

THE THIRD ANGEL'S MESSAGE SAFER THAN ANY BANK. MAKE IT YOUR BANKING PLACE.

What God Has Revealed.

God has revealed in His word and through the testimonies of His spirit all the dangers that are to befall the people of this world in these days, and He has set watchmen who are to discern the signs and warn the people.

God's Word reveals the perils of our times, and shows us that through love of self and covetousness, greed will so take possession of the people in the last days that every form of iniquity will be rampant, not only in the world, but among the professed followers of Christ. Apostasy will be written everywhere, "evil men and seducers waxing worse and worse." The craze for money will lead many to err from the faith and become overcharged with cares. All of these things, and many others, are revealed in the sure Word.

From time to time we have endeavored to call the attention of our people to these dangers both by voice and through our paper. We have kept the dangers of the present apostasy before our people, and have warned them against designing and scheming men who would secure their money for naught; and for months as money matters have been tightening up, with a general depression in business, and but little real estate being sold, we have at our camp-meetings and otherwise advised our people to make the Conference their Place of Deposit.

Some have taken this advice and their money is invested in the cause and where they can get it when needed. Others, for lack of interest in the cause of God, or for a lack of confidence in the managers, instead of depositing their surplus funds with the Conference, hid it somewhere, or have deposited it in banks or loaned it at a rate of interest ranging from two to four per cent, some even drawing no interest at all. A few have recently told me of these facts. But we are glad there is coming a change and a number are beginning to believe that

The Third Angel's Message represented by the Conference is the safest place to deposit their surplus funds. How much better to have our money where we know it will be advancing the work of God, than to have it in banks to be loaned out perhaps to saloon-keepers to carry forward a business in opposition to our work and ruining our boys, or it may be loaned to erect places of amusement or houses for the ruination of our girls. Should we not stop and think seriously of these things, and then place our funds where they will be helping to advance the Message we claim to love?

Must Give an Account

The watchman must give an account, and God will require faithfulness; and those at the head of the work are watching every movement in the world. They are keeping an eye on the commercial reports and the general trend of the financial world, as our brethren in general do not and cannot do, as they have not the opportunity or the information at hand. We have called the attention of our people to the fact that in the near future there would be failures that would result in many losing their funds deposited in banks. Some took our advise and have been making the Conference their place of deposit. Others perhaps may have thought we were trying to scare them to get them to place their money with the Conference. But this is not so. We saw all the indications pointing

unmistakably to this sure result, and were simply doing our duty as faithful stewards.

The Climax

We have now reached the climax, and many of our brethren find their little surplus locked up in the banks. In the last issue of the REPORTER I spoke of the failure of the Knickerbocker Trust Company of New York, and several large manufacturing establishments in Pittsburg. Later several large banks in Brooklyn, with millions of dollars in deposits, also suspended payment. These things would have thrown the whole country into the greatest panic it has ever seen had it not been for the Government and a few wealthy men coming to the rescue; but notwithstanding this, all the money of the country, or nearly so, is locked up in the banks, and the depositors are unable to get more than a few dollars each day on their deposits.

Some Experiences

One of our brethren recently told me that he had been having some work performed, but his money was in the bank and he could not get it to pay for the work. I told him to bring his certificate of deposit to our office and we would get his money for him, or let him have what he needed. He then, I think, realized for the first time the truthfulness of what has been said, that the Third Angel's Message is the safest place in the world to deposit our funds. He told me he was going to take all of his money out of the bank and do his banking with the Conference. This is a wise decision. Other brethren have told me that their money was locked up and they would not get it.

What Should We Do?

Why should not every Seventh-day Adventist who really believe we have a message for the world, co-operate in this work by letting every surplus not needed by us be working for the advancement of the message? This is the only reasonable course to pursue. The Conference is safe and will pay any reasonable amounts upon a few day's notice.

How Long Will Present Conditions

Some of our brethren are asking how long the present state of affairs will continue. No one can tell. At first men of the world predicted it would last only a few days. Later they said a few weeks. Recently the papers have predicted that we will feel the effects for several months. The only salvation of half the banks in the country has been their taking the benefit of an existing law which allows them of time, or until due notice is given of its withdrawal.

