

the conduct of each child, and then bestows the gifts. The custom of distributing presents from the Christmas Tree also prevails in the Protestant districts of Germany. The wide-spread custom of decking houses and churches with evergreens is a relic of the Druid religion. It was believed that sylvan nymphs would take refuge in these evergreens, and thus find protection from the cold of winter.

In the middle ages, the celebration of Christmas was characterized by the complete laying aside of personal dignity. It was the favorite season for the Mysteries and Moral Plays, those crude precursors of the modern Drama. In the houses of the nobility a lord of misrule held sway, and all were bent on mirth and jollity. On the hearth blazed and roared the Yule log to keep out the cold.

England was merry England when
Old Christmas brought his sports again.
'Twas Christmas broached the mightiest ale,
'Twas Christmas told the merriest tale;
A Christmas gambol oft would cheer
A poor man's heart through half the year.

The modern celebration of Christmas in England and her colonies is not characterized by the same boisterousness as formerly. It now unites the features of a religious commemoration to those of a joyous festival. The increased refinement of modern life has materially altered the mode of observing this festival, without diminishing its charm. The enterprising shop-keeper vies with his neighbors in the purchase and display of handsome Christmas goods; the mail-bags are swollen with their precious burden of cards and presents; the air resounds with hearty good wishes; on all sides are hand-shaking and laughter. The Christmas spirit is abroad in inspiring both our readers and ourselves with kindly feelings one towards the other. We may never have seen each other; and yet there has been between us a close communication of mind with mind. A MERRY CHRISTMAS TO YOU, AND MANY HAPPY RETURNS OF THE DAY.

HOLIDAY AND WINTER EVENING AMUSEMENTS.

This is the home season, the season when the individual members of families must seek and find within the home circles that amusement and recreation which is so conducive and so necessary to the well-being of us all. Our books, if properly selected, are, generally speaking, our best friends, our best companions; but if our recreation be confined entirely to reading, the mind soon becomes satiated, and the pastime is tiring from its very monotony. Men and women, as well as boys and girls, cannot tolerate a life of tedious sameness, and hence it is advisable, especially during the long winter evenings, that our amusements should be as varied as our circumstances will allow; and most families, we believe, could greatly deepen their sources of enjoyment, were each individual member to make his or her best endeavor in this direction. Without amusements, in which others participate, we are all inclined to become selfish in our aims, and narrow in our ideas. But indoor pastimes which are purely intellectual do not recommend themselves with the same force as those in which the participants can enjoy a hearty laugh together, and such, when properly and fairly conducted, always make home more attractive, and prevent the young people from seeking elsewhere in less desirable places that amusement for which the youthful mind craves. Among the popular round games of the day, which deserve to be more widely known, are those of "Discover My Thought," "Historical Pictures," "Spella," "Completed," "Buzz," "Yes or No," "What it is Like, and Why," "Acting Words," etc. In "Discover My Thought," the propounder states that he is thinking of a word which rhymes with, say, "think." The company then ply him with questions; one asks if it is an animal? He replies it is not "mink," and so on until his thought is discovered. "Historical Pictures" is a game in which any number can join. Each person pencils on paper a well-known scene in history or fiction. These are in turn displayed to the company, the person who first guesses what the picture represents counting one; the game may be fixed at 10 or 20, as desired, and the winner be awarded a suitable prize. In "Spella," a long word with several vowels is taken, the players being given five minutes in which to write down as many words as can be made out of the letters in the chosen word, commencing with the first letter. These are then read out in turn, each person making out any word read by another, after which each player counts up those still left upon his paper, the one having the greatest number counting one; the game then proceeds as before, the words written commencing with the second letter of the chosen word. "Completed." In this game one of the party chooses a letter, which is spoken aloud, his neighbor adds another, and so on with the third, fourth, and it may be the fifth or sixth player. Upon any word being found by the combined letters, the company shout "Completed," and the person who announced the last letter is said to have lost one life; each player continues in the game until he or she has lost three lives, when they are ruled out. "Buzz" is interesting. The company alternately count, but instead of 7 or any multiple of 7, buzz is substituted thus: 1, 2, 3, 4, 5, 6, buzz 8, 9, 10, 11, 12, 13, buzz, etc.; whoever misses is ruled out. "What is it like and why?" is quite puzzling. One leaves the room, those who remain select a word with various meanings. The exile is recalled and asks the question, "What is it like and why?" to each one. For instance, if the word "ball" is chosen to the question one may reply, "It is like an orange, because it is round." Another may say, "It is like a railway station, because there are many trains there," etc. If unable to discover the word after asking once around, it is permissible to ask around again. "Yes or No." The object of this game is to find out what any one person in the company is thinking of, in twenty questions. Having selected his subject, to every question he replies merely "Yes" or "No." The subject to

which he guessed must be well-known by hearsay, books or otherwise, to every person present—such as Cinderella's Glass Slipper, Noah's Ark, etc. But if a little more frolic is wanted, "acting words" will suit the merriest. Divide in two companies, one-half leave the room, the remainder select a word, then, opening the door, tell the banished ones what the selected word rhymes with. For instance, "sat" may be chosen; we say it rhymes with "mat." After consulting together, the exiled members think it may be "cat," so all enter the room, and when well in, take different positions and begin to "mew." This being wrong, they are clapped out, to try again till the right word is found. Then the companies change places.

