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UNCLE SAM—BANKER.

The account given by President Taft in his recent message to congress of the growth, within less than a year, of the postal savings bank system is one of the most interesting features of that document.

The postal savings bank has long been a familiar institution in England and continental Europe, but in this country it has existed principally as an apparently Utopian dream conceived by visionary philanthropists. That it could succeed in the face of the fact that private savings bank institutions offered a rate of interest averaging almost double that proposed to be given by the government was considered highly improbable. The main argument in its behalf was that it would induce foreigners, who were accustomed to the plan, to turn loose the pennies that had been hoarded in the prehistoric sock, and get money into circulation which otherwise would lie idle.

The establishment of the system of postal savings banks was accomplished quietly and without a flare of trumpets. Notice was given of the time and place of opening the various offices, but very little was done in the way of a publicity campaign to induce deposits, and for several months past the postal savings bank has ceased to be a subject of news for the press. And yet the deposits have grown from the insignificant amount of $60,652 at the close of the first month of operation to more than $11,000,000 at the present time, with the system not yet a year old.

The most surprising thing about the first year's showing of the system, however, is the distribution by nationality of its depositors. Contrary to the expectation that the postal banks would be used chiefly by citizens of foreign birth, the president's message shows that native Americans largely predominate in the more than 150,000 depositors who have placed their earnings with Uncle Sam for safekeeping, with English and Italians coming next in order.

There is food for reflection in these statistics. We have always been considered a nation of spenders, lacking in the thrift that characterizes old-world peoples. The success of the postal savings bank goes far to disprove this charge, or at least to show that we are mending our extravagant ways rapidly. Again, the fact that so many American citizens are passing up the higher interest offered by the regular savings banks for the greater security supposed to be afforded by the government shows that the people have learned a bitter lesson from the failure of wild-cat and fake savings concerns. They have had their fingers burned and they are playing safe.

The postal savings bank system is still in more or less of an experimental stage. It will be interesting to note what it will have accomplished a decade from now.

Chancellor Buchtel of Denver university has offered to provide free liveness and marriage ceremonies to students of the institution who are matrimonially inclined. A few years from now some of those who fall for his game will be lying in wait for the Doc. up some dark alley with a double-barrelled shotgun.

PERSIA BACKS DOWN.

Persia's bluff—which was not such a very stiff one after all—has been called, and she has had to submit to the humiliating terms laid down by Russia in order to escape probable annihilation. In other words, it was put squarely up to the lamb by the bear that it was a choice between giving up a generous portion of fleece and being eaten alive, and the lamb could not quite get its consent to be devoured.

Apparently it was a conflict of money interests rather than a dispute involving any definite principle. The once proud domain of Rameses and Ptolemy is very effectually and emphatically down and out, retaining not a shadow of its ancient greatness. It is a prey for the greedy wolves which are by courtesy called "the powers," and whose power consists mainly in the ability to rule by brute force. The powers, or those of them concerned in getting for themselves all that was to be gotten out of Persia, were not satisfied with the management of the Persian treasury, and that was all there was to it—the management had to be changed to suit the complaining parties.

No American need waste any sympathy on Mr. Shuster because he is a fellow citizen. Shuster was merely a pawn in the game of high finance, and probably has no more unselfish interest in Persia's welfare than has Russia. He and his associates were playing a game of dollars and cents, and lost. It was a sporting proposition for big stakes, and the outcome of the hazard gives no occasion for tears.

The only real loser in the game is Persia.

GRAPHITE IN NEW MEXICO.

It is perhaps not generally known that New Mexico is rich in graphite, the commonest use of which is seen in the ordinary "lead" pencil, and which therefore enters intimately into the every-day life of almost every citizen. According to a recent bulletin of the United States geological survey, graphite is almost pure carbon. This mineral is therefore only a step removed from coal, and in fact some of the natural graphite deposits are found in coal beds where the intrusion of masses of intensely heated liquefied igneous rock has metamorphosed the coal, thus forming graphite. An example of this natural manufacture of graphite out of coal is described in one of the reports of the United States geological survey on the Raton coal field of New Mexico. On the other hand large quantities of high grade graphite are artificially manufactured direct from ordinary coal.

