

CHRISTMAS CELEBRATIONS IN THE SUNDAY SCHOOLS

Beginning today, the Sunday schools of the city will celebrate the festive season in exercises of one kind and another, but all having for the central thought the Babe of Bethlehem. The programs to be rendered at different schools will last throughout the week.

First Presbyterian.
The First Presbyterian Sunday school will have its exercises this afternoon.

The room is elaborately decorated with holly and cedar. Appropriate music will be furnished and the exercises will be interesting.

Tenth Avenue Presbyterian.
On Tuesday night in the Sunday school room of the church the members of the Tenth Avenue Presbyterian Sunday school will hold their Christmas celebration. The room will be decorated. There will be a Christmas tree and gifts.

St. Peter's Episcopal.
This afternoon at 4 o'clock there will be held the regular Christmas service of the Episcopal church, the manger service will be held. There will be special music by full vested choir.

First Baptist.
At 3:30 this afternoon the Sunday school of the First Baptist church will hold its Christmas exercises. Special Christmas music will be furnished. The program follows:

Program—3:30.
The First Christmas Song . . . No. 262
The Angels Sweet Refrain . . . No. 258
Solo . . . Miss Lillie Mae Loving
Prayer . . . Miss Lillie Mae Loving
Reading of Christmas Story—St. Luke 11:2-20.
Solo . . . Miss Virginia Loving
Singing by School . . . No. 250
Prayer.

Solo—"O Little Town of Bethlehem"
Solo . . . Miss Mary Justice
John 3:16 . . . By School
Song—"Waking Out of Silence"
Solo . . . Miss Louise Linsberger
Chorus . . . By School
Reading of Lesson.
Announcements
Lesson Study
Song 265
Report of Secretary
Dismissal
Everybody invited to sociable next Tuesday night 8:30.

St. Mark's Lutheran.
This evening at 8:00 o'clock the Sunday school of the Lutheran church will celebrate the Christmas season. The room will be decorated appropriately and there will be special music.

Ninth Avenue Baptist.
At 3:00 o'clock today the Ninth Avenue Baptists will hold their Christmas service. There will be special music by the choir and members of the school. There will also be several recitations. A welcome to all visitors.

Program:
Chorus—By School
Scripture and Prayer—By Pastor
Chorus—Children's Choir
Words of Welcome—"Primary Class."
Recitation—Lena Carr
Solo—Mary Miller
Exercise—By "Royal Ambassadors."
Solo and Chorus—"Fidelis Class."
Recitation—Bernard Fite
Solo—Eloise King.
Chorus—Children's Choir
Recitation—Isabel King
Chorus—"Sunbeam Class."
Recitation—Alma Gray Franklin
Chorus—Children's Choir
Recitation—Jennie Brown Cruse
Benediction.

First A. R. P.
On Wednesday night the Sunday school of the First Associate Reform Presbyterian church will give a cantata entitled "Santa Claus." The stage will be erected in the Sunday school room. The latter will be decorated with holly and cedar. There will also be a Christmas tree. Special music will be furnished by the choir.

Trion Street Methodist.
The Christmas tree which was to have been Friday night was postponed on account of the bad weather and will be held some time during the week, the date to be announced later.

Christmas Cantata To-morrow Night

Christmas night at the Young Men's Christian Association at 8:30 o'clock there will be given a concert and entertainment that will be without a doubt the greatest held at the association this year.

The company is the well-known Commonwealth Male Quartette of Boston, Mass., which was organized some ten years ago and has been kept intact for a decade. Following is the personnel of the company:

Mr. A. L. Hipson, first tenor.
Mr. A. H. Carpenter, baritone and reader.
Mr. E. S. Glines, second tenor and accompanist.
Mr. A. H. Logan, basso.

That the Young Men's Christian Association is willing that they be heard on the day preceding the regular concert is proof that the Y. M. C. A. has the utmost confidence in the attraction as they are being advertised to sing at the meeting for men at the association this afternoon at 5 o'clock.