The people have been so wrought up that runs would have been made on thousands of banks, and forced them to the wall. As it is, many are withdrawing their money as fast as they can, and will not soon deposit it again as they have done; and this will cause a general depression, and place the banks in a condition where it will be harder to procure loans. For weeks many of the small banks have refused to discount good notes, or loan money, and the present situation will add to the scarcity of ready

A Warning

Our people should learn from this a valuable lesson. I believe the Lord intends we should see in this the uncertainty of means placed in worldly institutions.

The New York Journal of Commerce warns the people of the present conditions in the following words: "This is no passing squall, but a real storm whose area is in danger of spreading."

If worldly men can see that this is no passing squall, surely Seventh-day Adventists ought to take warning. It is simply the lightning flashes showing us of the terrible storm that is coming, and all should take warning, and while we have an opportunity so arrange our business affairs that we will not be caught in these perils that are sure to come upon the world. May the Lord direct us in all our ways.

W. J. Stone in INDIANA REPORTER.

"We can not hold much, but we can overflow a great deal. Are you full to overflowing with the Message?"

"God could have given His work to the angels, but He has given it to us."

FAITH AND WORKS.

Sacred trust in our message, and a firm belief in its genuineness, and an absolute faith in its accomplishment in this generation, is the only hope for any and every Sabbath keeper of to-day. There was a time when people could waver and seemingly stand on middle ground, but hardly can this be so any more. God calls for every man to do his duty. What the mass of people need to-day is a real living faith that Jesus is coming in this age. People simply do not believe it as they should, that is true not only of worldlings, but sadly so among our own members.

Now it is a fact that what a man believes in, he will work for; what he believes in, he will give to, will stand up for under all circumstances and places. The reason a man doesn't pay tithe is that he does not believe it will pay, there is no other reason. The reason we do not pay more to offerings, church school work, or to work with our neighbors, is we do not believe in it, that is all. How sad that fact. Hear the remedy, "Faith cometh by hearing and hearing by the word of God." Very well then, let us hear "again" those truths as John did in prison the deeds of Christ and our faith will grow stronger and we will arise and finish the work.

Every man who studies the prophecies with a view to establishing himself will soon be filled with a deep conviction that he can not shake off, and will be led forth as a soul winner. Those who cannot give all their time will send ammunition to the front and the battle be pressed to the gates.

Let everyone canvass this winter for something that will do good in the cause; let everyone pay a faithful tithe; be faithful to study these beautiful Sabbath-school lessons, and surely by the "hearing" of the old time truths faith will be revived and a true revival will be started all along our lines. Let us pray that this may be so in "MY" case.

C. A. Hansen.

METHODS OF TEACHING.

"Sunday-school workers are realizing as never before that in order to obtain good results they must establish a high grade of scholarship in their schools. Pupils who are under rigid discipline, and of whom a high standard of work is required in secular schools, have little respect for a Sunday-school whose discipline is lax and whose grade of work is low. Trained teachers, the introduction of the graded system, the examinations at stated periods, are revolutionizing the old methods in Sunday-school work to their advantage."

So says the October number of the "CIRCLE" and if Sunday keepers see the need of better methods of work, where should Seventh-day Adventists stand? God never intended that His people should be behind in anything. Teachers in our Sabbath-schools and also in our church schools, let us strive energetically to employ the best methods in our work. All good teaching is methodic. It follows some plan that experience and research have approved.

Why was the Saviour so successful as a teacher? Because he followed what in modern times would be called pedagogical method. To those whose interest clustered about their flocks He was the Good Shepard. To the man whose flock had been scattered, how readily would the search for the one that was lost quicken interest, secure attention, arouse concern, and lead to an understanding of His mission. So here we have a good example of leading His hearers from the known to the unknown. But the Saviour was not satisfied with merely interesting His hearers and gaining their attention.