In making lead pencils the graphite is mixed with a clay of fine grain and the greater the proportion of the clay constituent the harder the pencil. Exceedingly soft pencils with large leads contain but little clay.

The American flag is to be restored to the Pacific, according to the plans of the president and of Mr. Hitchcock. Well, we have generally been able to make it stick most anywhere the American flag has been placed.

We note that the English government and shipping interests are calmly declaring that the Panama canal will not injure their business. It may not, but again it might.

We congratulate Emperor Joseph on recovering from that cough. The emperor should put a little kerosene and lard and a hot flannel on his throat these chilly nights.

The army has instituted a number of radical prison reforms. If they keep on putting the army in jail the way it has been going, there won't be any army left.

Colorado City has appealed to the state supreme court for the right to have a drink. It isn't exactly the right to have a drink—it's what it is right to drink.

The question now arises, why didn't Persia save time, trouble and incidentally a few lives by coming down from the roost in the first place?

The more the attorneys for the indicted meat packers talk, the more the jury is likely to soak the defendants. Silent prayer is what counts.

It is not enough that we have congress on our hands, but even Jack Johnson has to come home at this time.

The coal trust in Australia has been fined $2,500. Judge Landis?

PRESTEL GRAND KNIGHT FOR THE COLUMBIANS

J. W. Prestel, since the organization of Albuquerque council No. 641, Knights of Columbus, one of the most enthusiastic members of the order here, was Thursday night elected to the office of grand knight of the council to serve during 1912. Henry Connelly, likewise a live wire of the council, was elected to fill the important office of financial secretary. The full roster of officers of 1912 follows:

Grand Knight—J. W. Prestel.
Deputy Grand Knight—W. A. Kelcher.
Chancellor—Francis E. Wood.
Financial Secretary—Henry Connelly.
Treasurer—F. A. Moran.
Chaplain—Rev. A. Mandalari.
Recording Secretary—A. F. Mallette.
Warden—John Rodden.
Advocate—J. H. Asselin.
Outer Guard—M. O'Laughlin.
Inner Guard—N. A. Sippel.
Trustee—T. F. Hinkert.

The Knights of Columbus plan to hold a big jollification during the first week in February, celebrating the institution of Albuquerque council

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CHRISTMAS PROGRAMS IN THE ALBUQUERQUE CHURCHES

People of many faiths, creeds and beliefs will gather in many churches on Christmas day to observe the anniversary of the birth of the Infant Savior in Bethlehem many centuries ago. The pastors of the various churches in Albuquerque have arranged unusually elaborate programs for the festival. Choirs have been rehearsing in some cases for many weeks and soloists and choruses have achieved perfection in the rendition of their numbers. There will be no excuse for anybody neglecting to worship on Christmas day in Albuquerque, churches of all the more prominent denominations being represented.

With the celebration of midnight mass in the churches of the Immaculate Conception, Sacred Heart and St. Philip Neri on Christmas day, the welcome to the New Born King will begin. Special music will be one of the chief features in the three Catholic churches. Midnight mass will begin ten minutes before 12 o'clock at the Immaculate Conception church.

Services in the Protestant churches will be held Christmas morning at the time given in the church announcements which follow. Many of the churches will be beautifully decorated in honor of the holiday season. The pastors have prepared special sermons for Christmas day and the birth of the Christ Child will be graphically told in prose and poetry from all pulpits in the city.

Because of the fact that Sunday and Christmas day follow each other, pastors and church workers are looking forward to a busy two days.

Following are the programs for church services Sunday and Christmas in Albuquerque as announced by the pastors:

First Methodist Episcopal.

Corner Lead Avenue and South Third street, Charles Oscar Beckman, pastor. Miss Edith Gorby, deaconess.

