The Monetary Times

Trade Review and Insurance Chronicle

Vol. 51-No. 25

Toronto, Canada, December 20, 1913

Ten Cents

The Monetary Times Pair

PUBLISHED EVERY SATURDAY BY THE MONETARY TIMES PRINTING COMPANY OF CANADA, LIMITED

JAMES J. SALMOND, MANAGING DIRECTOR FRED. W. FIELD, MANAGING EDITOR A. E. JENNINGS, ADVERTISING MANAGER

The Monetary Times was established in 1867, the year of Confederation. It absorbed, in 1869. The Intercolonial Journal of Commerce, of Montreal; in 1870, The Trade Review, of Montreal: and The Toronto Journal of Commerce.

Terms of Subscription, payable in advances Postpaid to any address in the Postal Union:
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All mailed papers are sent direct to Friday evening trains. Subscribers who receive them late will confer a favor by reporting to the circulation department. The Monetary Times does not necessarily endorse the statements and opinions of its correspondents, nor does it hold itself responsible therefor. The Monetary Times invites information from its readers to aid in excluding from its columns fraudulent and objectionable advertisements. All information will be treated confidentially

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HE Modern Scrooge felt himself growing old. His was a wintry smile. The shadow of the Spirit of Christmas was thrown across his path. The shadow loomed larger, its outline grew plainer. The date leaves of the black lettered calendar shed near unto the Twenty-fifth. The Modern Scrooge took it as proved, that red, warm blood flowed in his veins, because when he pinched himself, it hurt somewhat. He had never heard of the notorious tango or the high cost of existing, although the ten though displaying heard warm well become Children were price of heigh relieved of heigh board warm well become Children were price of being relieved of being bored were well known. Children were obstructions to automobiles and automobiles were fast gaits to dicte a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing the control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clearing house for business information and the office a control was a clear wa venient place within the meaning of the act to capitalize conversational scraps.

Insurance:

When he went to Europe he figured what the annual income would be if the Atlantic could be diverted to the edge of Niagara Falls; also how much the steamship company wasted on its captains' gold lace. On these trips, he glanced at the ocean only once, and spoke to the captain twice to get advance information as to the speed of the vessel to win a couple of bets. He had been human, but had gradually become twisted into a walking S with a couple of straight lines to keep him on directorates,—thus, \$.

No matter how freely money flowed money was always tight to the Modern Scrooge. When it was tight, too, with Tom, Dick and Harry, money was abnormally tight with the man of the wintry smile.

Imagine this poor fellow, as the shadow of the Spirit of Christmas came nearer and materialized into the Spirit itself. On it came, with the lisp, and prattle, and innocence of life's burdens, of tens of thousands of children and tens of thousands more. The dawn of the Twenty-fifth brought them face to face with the Modern Scrooge. For an instant, their eyes met. He would have capitulated but the wintry smile made them impatient. So down he went in the rush of the Spirit of Christmas and the lisping, prattling army, trampled upon in thoughtless haste; for that particular Spirit had a knack of warming the cockles of the heart towards what was to come and the hurry thereto was great. cockles of the heart towards what was to come and the hurry thereto was great.

Nobody pitied the Modern Scrooge—not on that day anyhow. He was pitied every other day when he thought he did not need it. On the three hundred and fifty-ninth day, (in Leap Year, three hundred and sixtieth), he got not a thought. The thought was all going to the Spirit of Christmas.

And the Modern Scrooge may learn before he ceases to be, that it is good to walk with the Spirit at sundry intervals during the year.

Postscript.—A Merry Christmas to YOU!