

Sunday Services

PRESBYTERIAN. First—The pastor, Rev. Dr. W. M. Kinard, will preach this morning at 11 on "The Ministry of Discipline," and in the evening at 8 on "The Supreme Attraction of Christianity," men's prayer meeting at 9:45; Sunday school at 10:30; mid-week prayer and praise service Wednesday evening at 8; all cordially invited to these services.

St. Paul—Rev. Charles E. Raynal, pastor. Preaching at 11 and 8 by the pastor; men's prayer meeting at 10:30; Sunday school at 10:30; prayer meeting Wednesday evening at 8. Tenth Avenue—Rev. A. R. Shaw, pastor. Preaching at 11 and 7:30 by the pastor; Sunday school at 10:30; prayer meeting Wednesday evening at 7:30; all are cordially invited.

Westminster—Rev. F. D. Jones, pastor; preaching this morning at 11 o'clock; Sunday school this afternoon at 3:30 o'clock; no services tonight, as the pastor is absent. A. R. P. East Avenue Tabernacle—Preaching at 11 and 7:30; Rev. W. M. Hunter, of Little Rock, Ark., will have charge of the morning service; Sabbath school at 10:30; Y. P. C. U. at 10:30; mid-week prayer meeting Wednesday evening at 8; the session will meet in the church study at 10:30; the public cordially invited to worship with us.

Villa Heights—Preaching at 2:30 by Rev. John A. Smith; Sabbath school at 3:30; strangers and visitors cordially invited to attend these services. First—Rev. William Duncan, pastor. Preaching at 11 and 7:45; this morning the pastor will preach and will try to reproduce in so far as possible the sermon delivered at Synod on "Foreign Missions." In the evening Rev. W. M. Hunter, of Little Rock, Ark., many years ago pastor of this church, will preach; it will be a rare privilege to hear Mr. Hunter; Sabbath school at 12:15; young people's meeting at 7; session will meet in church study at 10:45; a cordial invitation is extended to strangers to worship with us.

Forest Grove—Preaching at 4 by Rev. William Duncan; Sabbath school at 10. Dilworth—The commission from the First Presbytery will officially organize the congregation at 4 o'clock. Strangers are invited. CHRISTIAN SCIENCE. Services Sunday at 11 and Wednesday evening at 8. No. 401 South Church street, subject for Sunday's lesson sermon, "Mortals and Immortals;" the public is cordially invited to all these services.

Services every Sunday at 11 and 8; Sunday school at 10; at the hall No. 231-3 West Fifth street; subject for Sunday's lesson sermon "Mortals and Immortals;" Wednesday evening testimonial meeting at 8; reading room open daily from 2 to 6 p. m.; all welcome to services and reading rooms. METHODIST. Brevard Street—Preaching at 11 and 7:30 by the pastor, Rev. Harold Turner; Sunday school at 10; prayer meeting at 10; a cordial invitation to all. North Charlotte—Rev. A. R. Burnett, pastor. Preaching at 11 and 7:30 by the pastor; Sunday school at 9:45; prayer meeting Wednesday evening; a cordial welcome to all are invited.

Dilworth—Preaching at 11 by the pastor, Rev. A. L. Coburn, and at 7:30 by Rev. Frank Siler; preaching at 8:30 Spring at 3:30. Tryon Street—Preaching at 11 and 7:30 by the pastor, Rev. H. K. Boyer; prayer meeting at 10; Sunday school at 3:30. Trinity—Preaching at 11 and 7:30 by the pastor, Rev. E. L. Bain; Sunday school at 3:30; Epworth League at 6:45. BAPTIST. Pritchard Memorial—The pastor, Rev. Dr. E. E. Bomar, will preach this morning at 11 on the theme, "Why Jesus Demands Help," and at the evening hour at 7:45 on "The Hire of Wrong-Doing;" Sunday school at 9:30; visitors welcomed to all services.

Ninth Avenue—Preaching at 11 and 7:30 by the pastor, Rev. L. B. Pruitt; Sunday school at 3; prayer meeting Wednesday evening at the usual hour, the public is cordially invited. LUTHERAN. St. Mark's—Divine services at 11 and 8 with preaching by Rev. Dr. M. M. Kinard, of St. John's Lutheran church, Salisbury, at both services. Sunday school at 10:30 and regular mid-week prayer meeting Wednesday evening at 8; strangers in city and all others cordially invited. EPISCOPAL. St. Peter's, corner North Tryon and Seventh streets—Rev. Harris Malblack, rector. Twenty-second Sunday after Trinity. Celebration of the holy communion at 7:30; morning prayer, ante-communion and sermon at 11; Sunday school and Bible class at 4; evening prayer and sermon at 8; pew free; all are welcome. St. John's chapel, North Graham street—Sunday school at 3. Church of the Holy Comforter, South Boulevard—11 morning prayer and sermon; 4 Sunday school and Bible class.

