Starting a Savings Account is Often the First Step on the Road to Success. Do It Today.

4 Per Cent Paid on Interest Accounts

First National Bank
Montery, Cal.
Under U.S. Government Supervision

Water Color Exhibit Opens Tomorrow

The Carmel Club of Arts and Crafts announces an exhibition of water colors by prominent painters from New York, Boston, Philadelphia and other Eastern cities.

This exhibition opens at Arts and Crafts Club this evening and continues until Thursday, January 8. These pictures have been selected from exhibitions of the American Water Color Society, York Water Color Club and Philadelphia Water Color Club, and the American Federation of Washington, D.C.

One hundred paintings of famous scenes in Carmel will be shown by nearly the same number of artists. Such well-known names as Paul Dougherty, Frank Redling, Roy Brown, Collis P. Cooper, Edward Devenney, Vibbert F. Gruppe, Fields Waido, Mary Langtry, P. Luis Olin, Harley Macon, Peyton, W. H. B. Nelson, Jane Peterson, Hiram Post, Edward C. Vidal, G. Glenn Sewall, Mary Niece Maxon, C. J. Morse, J. Homer Little, Ernest Allen, Carl J. Blum and many others too numerous to mention.

There is also a group of original drawings by Thornton Oakley, by special permission of the United States Shipping Board Emergency First Corporation. These drawings were adopted by the United States Government for Foreign missions, and reproductions sent to all parts of the world.

This is a great opportunity for the study of different methods of expressing the beauty of water color, and also, it is the first time an exhibition of such high artistic quality has been presented in Carmel.

Pine Needles

Week-end visitors here were A. F. Estabrook and wife of San Francisco. The gentleman is a brother of Mrs. Sydney Yard.

Miss Agnes Robinson is down from Oakland. Christmas wouldn’t be the same anywhere but in Carmel.

You are protected by a $10,000 accidental bond when you travel in Carmel. George W. Niles is our agent.

The Anderson family have made themselves a Christmas present of a Ford runabout, and are becoming familiar with the beautiful surrounding country.

Hand-woven rugs for sale, or orders taken for same. Also other handmade articles for sale. Mrs. L. Underwood, Handcraf Shop, Marina, Cal.

Lucy Mower and Phyllis Overstreet are a committee from Sunset School to thank Mr. and Mrs. Curtis for their gift of candy canes to each pupil, which were distributed last Friday.

Spirilla Corse, all sizes, shapes and quality. Mrs. F. C. Podin, representative, Ninth ave. and Dubois st., Carmel.

Photographs and Pictures at Carmel Neese Co.
Chancellor David Starr Jordan and wife and two sons, Harold and Eric, are here for the holidays.

Prosperity Knocks at Your Door

The recent rains have put millions of dollars into the pockets of farmers, fruit-growers and ranchers throughout the State. Much of this wealth is coming to Carmel soon in the pockets of these people. Would you get your share? Then let me put up a cottage on your lot, and make that property earn money.

Percy Parkes
Contractor for Artistic Home
Carmel-by-the-Sea, California
Casanova st., north of Ocean ave.

The Week’s Seasonable Events

Never before such a busy season of Christmas festivities in Carmel. The first fair occurred last Friday afternoon when the pupils and teachers of Sunset School exchanged gifts and held appropriate exercises.

On Saturday evening after the movie show the members of the Manzanita Club and their friends gathered. Perry Newberry was Santa Claus and overlooked no one in the distribution of gifts.

The Methodist Church and Sunday School celebrated on Sunday morning and afternoon, both rendering interesting programs.

Fine Inn was the scene of a brilliant dance on Monday evening given by the ladies of St. Anne’s Guild. Miss Alice Avery of Colored and Mrs. George S. Terry.

The carol singers were abroad last night heralding the advent of the Prince of Peace. There may be two Christmas services at All Saints Church—at 8 and 11 o’clock, at both of which Holy Communion will be celebrated.

And tonight there will gather at Fine Inn those who will partake of their Christmas dinner under the banner of the newly organized Carmel Community Club.

M. De Neal Morgan
Studio

Special Exhibition
Small Pictures
Thumb Box Sketches
Oil, Water Color, Pastel and Monotypes

Open Dec. 10 and continues through the holidays

Grove Laundry
Pacific Grove

For Our Wagon makes regular calls to Carmel. PHONE 488.
Christmas comes but once a year!