The great teachers of Greece appealed to the intellect. Those of Rome to the sensibilities; but the greatest teacher of all, Jesus of Nazareth, directed His appeal to the will. He was too wise to be content with intellectual products as were the Greeks or with emotional products as were the Romans. He understood that the person is converted only when the will is moved to act. Notice how He concludes that most wonderful address, The Sermon on the Mount, "Everyone therefore that heareth these words of mine and doeth them shall be likened unto a wise man." And again, "And everyone that heareth these words of mine and doeth them not, shall be likened unto a foolish man," Notice that the difference is not in the understanding, but in the doing of the truths uttered

Shall we then put aside the interpreting of lessons, the class drills, and the tests? By no means, but we must go further than these. We want teaching that appeals to the will, teaching that ends in noble living. And are we expecting too much when we say we want teaching that will make missionaries of our boys and girls? May our prayer be, "Great Master, Touch me with thy skillful hand."

Mrs. Jennie M. Willaman.

COLPORTER WORK.

I left Petoskey October 8th for Kalkaska Co., to assist Brother H. Kent Nelson in canvassing for Great Controversy. It was a great pleasure to explain the truths of this wonderful book to the people again but it was very stormy so we were unable to be out very long and the Leetsville church had no meeting.

I called on the members of the Alden, Traverse City, and Cedar Run Churches and spent Sabbath and Sunday with the Grant church. Altho this church is in the country they have two weekly prayer-meetings beside the regular Sabbath services and I was glad to find two sisters there to take up the colporter work. One has already started and has had excellent success and the other expects to start soon.

I was glad for the privilege of again visiting Mesick and found that they were still interested in the circulation of literature and decided to use a hundred of the special SIGNS.

I next visited the Dighton Church but as the members were so scattered I only visited two families and then went to Clare and was glad to find one brother there planning on beginning work for Great Controversy in the near future.

From Clare I went to Omer and stopped at Beaverton and Gladwin on the way. I also called at Whittemore, Rose City, and West Branch and was glad to see the interest our people take in the circulation of the precious pages of truth.

God's work in the earth is fast drawing to a close and the time has come when everyone who loves the truth should be doing something to let others know about it. While it is true that all cannot leave home to devote their whole time to the work yet if everyone would do what they could with papers and tracts the world would soon be warned and the Saviour come for His people.

Why not try it?

H. W. Johnson.

THE VALUE OF EARNESTNESS.

The writer has had the privilege of being present at several meetings of the National Convention of the W. C. T. U., recently held in Nashville, Tenn. While we would probably not agree with all their methods yet there is one thing which impresses me strongly, and that is, the great earnestness and intensity with which these noble women are working in the good cause of Christian temperance. Their influence has certainly accomplished much. As a result at least partially of their work a great temperance tide is flowing over the country, especially in the South. Georgia has become a prohibition state: Alabama seems just on the verge of passing a prohibitory law: there are only four cities in Tennessee which have saloons, and it is evident that Tennessee also will be in the prohibition column. All through the country the temperance wave is flowing as is evident from the reports.

The cause is a good one and those who labor in it should be in deadly earnest: and earnestness counts. The individual who has courage and energy to follow out his conviction does something in the world. The listless, dead, formal, half-hearted service that many of us give should cause us to tremble lest the warning of those terrible words apply to us, "Because thou art neither cold nor hot I will spue thee out of my mouth." Let us do with our might what our hands find to do. Let us labor fast while the rays of the setting sun are shining. Let us finish the work before "the night cometh when no man can work." Should not Seventh-day Adventists who have other great

truths beside the temperance truth, arise with a terrible and irresistible earnestness show the many in the world who are looking for light that we have a real message and a real work? "Awake thou that sleepest." With patience and yet with haste let us do the Lord's blessed work.

As we draw near to the close of the year 1907 it becomes more and more evident each day that it will take a determined and united effort to raise the balance of the \$150,000 Fund by that date. It seems perfectly clear that every conference and every individual, no matter what has already been done, should stand ready to help if they are able to do so. This is certainly the "King's business" and it "requires haste."