Mr. A. H. Carpenter, who accompanies the quartette as a reader and monologist, is very highly spoken of and the following will give the opinion of a Massachusetts daily regarding him:

"Mr. Carpenter, reader and a fine soloist, was heard in several readings which were thoroughly enjoyed."
Perhaps his best were "Uncle Billy's Story" and "Riley's Old Sweetheart," the rendering being exclusively tender and the effort heightened by the singing of "Sweetheart Days" by the quartette.

The proceeds of the concert will be devoted to improving the rooms of the boys' department of the Y. M. C. A.

Col. Bob Wallace, of Eastfield, was in town yesterday. He gave the paradoxical statement that it is "dry and wet" in his section. The former is due to the latter.

FINANCE COMMITTEE AND BONDS

Yesterday afternoon at 4 o'clock the finance committee of the board of aldermen met at the city hall to discuss the matter of issuing bonds to cover the cost of paving the streets.

The matter was left in abeyance until another meeting to be called this week.

In the mean time a consultation will be held with the city attorney, Mr. Brenizer. Two sets of bonds will have to be issued, one for the street car company and one for the property owners.

The street car company's issue will amount to approximately \$30,000. The property owners' issue will be for \$4,900. The part of the cost which the city will have to pay will amount to about \$40,000.

The "Dollar Dinner" Is Thursday Next

Tickets for the Greater Charlotte Club "Dollar Dinner," which is to be held Thursday, Dec. 28, are going at a great rate. There will be only 250 seats at the dinner more than was expected for so early have already been sold.

Many more have been reserved but Secretary Corwith states that owing to the large number they will have to be called for on or before Tuesday. Admission to the dining room will be by ticket only and no tickets will be sold after Wednesday morning.

This is the sixth annual dinner of the club and more elaborate than ever before have been made. About twenty guests have been invited, all of who will have some few words to add to the joy of the occasion. Among the number are railroad men, mayors, commercial secretaries, senators, representatives and large manufacturers. There will be no long speeches. Every speech will be short and to the point.

Aid For Colored Reform School

The News is requested to publish the following communication:
At this season, when the most generous impulses are in every heart, I want to call the attention of the good people of this city and county to a worthy and needy cause. It is the Reform and Training School for Negro Youth being established near Huntersville. The directors are now endeavoring to raise the third payment of \$1,000 which will be due January 1, 1912, and ask the help of every generous hearted person to whom this appeal may come, kindly send a check or leave a donation, large or small, with Mr. W. L. Jenkins, Southern Loan & Savings Bank. Friends who have given us their subscriptions will also favor us very much by remitting the same promptly. This is a deserving cause and we are certain it will not fall to receive due consideration from all. Thanking all who help us, and with best wishes in the name of Him who came to seek and save the lost, I am,

Yours very truly,
GEORGE C. CLEMENT,
President Board of Directors.

Officer Tarleton A Sherlock Holmes

After having his purse snatched away from him in the semi-darkness by a negro and regaining it within one week, with the money still in it, a prominent young man of this city owes that happy turn of affairs to Patrolman Tarleton, who found and returned the purse to its owner Friday evening.

On Saturday night, the 16th of December, the young man in question was about to make change for a negro who had requested that favor of him. The negro snatched the purse and suddenly darted away in the semi-darkness, the owner of the purse in hot pursuit. The purse-snatcher made his escape and the owner decided he was out a purse and something over \$10.

He told Officer Tarleton how far he chased the negro and the direction the chase led pursued and pursued. Officer Tarleton studied the line of flight and the chances the negro would likely take, under the circumstances, in holding on to the purse. The cleverness of his deductions were shown by the fact that the officer, after the manner of Sherlock Holmes and William J. Burns, put every fragment of evidence together, reasoned logically and found the purse that the negro had thrown away in the night. The money was still in the purse, intact and was returned to the owner who appreciated the officers' skill all the more in view of the fact that Christmas is now at hand and a ten-dollar bill is a useful adjunct at such a time.