These holiday amusements can be entered into and enjoyed by young and old alike, and may serve to profitably while away many a stormy winter's evening, when the snow is piled high in the roadway, and the cutting wind rattles the windows in their casements and whistles down the chimneys.

OUR BANK DIRECTORS.

If there is one thing more than another that Halifaxians should be proud of, it is the soundness of their financial institutions. In these days of insolvent banks, speculative presidents and careless directors it is a great thing to be able to point to a clean record, and to say, as we are able to, that such a public calamity as a bank-failure has never disgraced this city. In its immunity from financial disasters of this character, we believe that Halifax stands alone, as compared with any other community on this continent where banks have been established. The record is a noble one, and reflects great credit on the presidents and directors of our local banks. Many thoughtless persons rail at our bank directors, and seem to think that their offices are mere sinecures; that they have the use of the bank's funds in their business enterprises; or, that they have their own particular pets, whom they favor with almost unsecured loans. If these railers would only pause to think, or could be initiated into the details of bank management, they would soon change their opinions, and would come to the correct conclusion that a bank director has most difficult, responsible, and trying duties to perform. He, like all other men, has his circle of friends and relatives whom he would like to assist with a timely loan, but he has to sink all personal feelings, and look solely at the value of the security offered, or at the financial responsibility of the would-be borrower. But while he, guided only by the great responsibility of the trust reposed in him, sinks all personal feelings, and unflinchingly does his duty, the rejected applicant for a loan too often makes a personal matter of the refusal, and the conscientious director turns an old friend into a bitter enemy. Then there are innumerable risks to be guarded against. There are risks from thieves and burglars, from dishonest and negligent officials, and from sharpers and swindlers of high and low degree. In the matter of loans and discounts themselves, there is always an uncertainty whether the money loaned will ever be returned; there are not wanting instances where advances upon collateral have been found, in time of need, to be less amply secured than was originally supposed. Occasionally, such things as mercantile failures occur, and the banks come in for more than a fair share of the losses. Nor is the benefit arising from the relation of banker and depositor altogether on the side of the former. The depositor obtains a place of safe keeping for his active capital, and the bank acts as his agent in a class of transactions he could not possibly conduct for himself without great trouble and expense; and last, but by no means least, the bank aids him largely in making advances of ready money, being oftentimes in this respect the friend in need that is a friend indeed. Another erroneous but widely prevalent view is that the bank holds the depositor's money as a kind of trust fund, whereas, the correct view is, that the relation between a bank and its depositors is simply that of debtor and creditor.

The stockholders of a bank appoint their directors mainly on account of their ability and fitness for the position. The directors then choose one of their own number as president, and upon him devolves the active management of the bank. In making their selection, the directors act with the utmost care and circumspection. It is a simple truism that every enterprise must have a head, and banking is no exception to the rule. The directors have not the time to familiarise themselves with all the details of the bank's work; their part is to advise with the president on the general policy of the bank, and to aid him in every way in the discharge of his delicate and responsible duties. When they find it necessary to constantly govern and over-rule the president, his usefulness is at an end. The confidence of men in one another is the very essence of the banking business—the corner stone of the whole structure. Confidence may be misplaced, or it may be abused and betrayed; but it cannot be dispensed with. The history of our banking institutions proves that our bank directors and bank presidents have never abused the confidence placed in them, but that they have conducted the institutions given in their charge with an ability and honesty that has entirely averted disaster. If they have erred in any way, it has been in being over cautious, but no one can accuse them of having neglected their duties.

A recent issue of a comic weekly, published in the United States, treated its readers to a representation of a supposed interview between a bank president (about to leave for Canada) and the board of directors. The artist's wit and humor were shown in representing the members of the board in the guise of various dumb animals, listening with open mouths to the remarks of the worthy head of the institution. We can afford to laugh at the humor of the cartoon, and the more so as it has no application to our bank directors. When we take into consideration the amount of work performed by our directors, coupled with the unmerited abuse they receive, we are safe in saying that, like a policeman's, a bank director's "lot is not a happy one," and that the responsibilities are out of all proportion to the advantages which his position is supposed to ensure.