J. S. Washburn.

VISIT AMONG THE CHURCHES.

From the 29th to the 31st it was my privilege to be with the Mesick Church. We found them of good courage and enjoying much of God's blessing as was manifested by the spirit of their prayer meeting and the number present.

From the 31st to Nov. 3 the Grant church and church school were visited. We found the school prospering under the guidance of Miss Flora Jorgensen, the parents and children co-operating in a way that is encouraging to note.

Next I visited Cedar Run. The school here is held in Brother Stephen's house and though small in numbers the children seemed interested in their work, and surely the Lord's blessing will attend the faithful efforts of their teacher, Myrtle Alsberge.

Mrs. Jennie M. Willaman.

A TRIPLE BLESSING FOR YOUNG PEOPLE.

A little girl was heard to say at the close of her evening prayer, "And I saw a poor little girl on the street to-day, cold and hungry, but it is none of our business, is it God?" None of us would pray like that, but many people act that way.

Surely our Missionary Volunteers will not withhold God's saving truth for this time from the world which is soon to perish. Paul said, "Woe is me if I preach not the gospel."

Our young people can do much in the great campaign with our periodicals. The great Missionary Number of the SIGNS, just out, and the Bible Reading Series to follow, will do a mighty work if taken to the people. "Our Truth" number of the INSTRUCTOR will soon follow, filled with present truth, written especially for young people. This furnishes an extraordinary opportunity for our young people to work.

We are living in strenuous times, which demand strenuous work. If we appreciated the anxiety of Jesus to finish the work, we would do more with these papers than most of us have had any idea of doing.

Dear young people, if you do not carry the truth to the thousands of young people in your town, county, and State, who will? "Who of our youth will give themselves to God for the privilege of laboring for their fellow youth?"

These papers ought to be put into the hands of the leaders and members of other Young People's Societies, in all libraries, Young Men's Christian Association, and Young Women's Christian Association reading rooms, hospitals, orphan homes, reform schools, prisons, and public waiting rooms. Let the truth shine out. Who will share in this treble blessing?

1. A knowledge of the truth by the people to whom the papers are sold or given.
2. An increasing spirit of service for those who work with the papers.
3. A knowledge of the truth gained in preparing to do this work, thus helping us to reach the "Standard of Attainment."

M. E. Kern.

NOTICE :

Owing to the present difficulty in the financial world and the uncertainty of payment of the banks, I would request that for the present all remittances be made by post office money order or express order instead of by bank checks or drafts.

E. A. Bristol,
N. Mich. Conf. Treas.

B I B L E R E A D I N G S.

There are many persons who would like to give their friends and neighbors a series of Bible Readings on present truth who do not feel capable or cannot spare the time to do so.

The Bible Readings series of the SIGNS OF THE TIMES furnishes a splendid opportunity for all such to carry out their desires.

The next twenty-four numbers, beginning with November 13, will contain a course of Bible Readings covering all the main points of the message.

These studies will be taken up in the form of questions and answers. The answers in the main will be in the exact words of the Scripture, - a plain "Thus saith the Lord." The texts will be quoted and references given, thus making the subjects plain and impressive. We hear on every side what man says; let us now hear what God says.

These Bible Readings alone will be worth the price of the paper for six months, but in addition to these readings all the other departments of the paper will be kept up the same as usual.

All who subscribe now, or during the month of November, will be entitled to the World's Missions Double Number, which is really a part of the series.

The long winter evenings are right upon us and this series of the SIGNS will be just the thing to place in the hands of our friends and neighbors in order that they may become intelligent in regard to the times in which we live and the important events transpiring all around us.

SUBSCRIPTION PRICE.

Missions Special -- Double Number

Single copy (retain price)	.10
25 to 75 to one name and address, each,	.07
100 to 400 to one name and address, each,	.05
500 or over to one name and address, each,	.04
5 or more mailed direct from the SIGNS office to names and addresses furnished, per copy,	.08

Bible Readings Series -- 25 numbers

25 numbers (6 months) including the Missions Double Number, to one address	.75
5 or more to one address, for 6 months, each,	.50
5 or more (new subscriptions) mailed direct to single names and addresses, when furnished by one person, 6 months, each,	.50
Single copy, one year, including all special numbers	1.50
To foreign countries, including Canada,	1.75

Address orders to the Tract Society.