"The Best Known Man of the World"

A Christmas service of very high merit will be held at the Young Men's Christian Association this afternoon at 5 o'clock.

The speaker at this special Christmas service for men will be the Rev. Dr. Gilbert T. Rowe, pastor of the Trion Street Methodist church, who speaks on the subject: "The Best Known Man of the World."

Dr. Rowe will be heard with pleasure in his special address to men.

One of the best quartettes in America will be present and will sing several numbers. The company is the Commonwealth Male Quartette of Boston, Mass., and is composed of the following named gentlemen:
A. L. Hipson, first tenor.
A. H. Carpenter, baritone and reader.
E. S. Glines, second tenor and accompanist.
A. H. Logan, basso.

There will be no charge for seats at this Sunday service for men. Strangers spending Sunday in the city have a special invitation.

A prominent visitor yesterday was Mr. Locke Erwin, of Concord. Mr. Erwin is one of the biggest mill men in the Piedmont section.

Mill Men Honor Supt. H. H. Boyd

Mr. H. A. Boyd, superintendent of the Chadwick-Hoskins Company's mills, was wine and dined very handsomely Friday night in one of the pretty private dining rooms at the Gem dining room, by the assistant superintendents and overseers of the company's chain of mills. An elaborate banquet was served by Caterer Jones, who is making the dining room such a popular place of private parties and banquets. The tables were tastily ornamented with Xmas effects, the color scheme being red. The guests were: Mr. Byrd, superintendent, and Messrs. S. R. Monteath, W. B. Bridges, I. W. Ingle, J. H. Gardner, J. P. McSwain, E. M. Walters, C. L. Uphurch, J. H. Simpson, R. H. Layton, J. J. Bassett, H. C. Redding, J. B. Boyd, J. L. Thompson, D. J. Sosoman, Lindsay Padgett, C. T. Hicks, J. D. Brice, E. W. Morris, B. T. Bumgardner, T. N. Lemley, W. H. Warner, W. S. Boyd.

Struck By Street Car Last Night

Last night about 8 o'clock a man who gave his name as Jno. F. Martin, was struck by street car No. 40 on South Tryon street about one half block from the square. His arm was in several places badly bruised.

Mr. Martin started across the track in front of the car, not seeing the car until it was within a few feet of him. The conductor rang the bell and Mr. Martin jumped but did not clear the track. The fender struck his legs and threw him to one side on his arm. He was taken to St. Peter's Hospital.

The car was in charge of Conductor N. O. Clodfeller and Motorman Borders.

Christmas Cantata.
Tomorrow evening at 7:30 promptly the cantata, "Jolly Times With the Santa Claus Band" will be rendered in the Sunday school room at Brevard Street Methodist church.

The room has been beautifully decorated. A Xmas tree, garlands, electric lights and presents make it attractive for the rendering of the program.

Mrs. C. C. Teague has had charge of the rehearsals and deserves great credit for bringing this entertainment to a point of success in such a short time.

It is desired that every member of the school, young and old, be on hand tomorrow night, as there will be something given to every member.

Exercises begin promptly at 7:30.

Rev. Mr. Roiston To Address Boys

The Christmas service for boys at the Young Men's Christian Association this afternoon promises to be a most interesting one and will be largely attended. The Rev. D. H. Roiston, pastor of the First Presbyterian church will deliver the address. Mr. Roiston has been in the city but a few weeks and this is the first time he has addressed the boys at the Y. M. C. A. and a large number should be present to hear him today.

The Commonwealth Quartette, who are to give a concert at the Y. M. C. A. on Christmas night, will render selections during the song service. A special invitation is extended to all boys to attend the service and especially those who are home for the holidays.

To The Business Public

We all realize that 95 per cent of the business done throughout the business world is done on the credit basis. Now what per cent of that 95 are you collecting?

All accounts are collectible if attended to at the right time, but can you in the run of your business attend to them then? We can do this for you, and on a very small commission basis, which will pay you far more than you realize.