From the stairs they could see the library with the fire burning. Their daddy and mother followed and they sang:

"Christmas comes but once a year!"

They sat down on the floor. And each one took a stocking which had been hanging in front of the mantel piece. Each stocking was well filled. And each stocking stuck out queerly so that no one could guess what was in it.

What a guessing match there was before they emptied the stockings—just to keep the surprise a little longer, for they had an idea that Santa Claus wanted them to be as surprised as possible. And when they did guess that was in some of the stockings it was such fun!

After the stockings had been looked at and the oranges and apples had rolled out of the toes, the presents were taken from the tree.

The candy canes and candy animals and the decorations were kept on, for the candy would be eaten later on and the decorations would be kept through the Christmas season.

There was a hush around the presents under the foot of the tree. And now they knew that they weren't really dreamimg—They were really, really alive, and this was really, really Christmas.

Everything about it was real and real and real, and they were wide awake and beginning to feel hungry, for they hadn't waited to have breakfast first. They had their wonderful oranges and mother said that wasn't so very bright at that hour.

"Christmas comes but once a year!"

Oh, how beautiful it was. It looked as if Lucy could see the library with the fire burning. Their daddy and mother followed and they sang:

"Christmas comes but once a year!"

They wondered if he had been pleased with them. They had waited for, and a lot of other things they had never expected.

There were four children, Lucy and Betty and Robbie and Billy. There, in the corner of the library was the big tree. It was covered with shades of silver glass—trumpets and swords and stars. Everything about it was real and they hoped very much that he had been pleased.

All these thoughts went through their minds very quickly and then they began to cry again—"Ah," and "Oy," and "Isn't it wonderful," and "Look!"

"Well," said their daddy, "let us start down and look at all our presents."

They sat down on the floor. And each one took a stocking which had been hanging in front of the mantel piece. Each stocking was well filled. And each stocking stuck out queerly so that no one could guess what was in it.

What a guessing match there was before they emptied the stockings—just to keep the surprise a little longer, for they had an idea that Santa Claus wanted them to be as surprised as possible. And when they did guess that was in some of the stockings it was such fun!

After the stockings had been looked at and the oranges and apples had rolled out of the toes, the presents were taken from the tree.

The candy canes and candy animals and the decorations were kept on, for the candy would be eaten later on and the decorations would be kept through the Christmas season.

There was a hush around the presents under the foot of the tree. And now they knew that they weren't really dreaming—They were really, really alive, and this was really, really Christmas.

Everything about it was real and real and real, and they were wide awake and beginning to feel hungry, for they hadn't waited to have breakfast first. They had their wonderful oranges and mother said that wasn't so very bright at that hour.

"Christmas comes but once a year!"

Oh, how beautiful it was. It looked as if Lucy could see the library with the fire burning. Their daddy and mother followed and they sang:

"Christmas comes but once a year!"

They wondered if he had been pleased with them. They had waited for, and a lot of other things they had never expected.
SUMMONS
IN THE JUSTICE'S COURT OF MONTREATY TOWNSHIP, COUNTY OF MONTREATY, STATE OF CALIFORNIA.

before me, at my office, in said Township, and answer the complaint in said action entitled as above, brought against you in the Justice's Court of Monterey Township, County of Monterey, State of California, within five days after the service on you of this summons—if it is served within ten days if it is served out of said county or county but in the county in which the action is brought, and within twenty days if served elsewhere.

And you are hereby notified that unless you so appear and answer as above required, the said plaintiff will take judgment for any money or damages demanded in the complaint, as arising upon contract, or he will apply to the court for the relief demanded in the complaint.

Given under my hand this 9th day of November, 1920.

ERNST MICHAELS, Justice of the Peace of said Township.

Silas W. Mack, Attorney for Plaintiff.

Date of first publication December 4, 1920.

Date of last publication January 29, 1920.

PITCH WOOD
KINDLING and CHUNKS
Broken-box Kindling
Cones and Bark

LEAVE ORDERS AT SCHWEBINGER'S, NORTON'S PINE CONE
WILSON BROS.

FOR YOUR HOME
GRASS RUGS
RAG RUGS
IN GREAT VARIETY AT LOW PRICES

Climax Furniture Co.
The Big Store in Monterey on Franklin Street
Several patterns of Inland Linoleum to close out at low prices.