The services for Sunday, the 24th, are planned to be appropriate to the day preceding Christmas day. The morning worship at 11 consists of organ voluntary, by Miss Aileen Bixler; hymn, Christmas Song, No. 1132; Apostles' Creed; Prayer by the pastor, closing with the Lord's Prayer; anthem, "Glory to God," Dungan; responsive lesson, Christmas; the Gloria Patri; Scripture lesson, St. Luke 2: 1-20; offertory; solo, "The Birthday of a King," Neidlinger, Mrs. Cleo Collar Holloway; sermon, "The Babe of Bethlehem's Manger," by the pastor; hymn, Mendelssohn No. 111; doxology; benediction.

In the evening at 7:30 the Sunday school will have charge of the service. The church has been appropriately decorated, and the primary department had their exercises this afternoon. The little ones received their presents from the teachers and treat from the school at this time. The treat to the main school will be given to the members at the close of the following program:

Prelude, hymn, "Joy to the World," No. 107, congregation; prayer, the Rev. C. O. Beckman; address of welcome, "I Wish You a Merry Christmas," Geraldine Shepphord; song, "My Song Shall be of Jesus," Mrs. G. T. Caspar's class of Spanish girls; responsive reading; dialogue, "The Manger Story," Mr. H. P. Mohn's class; solo, "The Manger Cradle," Neidlinger, Mrs. Cleo Collar Holloway; recitation, address of welcome from the main school, Harry Inglee; recitation, "The Song and the Child," Gail Beckman; hymn, "The Silent Night," No. 123, congregation; exercise, "The Gifts of the King," Mr. D. Holcomb's class; song, Gratitude and Praise," Mrs. E. F. Weed's class; recitation, Milad Chavez; solo, "The Old Story," Orlando Blea, student in Harwood school for boys; recitation, Bernice Calkins; chorus, "Redemption's Story," by the school; recitation, "My Wish," Eloisa Montoya; anthem, "Calm on the Listening Ear," Ashford, choir; recitation, Santa and the Mouse," Florence York; closing carol, "The Christ is Born," school; distribution of the treat; benediction.

No presents allowed except those from the school.

The First Methodist church will observe the Christmas time Saturday and Sunday. The choir has been working for some time to give their special anthem, and, with the addition of Dr. B. E. Hedding as bass and Mrs. Cleo Collar Holloway to those who regularly sing, the anthems will be well rendered. The morning anthem is a beautiful one entitled "Glory to God," by Dungan, and the alto solo by Mrs. Holloway, "The Birthday of a King," by Neidlinger, will be well worth hearing. The choir will render a splendid selection in the evening service, which service is given by the Sunday school of this church, entitled "Calm on the Listening Ear" (Ashford), and Mrs. Holloway will sing at this hour another selection from Neidlinger, "The Cradle Manger." The pastor, Charles Oscar Beckman, will preach in the morning hour at 11 on a theme in keeping with the day, big subject being "The Babe of Bethlehem's Manger."

The primary department of the Sunday school will have their entertainment, consisting of a Christmas tree, songs, recitations, etc., with presents from the teacher and treat from the school at 3 o'clock Saturday afternoon. The decorations for the main school in the auditorium of the school, will be a tree and evergreens, etc. The decorating will be done by E. I. Johnson's class of boys and Mrs. E. F. Weed's class of girls.

It is expected the Sunday school orchestra under the leadership of F. E. Dearth will assist in the Sunday evening service at 7:30. The treat from the school will be given Sunday evening at the close of the program. Only the main school will be presented with the treat at this hour and only Sunday school gifts given.