See us in regard to this, we will be glad to serve you. Fix up your outstanding bills and let us have them by the first of the New Year and see what this will mean to you.

Doctor accounts a specialty. Write, phone or call.

General Collection Service

Phone 3111. 19 E. 4th St.

Bank Notice

Monday, Dec. 25th, being a legal holiday, the following banks will be closed. Charlotte National Bank, Commercial National Bank, First National Bank, Merchants' & Farmers' National Bank, Union National Bank, American Trust Co., Southern Loan & Savings Bank.

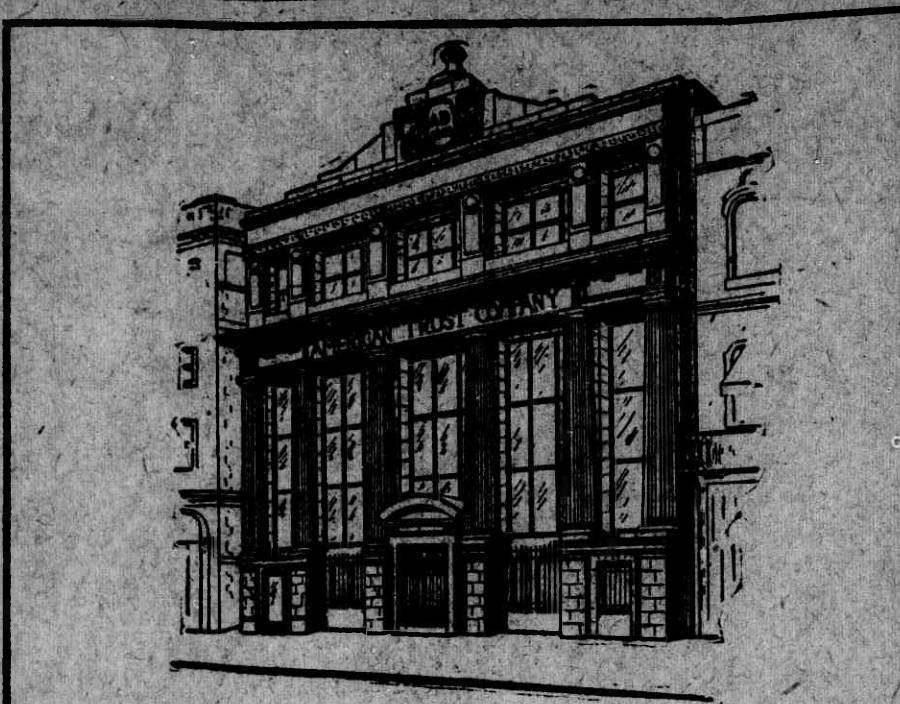
For Rent.

OFFICE ROOMS.
One office room in McKinnon Bldg. \$10.00
Store Room, 701 W. Trade St. 15.00

RESIDENCES.
6-room apartment, 704 E. 4th, possession Jan 5th. 23.50
5 rooms, 1226 N. Davidson, per week 2.50
7 rooms, 1204 N. Caldwell St. 13.00
4 rooms, 200 S. Harrell St., Belmont 6.00
4 rooms, 213 S. Graham St. 15.50
7 rooms, modern, 711 East 4th St. 26.00
4 rooms, Seigle St., Belmont, per week 1.50
7 rooms, 1413 N. Davidson St., per week 3.35

Brown & Co

REAL ESTATE AND INSURANCE
Phone 1468. Trust Building.



AMERICAN TRUST COMPANY

Will Administer your Estate.
Will serve as guardian of your children.
Will faithfully execute every trust.
Its strength insures safety.
Capital and Undivided Profits \$525,000.00.
Its experience insures efficiency.
It has a department devoted exclusively to the handling of trust matters.
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Its disinterestedness insures satisfaction.
It is in no kin to the estate. It is impartial and handles all estates without favoritism or selfishness.
It does not die.
And make necessary the appointment of a new trustee to take its place.

American Trust Co.