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"We need more back-bone and less wish-bone."

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"Fear is with the faithless, and
Faith is with the fearless."

THE "WHY WORRY" NUMBER.

The editorials for the November number of LIFE AND HEALTH are especially good. They are worth more than the cost of the journal to any one. They deal with two classes of sick people, -- those who think they are sick, and those who are sick; the benefits of contagious sunshine; the power of the mind as a curative agent; the power of the mind as a curative agent; the influence of fear and hope; the result of counting our many blessings; the comparison of the dark side with the bright side; the evil effect of reckless and sensational reports upon the mind of the afflicted, etc.

Send for a sample copy, or order a good supply and sell them to your neighbors. Everybody likes LIFE AND HEALTH. It is a great public benefactor.

TITHE RECEIPTS FOR OCTOBER, 1907.

Alden - - - - -	\$21.38	Ewart - - - - -	\$55.30	Manistee - - - - -	\$16.40
Baldwin - - - - -	10.20	Frankfort - - - - -	48.19	Potoskey - - - - -	82.07
Cadillac - - - - -	8.00	Gaylord - - - - -	3.74	Rose City - - - - -	37.91
Clarence - - - - -	10.30	Hancock - - - - -	54.90	Scottville - - - - -	29.35
Clare - - - - -	5.30	Iron River - - - - -	45.16	Sault Ste. Marie - - - - -	8.00
Cleon - - - - -	30.89	Leetsville - - - - -	14.87	Traverse City - - - - -	13.15
Chase - - - - -	3.50	Miscellaneous - - - - -	23.65	Wildwood - - - - -	30.42
Cedar Run - - - - -	27.47	Menominee - - - - -	27.62	Whittomere - - - - -	51.07
Dighton - - - - -	49.93	Mesick - - - - -	111.91	Wilson - - - - -	24.47
Ensign - - - - -	27.31	Munising - - - - -	10.90	Total - - - - -	\$916.17
Eastport - - - - -	13.51	Moorestown - - - - -	21.30		

EMMANUEL MISSIONARY COLLEGE NOTES.

Emmanuel Missionary College opened Sept. 11th and enrolled the first two days about seventy-five students. This number has now increased to one hundred. The spirit manifested in the school is very encouraging. The Friday night meetings are sources of inspiration and joy. Some have for the first time given their hearts to the Lord this term, and renewed consecration has been found by others.

A fine fifteen hundred bushel root cellar is being constructed by the farm crew on the College farm near the barn.

The basement of the Study Hall is being thoroughly remodeled and fitted for the commercial department--book-keeping, shorthand and typewriting; Mrs. Lamson, instructor.

Five lines of Bible study are being carried on as follows: Old Testament History, New Testament History, Daniel and the Revelation, Advanced Bible Doctrines, Special Bible for Ministers and Bible Workers. In Mathematics and the sciences, classes are formed in algebra, geometry, elementary astronomy, both beginning and advanced physiology, chemistry; while in language, the work covers everything from grammar to advanced rhetoric and literature. We have classes in Greek, Hebrew, and Latin, and the physics class forms at the beginning of the winter term. Classes are also arranged in history of education, history of missions, with five years of history work besides.

The second floor of the Advocate building has been remodeled and partitioned into four suites of rooms for "married folks" and is all occupied. The furnace has been repaired, and water connections will be made in a few days.

The Young Men's Self Culture Society was organized Saturday evening, Oct. 26th with a membership of 25. The membership is primarily intended for those preparing for the ministry, but includes Bible workers as well. The club exists for the purpose of giving its members practice along the lines of their future work.

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NOW IS THE TIME TO ORDER HOLIDAY BOOKS.'