Program for evening service at 7:30 Sunday:
Voluntary.
Hymn, "Joy to the World."
Prayer by the pastor.
Address of welcome from the primary, "I Wish You a Merry Christmas," Geraldine Shepperd.
Song, "My Song Shall Be of Jesus," Mrs. G. T. Caspar's class of Spanish girls, students in the Harwood Industrial Schol for Girls.
Responsive reading.
Dialogue, "The Manger Story," Mr. H. P. Mohn's class.
Solo, "The Manger Cradle" (Neidlinger), Mrs. Cleo Collar Holloway.
Address of welcome from the main school, Harry Inglee.
Recitation, "The Song and the Child," Gail Beckman.
Hymn, "The Silent Night."
Exercise, "The Gifts of the King," Mr. D. Holcomb's class.
Song, "Gratitude and Praise," Mrs. E. F. Weed's class.
Recitation, Milad Chavez.
Solo, "The Old Story," Orlando Blea, student in the Harwood school for boys.
Recitation, Bernice Calkins.
Chorus, "Redemption's Story," by the school.
Recitation, "My Wish," Eloisa Montoya.
Anthem, "Calm on the Listening Ear" (Ashford), choir.
Recitation, "Santa and the Mouse," Florence York.
Closing carol, "The Christ Is Born," school.
Distribution of the treat.
Benediction.

Immaculate Conception Church.

Sixth street and Copper avenue. Sunday services. Communion mass, 7 a. m.; children's mass, 8:30; high mass and sermon, 10 a. m.

The following musical program will be given at the midnight mass Sunday evening at the church of the Immaculate Conception. Mrs. Shinick will have charge of the choir and the service will be as usual at this church very fine.

Prelude, "Voluntary" .....Pettee
Orchestra and Organ.
"Kyrie" ..... Gounod
Trio, Soprano, Tenor and Bass.
Mrs. Chas. White, Chas. A. Andrews and Mr. Palladino.
"Gloria" ..... Giorza
"Laudamus" bass solo and quartet ..... M. G. Palladino
"Gratias," Chorus, full choir.
"Domine Deus," soprano and contralto duet .....
Mrs. T. J. Shinick and Mrs. J. Yrisarri
"Qui Tollis," tenor solo and chorus
Chas. A. Andrews.
"Que Sedes et Quoniam"..... Soprano and Bass Duet
Mrs. Chas. White and Mr. Palladino
"Cum Sancto Spirito"....Full Chorus
"Credo" Mercadente 3rd Mass in G-Minor.
"Credo in Unam"..... Chorus
"Et In Carnatus Est" Barotone Solo
Mr. B. Apodaco.
"Crucifixus" ..... Quartet
Miss Alvina Ietarte, Miss Stella DeTullio, Chas. A. Andrews and B. Apodaco.
"Et Resurrexit" Chorus, with Soprano, Contralto, Tenor and Bass Solos.
Offertory.
"Adeste Fideles" ..... Novello
Solo, Quartet and Chorus.
Mrs. Shinick, Mrs. Yrisarri, Chas. A. Andrews and B. Apodaco.
"Sanctus" ..... Mercadante
Chorus, Full Choir.
"Benedictus" Tenor Solo with Quartet Accompaniment .....
Chas. A. Andrews
Communion.
"Oh, Sublime and Holy Night .... Wagner
Orchestra and Organ.
"Agnus Dei" ..... Gounod
Chorus, Full Choir.
"Dondne Non Subdignus", Tenor Solo ..... Chas. A. Andrews
"Dona Nobis Pachem," Soprano Solo and Chorus, Miss May Maher
Postlude, "Priests March" .... Mendelssohn
Orchestra and Organ.
Mrs. Thos. Delahoyde, organist, assisted by Prof. Ernest G. Fuhrmyer.

FIRST PRESBYTERIAN.

Corner of Fifth street and Silver avenue, Hugh A. Cooper, pastor.

Organ prelude, "Christmas Offertory" (Lemmens). (Chorus of Shepherds, Gloria in Excelsis Deo, Pastorale, Adoration.)
Doxology.
Invocation.
Lord's Prayer.
Hymn 331.
Psalter and Gloria.
Scripture lesson.
Prayer.
Anthem, "Arise, Shine, for Thy Light Is Come" (Maker).
Offertory, "Noel Languedogien" (Guilmant).
Solo, selected.
Sermon, "The Moral Glory of Jesus."
Anthem, "Hail to the Lord's Anointed." (See hymn 1605.)
Hymn 329.
Benediction.
Organ postlude, "Triumphal Chorus" (Guilmant).