St. Martin's chapel, Davidson and Tenth streets—3 Sunday school and Bible class; 7:30 evening prayer and sermon. Chapel of Hope, East Fifteenth street—3:30 Sunday school; 4:45 evening prayer and sermon. St. Andrew's chapel, Seversville—3 evening prayer and sermon; 4 Sunday school. FOUNDEERS' DAY. Interesting event at Young Men's Christian Association this afternoon. Founders' Day will be observed this afternoon at the Young Men's Christian Association Building at 5 o'clock. The speaker will be the Rev. W. M. HOW IS YOUR DIGESTION? Mrs. Mary Dowling, of 22 Hill Ave., Charlotte, recommends a remedy for stomach trouble. She says: "Gratitude for the wonderful effect of Electric Bitters in a case of acute indigestion, prompts this testimonial. I am fully convinced that Electric Bitters has cured my indigestion. It is the best remedy on the market." This great tonic and alternative medicine invigorates the system, purifies the blood and is especially helpful in all forms of functional derangement. See at W. L. Clark's drug store.

PRES. ELIOT OF HARVARD

BY GILBERT T. STEPHENSON. The resignation of the office of President of Harvard University by Charles W. Eliot, made on October 10th, and accepted and made public November 4th, to take effect not later than May 15th, 1909, foretells the close of the official career of a unique figure in the educational life of the country. The board of overseers, in regretfully accepting the resignation, expressed their confidence in his unimpaired ability to administer the affairs of the university, and accepted it only out of a proper regard for his wishes to be relieved of the arduous duties of his office.

President Eliot, on the 19th of next May, will have been at the head of Harvard 40 years, a very long time for any one man to hold an office. The growth of the university under his administration is a story well known to students of education. In 1859, when he became president, he found a student body of 1,959 in all the departments; to-day he presides over a college community of 5,000. Then, there were 59 instructors; now there are 546. Then the invested funds of the university were two and a quarter million dollars; to-day they are over \$10,000,000. In 1859, there were 180,000 books and pamphlets in the library; in 1907, there were 640,000 books and 375,000 pamphlets. The number of courses of instruction offered has increased tenfold. President Eliot found Harvard a small struggling college; he leaves it one of the largest and wealthiest, and best known universities in the world.

The two most noted changes that he has been instrumental in initiating are (1) the elective system under which a student has leeway to follow his own tastes and is not bound down to a fixed, prescribed course of study after his first year; (2) the undemocratic nationalization of the religious exercises, thus giving students of all faiths and creeds a chance to attend and take part in the chapel services. But these are the things that one can find in almost any encyclopedia or report on educational institutions. What people will be interested in now is President Eliot, the man.

ELIOT—THE MAN. If once you have seen him, you can not forget him. His photograph is always found in almost any encyclopedia or most of the right side of his face and neck. His hair is gray. He would be bald if it were not for a few strands of hair which he brings over from his sides. He wears side whiskers which are gray and full. He is about 5 feet 11 inches, and weighs not over 160. The most striking thing is his carriage. At the age of 74, he is as straight as an Indian. His step is as springy as that of a boy in his teens. It is well that the board, in accepting his resignation, expressed its confidence in his unimpaired ability. As I have looked at him mornings of this season at prayers, I have thought to myself: "He has many more years to serve." I could not detect one sign of senility except the whitening of his hair.

It is not given to many of the students to know President Eliot personally. This is not because he is not easily approached, but because most of his time is taken in administrative affairs and he is not thrown into immediate contact with the students in the class room. But when one does meet him, one is struck by his elegant simplicity. The furnishings of his office are convenient but modest. It is not at all hard to get a conference with him if he is disengaged. The same simplicity is manifest in his home life. If you call at his home, it is not a liveried butler that meets you at the door, but as apt as not the president himself.

Yet with this simplicity, there is supreme dignity. When I see President Eliot, on occasions, going through the yard with his tight-fitting frock coat, very tight-fitting, and high hat, I can not help thinking of one of the old statesmen whose portraits adorn our halls.

