

SIDE TALKS.

By Ruth Cameron.

LOOK OUT FOR THEM.

Three imps spoiled my day one day last week. No, not the dear little flesh and blood imps who can spoil a day and then turn into flesh and blood imps who can make up a hundred fold for the trouble they have caused.

At breakfast I had received a letter. It put a problem to me. A friend wanted to come and visit me. A dear friend whom I wanted very much to oblige. Yet for certain reasons I knew it would not be wise to have her at that time. They were reasons I could not very well tell her. If I refused her without telling her she would be hurt. I could not bear to hurt her and yet I could not tell her. Either way I turned I saw trouble. And the imp of worry perched beside my breakfast plate, and spread the first of the clouds over my morning sky.

(Incidentally the thing that prevented me from having my friend presently righted myself so all this worry was needless).

The Second Imp.

In the morning I went shopping for a coat, saw two that I liked equally well, and went home to try to make up my mind. One was more becom-

ing and one more practical; one would be better in the machine and the other would look better on the street; one would be better to wear over light frocks and the other would be so much smarter for semi-sport wear. Every time I decided on one the other appeared before me in tantalizing attractiveness. And so the imp of indecision got in his hateful work in spoiling my morning serenity.

Finally in the middle of the afternoon I made up my mind and telephoned the shop accordingly. And the coat I had decided on had been sold. Enter the third imp, the imp of regret, to ask me why in thunder I hadn't had the sense to make up my mind right off and take it, and to tell me I am always doing things like that.

Sure, He Finished The Job.

And by the time he got through with

Don't Wait!

Will you get sick.
Use Minard's—the great preventative.



the last of the day's serenity and safety was gone, my mental sky was hung with clouds and I was feeling so depressed that it led to my taking stock and finding what had caused all this.

Nothing really important had happened. Yet if some real trouble had come to me it could have hardly put more clouds in the sky. True these annoyance clouds were ephemeral ones and would soon be swept away. But they shut out the sun just as effectively.

This has been a very personal record. I make no apologies.

For I think the three imps, Worry, Indecision and Regret, are familiar visitors to so many hearts that anything which may help others (as it helped me) to recognize them and give them the gate, needs no apology.

Canada's Dollar System

CAME ACCIDENTALLY, NOT BY DESIGN.

In connection with the question of exchange and currency it will be of interest to know that the use of the dollar instead of the pound sterling in Canada and in the United States was due to accident rather than design, though for the matter of that the form of currency peculiar to any country has usually been a matter of accident.

This is particularly noticeable in the case of our neighbors and ourselves, because the change came about while the American Colonies were still apparently contented under British rule, and pounds, shillings and pence the legal currency of the country.

In the early part of the eighteenth century the British coinage was in a wretched state, and silver was the standard of value, though gold was also in circulation. Silver as bullion had been rising in value, until the silver in the coins was worth more as metal than the coin itself. This caused the export of these coins in large numbers to other countries where it was profitable to melt them into bars, and sell the metal. There were severe penalties against the practice, but it was no moral crime, and the chances of profit in the business did the rest. What silver coins did remain were only worn with use, or clipped, and these with gold coins (gold was under no over valued), were the only coins in use. Naturally, with a shortage of coin in Great Britain the colonies were even worse off.

Use Spanish Dollars.

At that time the trade with the West Indies, which were largely under Spanish control, was the most important trade of the colonies outside that with Great Britain, and in this trade Spanish coins, largely dollars, were the chief medium of exchange. These dollars or pesos, were the old "pieces of eight" of which as boys we used to hear so much in our favorite literature. It was these that the old pirates computed the ransom of those who did not "walk the plank."

These coins came into general use in the colonies as a matter of convenience, and contracts, even those made by the government, called for payment in the coin in such common use. In other words they gradually became the fashion. The colonists still used the term shilling which was valued at so many to the dollar. This value was different in different colonies. In one it was six and a half, in another seven, hence the term York shilling or twelve and a half cents, which was often heard a few years ago. In California the dollar or peso of eight reales, was divided into four quarters which were generally known as "two bit" pieces. In the first stages of the gold boom the "two bit" piece was the smallest coin in circulation, and when the ten cent piece was introduced it was known as the "short bit," and the balance the "long bit," in making change.

In Nova Scotia, which came under British rule before the fall of Quebec, a different standard was adopted of 5 shillings or 10 six pences to the dollar. They might, of course, have adopted the same standard as one of the colonies, but were like the "Mackays" in Nova Scotia, they wanted a bit of their own. This was the old Halifax currency, the ratio of which was \$144 4/9 to the pound sterling. After the American revolution the feeling in the United States against Great Britain was so strong that there could have been no chance of copying even the terms of coins from that country and the decimal system was adopted.

In Canada we had become accustomed to the American system of dollars and cents and as we have always had closer trading relation with the United States than with Great Britain, we naturally adopted the system in most general use in the trade we saw most of, as a matter of convenience. —Financial Post.

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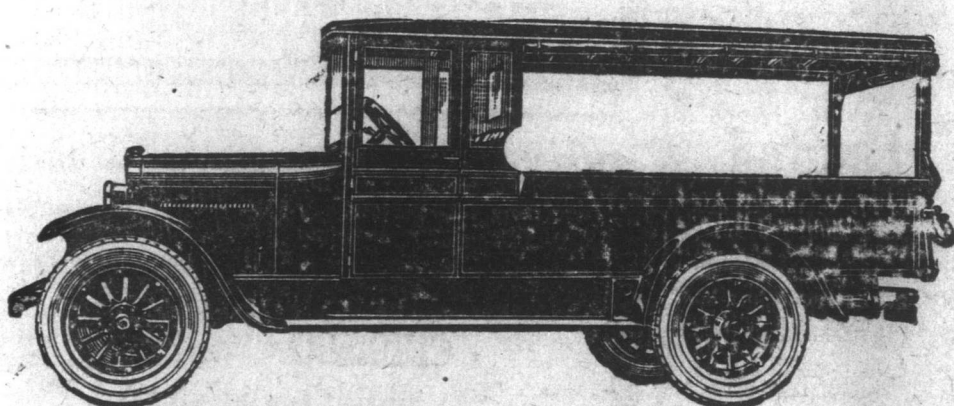
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