Christmas Evening Song Service.

Organ prelude, "In the Manger" (Malling).
Hymn 317.
Scripture lesson.
Prayer.
Anthem, "Oh, Holy Night" (Andrews).
Offertory, "Cavatina" (Bohn); violin, Mr. Clyde Ross.
Solo, selected, Mrs. R. P. Winchester.
Prayer.
Anthem, "Harken Unto Me, My People" (Sullivan). By request.
Hymns Nos. 320 and 322.
Benediction.
Organ postlude, "Christmas March" (Merkel).
Christmas C. E. service at 6:45.

CONGREGATIONAL.

Program for Christmas entertainment at Congregational church on Christmas night:
Song ..... School
Prayer.....Rev. R. B. Tolbert
Song, "The Christmas Manger"... ..... Primary Department
Recitation, "A Christmas Carol".. ..... Evelyn Trotter
Recitation, "The Christmas Spirit" ..... William Sganzini
Dialogue, "The Crippled Dollies".. .....Ina Hymen, Nellie Kirch
Duet, "The Keepsake" (Petrie)... .....Dora Roberts, Margaret Lee
Recitation, "The Christmas Stocking" ..... Floyd Miller
Song, "A Christmas Lullaby"..... ..... Sunshine Circle Class
Recitation, "Santa Claus"..... ..... Raymond Ross
Song, "Merry Little Fellows"..... .....Happy Thought Circle Class
Recitation, "Santa Claus and the Mouse" ..... Robert Coe
Piano selection, "Arlequin and Colubine" (Thome).....Louise Bell
Christmas play, "The Up-to-Date Santa Claus:
Mr. St. Nicholas.....Wm. Hesseiden
Dora ..... Marion Hopping
Katie .....LaClare Cavanaugh
Maggie ..... Persis Bryce
Little Bess..... Leona Rainey
Charlie ..... Chester Boldt
Tom ..... Ralph Miller
John ..... Harold McClanhan
Harry ..... Leslie Boldt
Santa Claus ..... Himself

With a program including a cantata, "The Holy Child," directed by Mrs. R. R. Boruff, violin numbers by Mrs. R. M. Henderson and an organ recital by the organist, Mr. Stanley Seder, besides other solo and chorus numbers, it can be seen that the services next Sunday at the Congregational church in the morning at 11 and afternoon at 4 will be of the greatest interest to all, and a general invitation is extended to attend these services and enjoy the Christmas sprit.

The sermon for the morning hour will be an exposition of the clause "And the word became flesh" in the theme, "The Objective Answer to the Cry of the Ages." A Christmas meditation. For the vesper hour at 4 o'clock a brief devotional address on "A Christmas Evening Revery of the Olden Times." Both addresses emphasizing the spirit of the day.

In the morning the program includes for the offertory, Friml's "Romance," as a violin solo by Mrs. Henderson with Mrs. Mabel Stevens Hinoe at the piano, and solos by Mr. John G. Gould and Mrs. R. V. Winchester, the latter with violin obligato. The organ numbers will be of appropriate character, one being a fantasie on the German choral, "Stille Nacht."

The vesper service at 4 will open with an organ recital by Mr. Seder, assisted by Mrs. Winchester as soloist. Among the most enjoyable numbers of the recital will be the "March of the Magi Kings," and the "Pastorale" from Guillmant's first sonata. The "Christmas Offertory" of Lemmens, consisting of a number of divisions expressive of various phases of Christmas, such as the shepherd chorus, the Gloria, Pastorale and Adoration, will be a fitting close to the recital.

Following several smaller numbers, such as Noble's anthem, "Glory to God in the Highest," Grison's brilliant Christmas offertory for organ and "Silent Night," sung as a solo by Miss Rose Harsch, a chorus of some twelve voices will sing Adams' cantata, "The Hold Child," directed by Mrs. Boruff. This cantata is a fine example of English sacred choral composition, being largely pastoral in character, and is interspersed with a number of old hymns. It is practically assured that a large number will be present to hear these programs.