UNIQUE AS A SPEAKER. As a speaker, President Eliot is unique. His voice is deep and resonant and with an unusual carrying power. He speaks to an audience of 5,000 just as he would speak to a half dozen. The voice may be stronger, but the intonations are the same. He uses the same style of speaking for conversation as for addressing large audiences. His gestures are very few. He speaks slowly, distinctly, and directly to the point. You listen because he makes you feel that he is saying something worth while. As I have listened to him, I have thought how his style would take in political speaking. It would be hard for him to get the ear of such an audience; but once he had it, he would hold attention by the force of his thought. He impresses you that he is teaching you something, not that he is arousing your feelings one way or the other.

President Eliot has been much more than the administrative head of Harvard. He has always shown a marked interest in all public questions. The enemies of labor unions have accused them of not taking much stock in intelligent discussions of their conditions but of running after the dreamers and alarmists. President Eliot has long been a favorite at labor union meetings. He has convinced the laboring man that he is in sympathy with him. Government by commission has found in him one of its heartiest advocates. He has discussed it not only before the high and mighty, but he has gone down among the lowly and told them how the placing of the government of cities into the hands of a responsible few will be, in the long run, more democratic and more responsive to the needs of the people. Last summer he went down into the slums of Boston to a settlement house and spoke to the Irish Catholic and negro and Jew working people of the duties of citizenship and answered questions put to him on all manner of subjects.

HIS RELIGIOUS LIFE. The religious life of Harvard has been subjected to much adverse criticism. But President Eliot, in one respect, sets a most worthy example. Every morning, between 8:45 and 9, those students and officers who care to meet in the college chapel for a short season of song and prayer and a short talk. Sometimes there are only a few dozen students, and the instructors may be counted on one hand. But no matter how few the number, President Eliot, whenever he is in Cambridge, always attends the chapel exercises and takes his seat well up towards the front. With energy and vigor conserved by sane living, President Eliot leaves the office of president at the age of seven-score and fifteen with a bright outlook for several years of active service. With the heavy duties of the office of his shoulders, we may expect him to devote himself to scholarly pursuits and to his duties as a loyal citizen.

President Eliot has lived long enough to achieve distinction at home and abroad. The crown heads of Europe have bedecked him with the badges of ancient and honorable orders. Owen Winter, the writer, in an address here last year, spoke of President Eliot as "the first American citizen." GILBERT THOMAS STEPHENSON. Cambridge, Mass., Nov. 4th, 1908.

END OF A RED NOSE

New Flesh-Colored Product That Heals and Hides Skin Imperfections. A peculiar feature of postum, a new skin discoverer, is that it is naturally flesh-colored and contains no grease, so that when used on the face for the complexion, or for pimples, red noses or any other inflammations, blemishes or discolorations, its presence cannot be detected. It can thus be applied in the daytime, the natural color of the skin being immediately restored and the actual healing and curing process accomplished in a few days. It can be had of any pharmacist who sells pure drugs. R. H. Jordan & Co. make a specialty of it. Fifty cents' worth will answer either for the troubles mentioned or for curing ordinary cases of eczema, itching itches at once.

The Emergency Laboratories, No. 13 West Twenty-fifth Street, New York, are the sole dispensing agents for postum in the United States, and will send an experimental quantity free by mail in plain wrapper to all who write for it. This will show results after an overnight application.

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MILLS AND MARKETS

Bank Clearings. New York, Nov. 14.—The statement of clearing house banks for the week shows that the banks hold \$30,211,950 more than the requirements of the 25 per cent. reserve rule. This is a decrease of \$4,000 in the proportionate cash reserve as compared with last week. The statement follows: Loans \$1,221,177,000, increase \$2,000,000; deposits \$1,482,522,000, increase \$4,000,000; circulation \$2,430,000, decrease \$100,000; legal tender \$78,000,000, increase \$10,000,000; specie \$202,000,000, increase \$10,000,000; reserve required \$300,000,000, increase \$1,000,000; surplus \$20,211,950, decrease \$4,000,000; U. S. deposits \$2,511,000, decrease \$20,000. The percentage of actual reserves of the clearing house banks at the close of business yesterday was 77.80. The statement of banks and trust companies of Greater New York not members of the clearing house shows that these institutions have aggregate deposits of \$1,078,000,000; total cash on hand \$108,787,000, and loans amounting to \$799,213,000.