	Price Postpaid
Little Folk's Bible Nature	\$.35
Great Controversy, gilt morocco	3.00
Steps to Christ	.50
Practical Lessons	1.00

A New Catalogue of Books Will Be Sent Upon Application.

Don't forget to buy a new Bible. We have all kinds at all prices. Write for prices.

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NEWS AND NOTES.

We are glad to report some new subscriptions to the NEWS SHEET.

A special meeting will be hold at the Wildwood church the second Sabbath in December.

Brether and Sister Clough of Wilwood expect to go to Arizona.

The Eastport church has started a church school with Sister Rosetta Peters as teacher.

Over two hundred baptisms are reported among the results of the recent revival effort in College View, Neb.

We will be glad to receive reports from our church schools, Young People's Societies, and conference laborers for our next News Sheet.

Brother and Sister D. O. Montgomery of the Scottville Church have gone to Waldo, Kan., for the winter.

Elder S. E. Wight left Petoskey the 19th expecting to visit Traverse City, Mesick, McBain, Cedar Lake and other points in the south part of the state.

This item is encouraging to home missionary workers: Sister Minnie Bracobridge of the Grant church worked about thirty hours and took \$61.50 worth of orders for "Coming King."

"Our failure to realize God's presence is not evidence of His absence."

Brother H. Kent Nelson of Leetsville is working with "Great Controversy" in Kalkaska Co. He is of good courage in the work and is doing well.

You are missing a great blessing if you are not taking up the Miasionary Volunteer Reading Course.

Sister Jennie M. Willaman expects to leave Petoskey Nov. 23th to visit Central Lake, Aldon, and East Jordan.

We trust that all the Missionary Volunteer Societies are planning to do missionary work with the coming special number of the INSTRUCTOR called the "Our Truth" number.

We received a good report from Brother M. W. Lewis of Menominee but are sorry to say that this was lost by mistake. The following are some items which we remember it contained: The debt on the Menominee Church has been raised all but one hundred and fifty dollars. Elder Lewis has left Menominee and will spend the winter at Sandyville, Ia. It is doubtful about his returning to this field to labor.

All who contributed "Coppers for the Copper Country" will be interested to learn that the work among the Finns is growing. Brother O. Montgomery writes very encouragingly of the work in the north.

We quote the following from the Northern Illinois RECORDER of Nov. 12th: "Elder E. R. Williams and family were in Chicago a couple of weeks ago making some preparations for leaving soon for their new field of labor, South Africa. Included in the family are three fine boys, and they will all expect to be missionaries in that needy field.

Many have taken advantage of the combination book offers made by the Tract Society recently. The offers as made in the last NEWS SHEET still hold good.

On account of lack of space we have been obliged to omit the conclusion of the article begun in our last paper entitled, "How to Make Opening, Closing, and General Exercises Most Profitable." Of course none will want to miss this most interesting and instructive article. The same, and others equally as interesting and profitable, can be obtained by purchasing the Report of the Mt. Vernon Convention. Price 10¢

The Potoskey Missionary Volunteer Society had a temperance program Sabbath Nov. 9. This was both interesting and profitable. Some of the members of the society have been selling the Missions number of the SIGNS donating the profits on the same towards buying a sign for the church.

President Roosevelt has set apart Nov. 28th as day of Thanksgiving. If any people in the world have anything to be thankful for, surely it is Seventh-day Adventists, for we see the conditions in the world which means that the Saviour is soon to come. Why not show our thankfulness for the blessings we enjoy by making a liberal donation to the \$150,000 Fund and see it closed up before the beginning of the New Year.

Every church, company, and isolated Sabbath keeper should have a copy of the Week of Prayer Readings which will appear in the REVIEW of Nov. 21, 1907. All who do not receive a copy of this should write to the Tract Society for one.

"God grants us no power that we will not use. That is why we often ask in vain for the Holy Spirit."

The financial troubles of the country are causing people to wonder what is coming. Now is the time to scatter literature like the leaves of autumn that they may know the meaning of these things.

"No man was ever defeated who does the work he was sent to do."