

THE GREENVILLE INDEX

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Lessons of the Hard Times.

The year 1893 will long be remembered—like the years 1837 and 1857—for its financial disasters. Very few people have escaped entirely from wide-spread financial gale. How far it was produced by past legislation in regard to tariffs, this is not the place to discuss. A vast amount of disaster and bankruptcy has been produced by causes entirely disconnected with legislation by either political party. Suffering commonly means sin—not everybody's sin, although about everybody has suffered to a greater or less degree. In hard times the innocent suffer from the wrong-doings of the guilty. If every man built fire-proof houses there would be no conflagrations; but because some are of wood or other combustible materials, and because there are careless or wicked hands to kindle flames, a whole street is endangered. The drunkard's bloated face and empty purse are not the result of ill luck—they are the legitimate consequences of the bottle; but his poor wife and children have to bear their share of those consequences. Financial suffering is the result of financial sinning—not everybody's sin, but of somebody's sin, and during these late years there have been a great many somebodies.

In a certain good old Book—which is as wise in the things of this world as in those of the world to come—occurs the following sentence: "He that getteth riches, and not by right shall lose them in the midst of his days, and at his end shall be a fool." Probably but few people know that there is such a passage in the Bible, and it would be a good thing to have it written up large in the counting rooms and stock-boards and produce exchanges and every place in which business is transacted. The gist of this pithy text is that the loss of riches is very apt to come from the wrong-getting of riches. This plain truth has a great many applications. It applies to all that large class who seek a livelihood without any kind of productive labor, or any that adds to the resources of the community. Mere "speculation" (as it is called) is generally a game of hazard. It invents nothing useful, manufactures nothing valuable, and contributes nothing to the wealth of society. Its vital idea is the same as that which inspires the gambling table, its atmosphere is intensely intoxicating and demoralizing. Every financial gale sweeps down a large number of those who are attempting to get rich by their wits, and not by any honest work. Over such losses no Christian conscience will shed any tears. Would that every young man who wishes never to "end as a fool," would keep out of that witch's cave of speculative gambling!

When we recall the wild future of extravagance and self-indulgence, the mad ambitions to live on fictitious incomes a life of vain show, we discover some compensations in the sobering and salutary effects of "hard times." They are a big dose of calomel to those whose systems were terribly out of order. Hard times often harden good men's virtues, and give new fiber to their courage and self-denials. Hard times smash some of the idols that Christians are too often tempted to worship. Hard times are really the hardiest of whatever "worm" eaten and worthless. Unfortunate it is that the

crashing down of decayed trees often carries away some limbs from the surrounding trees which are healthy and vigorous. The mischief thus done is partial, and generally temporary, the benefits to the whole community are wide spread and wholesome. My observation has been that in the long run, very few wise, honest and industrious persons are permanently injured by financial storms. The ships that weather out the stiff gales are the ships that bring in the best cargoes at last. Storm does not always mean ship-wreck.

There is really, in God's sight, only one kind of wreck that is utterly ruinous, and that is the wreck of character. The saddest sort of reading that we encounter is the obituary column of dead reputations. Some financial bubbles have exploded, but the most heart-rending losses have been the losses of conscience, of principle and of good name! These are the bankruptcies that knock the bottom out of "the market." "We have plenty of money in the street," said a banker to me, "what we want is confidence." The question asked in such times is, in whom can we confide? On every side the question is, Whom can we trust? To such questions my answer would be, You can trust God and all men who fear God and keep His commandments. Never did strict uncorruptible integrity command a higher premium. If these times of fiery trial throw out a great deal of "slag," they are also testing the pure gold gloriously. While one man after another who ventured into slippery places is catching a bad fall, "he that walketh uprightly walketh surely."

Let us hope and pray that the losses in 1893 may bring some gains in 1894. Nearly all of us may be the poorer for the financial calamities of the past twelve-month. We had better mark ourselves down lower as to the value of our assets, for there has been a shrinkage of pretty much all marketable "securities." Nearly everything has depreciated except faith and good works, they still pay grand dividends. There are many wholesome lessons to be learned in these hard times. The first one is to learn the wisdom of doing business by God's plumbline. After Chicago was burned out, she built more fireproof dwellings and warehouses. We ought also, to have a more righteous dread of debt. All debt means danger. Reckless running into it has run more Christians and broken more hearts than many a flagrant vice. incur any pecuniary obligation large or small, without a well-founded assurance of ability to repay, as bad as highway robbery.

Another hint for the hard times is that, in our schemes for retirement, let us be careful and not begin by cheating God. Some people commence their curtailment of expenditures by cutting down their gifts to wise charities, these ought to be the last to come down. The benevolent Henry Thornton, of London, subscribed ten pounds to a religious object, but soon afterward, having met with a great loss, he sent fifty pounds to the treasurer, with the remark: "I don't want to lose this also." The safest loans are loans to the Lord, he repays with compound interest. Would you be rich toward God? Then give freely. He that saves for self loses, he that gives for Christ's sake is sure to save. Have you a clean conscience, a chance to work

and a clear hope of Heaven? Then you may march through this year with a light heart against any headwinds, and may sing the one hundred and third Psalm at every step.—Dr. Theodore L. Cuyler in Independent.

A Fond Mother.

"Dear me!" cried the nurse, "the baby has swallowed my railroad tick et. What shall I do?"

"Go and buy another right away," returned the mother. "I'm not going to have the baby punched."

We copy the following good one from the Salisbury Herald: "The southbound vestibule had a rather novel experience last Thursday. At Benaja, a small station between Greensboro and Reidsville, it came to a sudden stop. When Conductor Taylor went to the engine to find out what was the matter the engineer said he had been whistled down. The conductor denied having pulled the cord and after starting the train went through the cars to investigate. In the sleeper he found a Hebrew passenger who had used the bell cord as a clothes line, hanging on it two shirts and a pair of pants. This so weighed it down that the whistle in the cab blew one time, which is the signal to stop—part of the train has broken loose." This was promptly obeyed."

Reform is in the air and the towns seem to have a worse case of it than the country. Greensboro marched up the hill and down again on the cigarette question and then muzzled the dogs. Winston has put the saloon keepers on the rack, and now the good old town of Leaksville has startled the natives by forbidding baseball and marbles in the corporation. It is bad enough to deny a fellow the privilege of grazing his stock on the public grass, but when you fine him for plumping the middle man—well, it's unconstitutional. Our sympathies go out to the victims of "reform."

The Wilmington Messenger says: "Whenever you see Democratic news papers pitching into the newspapers that criticize sharply Cleveland and his departures from the law of the party, you may as a general thing, spot them as patronage trough feeders." There is no question if the press had been more independent and out-spoken, much of the present condition would have been avoided.—Newbern Journal.

The Greensboro Record says: We are glad to learn that Senator Jarvis will be accompanied by his wife on his visit to Greensboro this week. They will attend the commencement exercises at G. F. College where the Senator is to deliver the literary address on Thursday of this week. While here they will be the guests of the Benbow House.

The green tree frog is an excellent barometer, according to an exchange. Put him in a jar with an inch or two of water at the bottom and a little ladder running up to the top. If the weather is to be fine he will ascend; if bad, he will go down.

Col. Joseph Moore who designed and constructed all the pontoon bridges used by Sherman on his march to the sea, died in Indianapolis last week at the age of 65.

SAY

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