Old Officers Laurens Mills Re-Elected. Laurens, S. C., Nov. 14.—Seth M. Milliken, of New York, and a party of Northern capitalists were in Laurens to-day, in attendance at the annual meeting of the stockholders of the Laurens mills. The old officers were re-elected and it was decided to place a large number of additional looms and greatly increase the capacity of the mills. In the party were Messrs. M. A. Hatch and Maxwell, of New York; T. J. Hale and R. P. Snelling, of Boston, and Mr. Green, of Orange, N. J. A dividend of 4-1/2 per cent. was declared for the half year just ended.

Crescent Knitting Mill Sold. Special to The Observer. Spartanburg, S. C., Nov. 14.—D. D. Little, president and treasurer of the Crescent Knitting Mill, capitalized at \$50,000, most of which was held by Mr. Little, has sold out his entire stock to Ben W. Montgomery, assistant treasurer of the Pacolet Mills W. W. Lancaster, now of Pacolet, will take charge of the Crescent Mills Monday morning. The Crescent Manufacturing Company was organized by Mr. Little about ten years ago. The plant manufactures high-grade socks and children's hose. It has been remarkably successful.

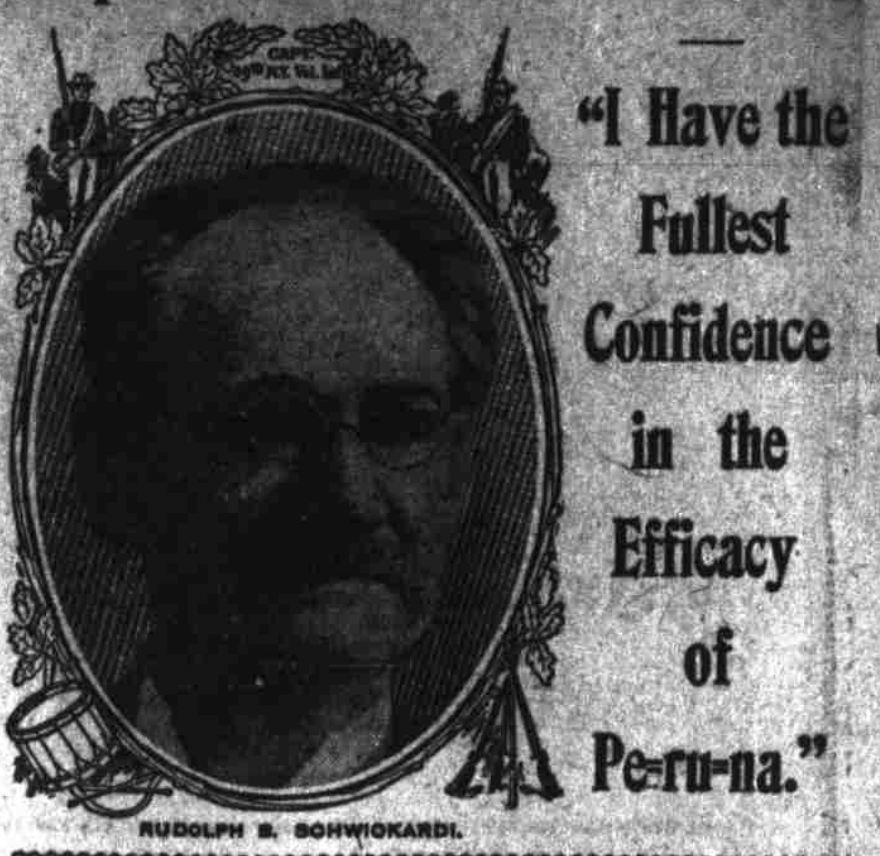
Better the Other Way. Wall Street Journal. While it was a fine thing in President Roosevelt that he should have selected such splendid men as Taft for his own successor as President, and Root for United States Senator, whether either might have been his own; yet how much finer it would have been if the people themselves had made these selections without the initiative of Mr. Roosevelt.

One or the Other. Houston Post. We thought we were going some the other day when fired a broadside for early Christmas shopping. We lay down. The Chicago Record-Herald of Monday put it strong for a sane Fourth of July. The miserable sheet has either done its early Christmas shopping, or it is a sooner.

A-hopin' of No Hard Feelings. Asheville Gazette-News. The Democratic party to-day means nothing—Collier's Weekly. It certainly is a meaning of no harm, and a-hoping of no hard feelings.

Every Hour of the Day. English-McLarty Co., the reliable Druggists of Charlotte, are having calls for "HINDIPO," the new Kidney Cure and Nerve Tonic that they are selling under a positive guarantee. Its merits are becoming the talk of the town and everybody wants to try it, and why not? It costs nothing if it don't do you good—not one cent. They don't want your money if it does not benefit you, and will cheerfully refund the money. Try it today.