Gift Shop @ Tea Room
535 Polk Street
MONTEREY
XMAS GIFTS CARDS
LUNCHES SERVED
Open 10:30 a.m. to 6 p.m.

PICTURE SHOWS IN CARMEL NEXT MONTH
January 19—Jack Pickford and Louise Huff in "Sandy."
January 17—Charles Ray in His Mother's Boy.
January 24—Dorothy Dalton in "The Matin of Marcella."
January 31—Vivien Martin in "Underwood and Company."

Color-plated notices for the dinner table at Holman's Mrs. Merle Gray Young and her two sons were here for Xmas. In fact, this came all the way from Boston, Minn.

Wermuth Stage
Leave Orders
Fisher's Schweninger's
Phone 604 W 5
U. S. Mail
$10,000 bond protects you

The FOREST THEATRE
At last, after years of effort, an organization has been effected that will insure for all time the proper conduct, artistically and financially, of our Forest Theatre.

For ten years past, under more or less uncertain and temporary methods, the various dramatic organizations have meandered along, never at any time, because of divided interests, that the community at large and amongst the players, producers and authors, realized the full measure of success that the unique Forest Theatre merits.

All this is now changed. And, stemming from this fact, much credit should be given the committee headed by Theodore M. Cilley for their labors in bringing forward a constructive workable scheme of organization and administration.

The Forest Theatre Society, the Western Drama Society, and other organizations in Carmel have been merged into a non-profit sharing corporation under the laws of the State. The name of the new corporation is simply "The Forest Theatre Corporation."

There will be no stock issued, membership certificates being provided free to all.

The articles of incorporation read that the purpose of the organization is to promote "The Forest Theatre." Under this last Thursday night's meeting voted to accept the offer of the Carmel Development Company under which the property now used by the Forest Theatre may be purchased for the sum of $3000, payable in annual installments of $100. There are sixteen lots in this part of the Forest Theatre.

This offer does not include the strip of land leading from the road to the entrance gates, but this degree will be presented by gift deed to the Forest Theatre by Mrs. Charles Johnson and her heirs.

The election of the various officers was rich in the selection of those competent to fill the exacting duties of their positions.

The important and responsible committee on Play Selection, Producer and Casting will be headed by James Hopper, and his fellow-committee men are F. R. Bechdolt and J. N. Hillard.

The nine Directors are: D. W. Williams, President; Charles B. Buck, Vice-President; Major Harry A. James, Secretary Theodore M. Cilley, Treasurer; Bill Edmunds, Manager; W. L. Overstreet, Historian and Librarian; Jas. Hopper, Chairman Committee; Miss Helen W. Pakes, Herbert Hanson, and M. DeNeale Morgan.

Call at Carmel Drug Store for your 1920 Calendar.
Xmas Toys, Watches, Jewelry, French Ivory Gifts.

For Your Home
GRASS RUGS
RAG RUGS
IN GREAT VARIETY AT LOW PRICES

Climax Furniture Co.
The Big Store in Monterey on Franklin Street
Several patterns of Inland Linoleum to close out at low prices.

For Your Next Suit from
A DONATI
THE TAILOR
143 Alvarado st., Monterey

Douglas Golley is here from Atascadero six days ago, and reports that he is still awaiting a three day vacation here. He will also visit relatives in San Francisco.
For Information
As to Property
In and About
CARMEL
Address
Carmel Development
Company

CHURCH NOTICES
Carmel Church
Lincoln st., south of Ocean av. Morning service 11 o'clock
Sunday School 9:45 a.m.
Rev. S. D. Hutseinpillier, D.D.
Strangers Welcome
Christian Science Services
Sunday, 11 A.M.
Sunday School 9:45 A.M.
Wednesday, 8 P.M.
Church Edifice—Monte Verde Street,
one block north of Ocean Avenue

DEL MONTE LAUNDRY
Will do your
Rough Dry Laundry
better and cheaper than it
can be done at home. Try
them and see for yourself.
All laundry called for and
delivered by leaving word
at the office of the agents,
J. W. Hand & Son

S R I C T L Y  R O O F I N G
1-Ply 2-Ply 2-Ply
$2.50 $3.50 $4.50
36 feet to a roll, 1 yard wide
STUART A. WORK
HARDWARE
Pacific Grove, California
Oliver TYPEWRITER
Agency, at Pine Cone office. Terms.