The services in detail are as follows:

Morning, 11 o'clock.
Organ Prelude—
(a) Grand Chorus .....Dubois
(b) "Fantasie on Stille Nacht" ..... Thomas
Solo—"The Glorious Morn"..... ..... Neidlinger
Mr. John G. Gould.
Offertory (violin solo), "Romance" ..... Friml
Mrs. R. M. Henderson
Mrs. Mabel Stevens Hinoe at Piano.
Solo—"Babe of Bethlehem" ..Dressler
Mrs. R. V. Winchester.
Violin Obligato by Mrs. Henderson.
Postlude—"Marche Pontificale".... ..... de la Tombelle
Vesper service, 4 p. m.
Organ—
(a) "Christmas Pastorale" Rebling
(b) "March of the Magi Kings" ..... Theodore Dubois
(c) "The Shepherds in the Field" ..... Otto Malling
Mr. Stanley Seder.
Solo—"Angels from the Realms of Glory" ..... Huhn
Mrs. R. V. Winchester.
Organ—
(a) "Pastorale" from First Sonata ..... Alex. Guilmant
(b) "Christmas Offertory" (chorus of shepherds, Gloria in Excelsis Deo, Pastorale, Adoration, Chorus Finale) ..... Lemmens
Mr. Seder.
Anthem—"Glory to God in the Highest" ..... Noble
Choir.
Solo—"Silent Night" .... Miss Rose Harsch
Offertory—"Christmas Offertory on a French 'Noel." .....Grison
Cantata, "The Hold Child" ...Adams
Choir.
Postlude—"Hallelujah Chorus" Handel

St. Paul's English Lutheran Church.

Corner West Silver avenue and Sixth street. Rev. W. S. Oberholtzer, pastor. Sunday school at 9:45; special Christmas sermon at 11 a. m., theme, "Great Joy." The choir will render appropriate music and all the hour of worship will be filled with nativity joy. The Christian Endeavor meets at 6:30 p. m., subject, "The Gift That Transforms the World." At 7:30 the Sunday school will give a Christmas program, entitled "The Angelic chorus." This will be a happy time for the children and we most cordially invite the parents to come with them to enjoy the evening.

The board of education requests an offering for the great cause of education, and what you may be able to bring will be gratefully received. The church will be nicely decorated, the usual Christmas tree being a feature, and all the scholars will be remembered with a treat including the cradle roll. Everybody welcome. Come and join in these Christmas festivities.

At St. John's church, corner Fourth street and West Silver avenue; Archdeacon W. E. Warren, rector; residence 410 West Tijeras avenue.

Fourth Sunday in Advent. Holy communion, 7 a. m.; Sunday school, 9:15 a. m.; morning service, 11 a. m.; evening service, 7:30 p. m.

MORNING MUSIC
"Go Forward Christian Soldier".... ..... B. Tours
"Venite, Exultemus Domino"..... ..... W. Crotch
"Te Deum Laudamus.....J. Goss
"Jubilate Deo".....H. Aldrich
"Jesus Shall Reign.....Duke Street
"Rejoice, Rejoice, Believers..... ..... Greenland
Recessional Hymn: "Rejoice Ye Pure in Heart".....King Edward
Offertory—Mrs. E. L. Bradford.

CHRISTMAS DAY SERVICES.
Holy communion, 7 a. m.
The services for Christmas, 10 a. m.:
Music:
"O Come, All Ye Faithful"..... ..... Adeste Fideles
Kyrie Eleison .....B. Tours
Gloria Tibi.....J. J. Monk
The Nicene Creed.
Offetory.
"In Old Judea".....Adam Geibel
Mrs. Edward L. Bradford.
The Comfortable Words..... ..... Cantus Solemnis
Sursum Corda.....J. Cambridge
Sanctus .....J. Cambridge

(Continued on Page 7, Column 1.)

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