Capt. Schwickardi Writes



"I Have the Fullest Confidence in the Efficacy of Pe-ru-na."

A War Veteran's Tribute to Pe-ru-na. Rudolph B. Schwickardi, Capt. 89th N. Y. Vol. Inf., writes from 1218 G St., N. W., Washington, D. C., as follows: "Having the fullest confidence in the efficacy of Pe-ru-na, both as a tonic and as a remedy for catarrhal trouble, I commend its use in the strongest possible terms. It should be in every household." War Let Aliments. Mr. William J. Lees, 801 Morgan St., St. Louis, Mo., member Frank F. Blair Post No. 1, Grand Army of the Republic, and ex-Commander of the U. S. Benton Miss. Squadron, writes: "The war left me with a complication of stomach, liver and kidney troubles, and I decided to take Pe-ru-na for my affliction. I began to use it about five years ago at the earnest solicitation of some friends. At that time I was only able to be up about half of the time, and my health was simply miserable. I consider a bottle off and on is a preventative. "I certainly do endorse your remedy, and am glad to do so." Helped From Chronic Catarrh. Capt. Lemuel M. Hutchinson, Montpelier, Vt., writes: "It gives me pleasure to write you this letter at this time on account of the good your Pe-ru-na has done me when I was quite done up with a very bad cold. "I could hardly perform my ordinary duties, but from the use of Pe-ru-na I am almost restored to health. I am quite convinced that it has helped me from chronic catarrh, to which I am subject. It has also benefited my throat. "It can truly be said that it is the best all-round medicine I have seen my privilege to become acquainted with. "Of this I am quite convinced from my own experience." Mr. W. C. Rollins, Prairie View, Texas, Secretary of the State Normal and Industrial College of Texas, writes that for years he had chills and fever, and after taking Pe-ru-na his appetite returned, he became stronger, the fever left him, and he is now in excellent health and vigor. Pe-ru-na Tablets. Some people prefer to take tablets, rather than to take medicine in a fluid form. Such people can obtain Pe-ru-na tablets, which represent the medicinal ingredients of Pe-ru-na. Each tablet is equivalent to one average dose of Pe-ru-na.

Flowers Flowers

Every lover of flowers should visit McPherson Bros., of the Dilworth Floral Gardens, store at No. 1 South Tryon street on Saturday, November 14th. 2,000 Carnations will be sold at 15c. per dozen that day only. Remember the place, or Phone 303. Night call 251.