BOOSTS and KNOCKS
By Observer
There will be very little change in
men’s trousers—after these holi-
days are over.

Did you receive one of those
dresses that Curtis distributed
so freely? Some Santa Claus, we’ll say.

Today begins Christmas Day. Re-
mind me of the old saw, “Who was
Santa Claus’ mother?” “Mary
Christmas.”

If kindling wood is scarce at your
house, there’s no need to chop up
the piano to get a few “clods.” The
Wilson Brothers say they have plenty on hand.

Oh, boy! We sure have some
Forest Theatre organization now.
If you have a spark of pride for
Carmel, get busy and sign the
membership roll.

Have you seen Charlie Good
driving those picture stars around?
The first thing we know he will be
get the movie fever, and then
some of us old folks will have to
like to Monterey.

Wonder who’s going to eat turkey
here today? Some Santa Claus, we’ll say.
and community dinner at Pine Inn tonight.
Some dosings, we’ll tell the world.
Besides the eats, there will be com-
munity singing, dancing, ‘n every-
thing.

Notice the new sign Bob Norton
has on his window? Our youngest
merchant is progressive, to say the
least. He is some expert with the
rifles and shotguns, too, but there’s
not much time for shooting ducks
nowadays, eh, Bob.

Leidy’s grocery store is rather a
dangerous place for bachelors these
days; it’s full of vamps. Looks as
if we were going back to cave-man
days. You get a vamp with every
punch—if you punch in the right
place. Page 1-1-1-1-1-1-1, boy.

No, Colonel Terry was not kicked
out by “Lizzie,” one of his friends
may have assumed; it was a
legitimate accident. He fell off
a stool while working on an elec-
tric light. The Colonel says “you can’t keep a
good man down,” so he is hopping
around on crutches.

Did you receive one of those
Christmas cards that Curtis distrib-
uted so freely? Some Santa Claus,
we’ll say.

Wonder who’s going to eat turkey
here today? Some Santa Claus, we’ll say.
and community dinner at Pine Inn tonight.
Some dosings, we’ll tell the world.
Besides the eats, there will be com-
munity singing, dancing, ‘n every-
thing.

Notice the new sign Bob Norton
has on his window? Our youngest
merchant is progressive, to say the
least. He is some expert with the
rifles and shotguns, too, but there’s
not much time for shooting ducks
nowadays, eh, Bob.

Leidy’s grocery store is rather a
dangerous place for bachelors these
days; it’s full of vamps. Looks as
if we were going back to cave-man
days. You get a vamp with every
punch—if you punch in the right
place. Page 1-1-1-1-1-1, boy.

No, Colonel Terry was not kicked
out by “Lizzie,” one of his friends
may have assumed; it was a
legitimate accident. He fell off
a stool while working on an elec-
tric light. The Colonel says “you can’t keep a
good man down,” so he is hopping
around on crutches.

Did you receive one of those
Christmas cards that Curtis distrib-
uted so freely? Some Santa Claus,
we’ll say.

Wonder who’s going to eat turkey
here today? Some Santa Claus, we’ll say.
and community dinner at Pine Inn tonight.
Some dosings, we’ll tell the world.
Besides the eats, there will be com-
munity singing, dancing, ‘n every-
thing.

Notice the new sign Bob Norton
has on his window? Our youngest
merchant is progressive, to say the
least. He is some expert with the
rifles and shotguns, too, but there’s
not much time for shooting ducks
nowadays, eh, Bob.

Leidy’s grocery store is rather a
dangerous place for bachelors these
days; it’s full of vamps. Looks as
if we were going back to cave-man
days. You get a vamp with every
punch—if you punch in the right
place. Page 1-1-1-1-1, boy.

No, Colonel Terry was not kicked
out by “Lizzie,” one of his friends
may have assumed; it was a
legitimate accident. He fell off
a stool while working on an elec-
tric light. The Colonel says “you can’t keep a
good man down,” so he is hopping
around on crutches.

Did you receive one of those
Christmas cards that Curtis distrib-
uted so freely? Some Santa Claus,
we’ll say.

Wonder who’s going to eat turkey
here today? Some Santa Claus, we’ll say.
and community dinner at Pine Inn tonight.
Some dosings, we’ll tell the world.
Besides the eats, there will be com-
munity singing, dancing, ‘n every-
thing.