Charlotte, N. C.
Capital and Undivided Profits, \$525,000

P. C. WHITLOCK, Trust Officer.

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B. N. Duke, W. S. Lee, Vice Presidents

W. H. Wood, Sec'y. & Treas.

J. E. Davis, Ass't. Sec'y. & Treas.

Job Dept. Phone 1530

IF IT IS A NICE SUIT YOU WANT

For Ladies or Gentlemen, we've got it. Half a thousand just arrived awaiting your inspection.

Union Clothing Company

N. College St., Near Fifth.

HOMES - IN - DILWORTH

ARE FOR SALE BY THE

Charlotte Consolidated Construction Company

PRICES: From \$3,000 to \$5,800
SIZES: 5-Room Cottages and Bungalows to 8-Room, 2-Story Houses.
Terms: ONE-TENTH CASH, Balance \$27.50 to \$53.50 Per Month.

All New, Modern, Complete, Attractive

12-Room Brick House

I offer a new brick, slate roof, double house with 12-rooms, fine renting property, near school, churches and two car lines. Annual rent \$480.00, price \$5,650.00. This is a bargain. Rent can be easily increased to \$540.00 per year. This is a fine investment.

A. G. CRAIG

REAL ESTATE AND INSURANCE
Phone 1468. Trust Building.

THE Officers and Directors of this Company
Extend to You the Compliments of This
Holiday Season and Wish for Your Continued
Prosperity During the Ensuing Year.
SOUTHERN REAL ESTATE,
LOAN & TRUST CO.

A Real Xmas Gift

While planning for the BEST Christmas you have ever had why not have it in your own home?
We have a BEAUTIFUL BUNGALOW that we offer at a SPECIAL BARGAIN for the happy occasion. See us at once, for the price and terms make it within your reach.

The McClung Realty Co.

Phone 1254. 25 South Tryon St.

Elizabeth Heights Home

We have two very desirable residences for sale. Elizabeth Heights, in one of the best sections; one has six rooms and one has seven rooms. Both have large basements with cement floors, hot air furnace, all modern conveniences and cement walks. We can offer you either of the houses for \$5,500 and would be very glad to show you the houses at your convenience.

Carolina Realty Co.

211 N. Tryon St. Phone 609.

For Sale

Modern 6-room house on N. McDowell street. This is a good neighborhood and fast growing section, price \$3000. Large part of this can be carried in Building and Loan.
Several attractive cottages, 3 to 6 rooms, all have good large lots, and some fruit and good water, with a liberal payment down you can almost make your own terms on balance.
Vacant lots in the city, in Wilmore and East End, all on easy terms. Farms that will make you money. See us for bargains.
J. A. Brown, Notary Public.

W. T. Wilkinson & Co.

J. A. BROWN, Notary Public. Phone 439. Room 6 McKinnon Bldg.

FOR SALE

Beautiful 5-room Bungalow at Piedmont Park with all conveniences, \$200 cash, balance through B. & L.
Splendid 7-room modern home in walking distance of Independence Square at a bargain. Owner has left the city.
20 acre tract 6 miles out on macadam, \$1500.

Peoples Loan & Realty Co.

W. L. Nicholson, Manager. 309 Realty Building. Phone 313.
C. R. McGinn, Salesman.

Jackson Terrace Home For Sale

Seven rooms, nice bath room, house comparatively new, nice neighborhood. Owner is anxious that we make quick sale. Price for this week \$4350.00

J. E. MURPHY & CO

Phone 842. 229 South Tryon Street.

AT MYERS PARK

We have a five-room cottage equipped with running water and electric lights; lot 50x300 feet or about one-third of an acre, which we offer this week for \$3,000.00. Judging by the prevailing prices in this section, the lot is worth \$1,500.00 and the house \$2,500.00, a total of \$4,000.00.
Who will be the first to pick up this bargain?

F. C. Abbott & Co.

High-Grade Investments. "Everything in Real Estate."
Don't Forget That We Write Fire Insurance in Strong Companies.