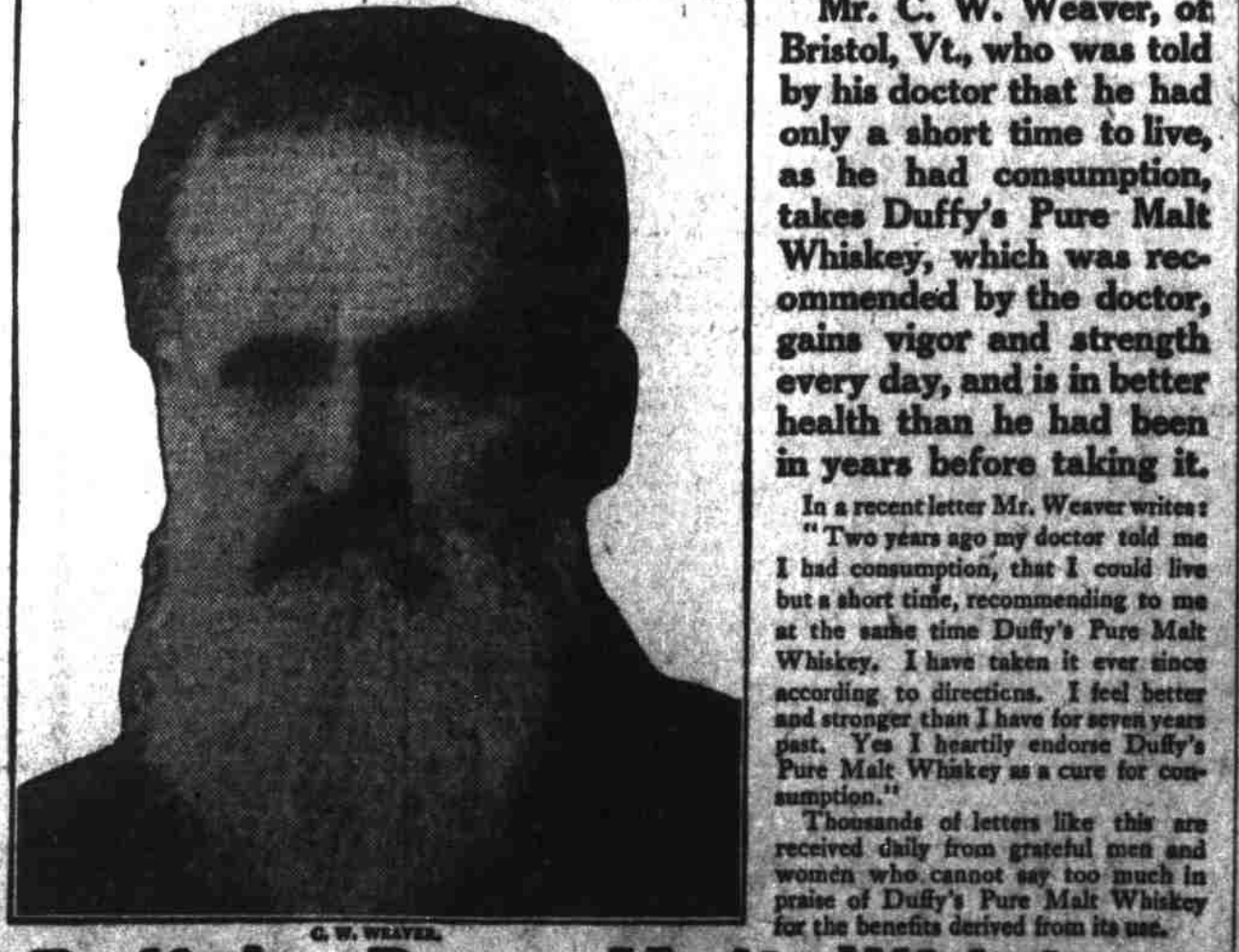
Dilworth Floral Gardens

Fresh Cut Carnations and Roses Every Day. New Imported Bulbs Just in at

SCHOLTZ, THE FLORIST

204 North Tryon St. Phone No. 1448 or 1148.

Doctor Said Consumption



Duffy's Pure Malt Whiskey

Mr. C. W. Weaver, of Bristol, Vt., who was told by his doctor that he had only a short time to live, as he had consumption, takes Duffy's Pure Malt Whiskey, which was recommended by the doctor, gains vigor and strength every day, and is in better health than he had been in years before taking it. In a recent letter Mr. Weaver writes: "Two years ago my doctor told me I had consumption, that I could live but a short time, recommending to me at the same time Duffy's Pure Malt Whiskey. I have taken it ever since according to directions. I feel better and stronger than I have for seven years past. Yes I heartily endorse Duffy's Pure Malt Whiskey as a cure for consumption." Thousands of letters like this are received daily from grateful men and women who cannot say too much in praise of Duffy's Pure Malt Whiskey for the benefits derived from its use. Duffy's Pure Malt Whiskey is an absolutely pure distillation of malted grain; great care being used to have every kernel thoroughly malted, thus destroying the germ and producing a predigested liquid food in the form of a malt essence, which is the most effective tonic stimulant and invigorator known to science; softened by warmth and moisture its palatability and freedom from injurious substances render it so that it can be retained by the most sensitive stomach. It cures nervousness, typhoid, malaria, every form of stomach trouble, diseases of the throat and lungs, and all run down and weakened conditions of the body, brain and nerves. It is prescribed by doctors and is recognized as a family medicine everywhere. CAUTION.—When you ask your druggist, grocer or dealer for Duffy's Pure Malt Whiskey be sure you get the genuine. It's the only absolutely pure medicinal malt whiskey made in this country. Price \$1.00. Look for the trade-mark, the "Old Whiskey" on the label, and make sure the real Duffy's Pure Malt Whiskey. Write Consulting Physician, Duffy Malt Whiskey Co., Rochester, N. Y. for free medical booklet and free sample.

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To Sell you Good Vehicles and Harness at low prices.

J. W. Wadsworth's Sons' Co.

Dealers in everything that pertains to either Horses, Mules, Vehicles or Harness.

WHEN THE TRUTH GROWS

Upon you that high quality is more economical than low prices, then you will begin to save in earnest. Our prices are always backed by the very best of High-Grade Goods, and you can always rest assured that you get full value for every dollar you leave with us, whether it is for Furniture, Rugs, Mattings, Stoves or Ranges.

We can furnish your home from kitchen to parlor. Let us have a chance at your next furniture want. Lubin Furniture Company