

[The Monetary Times will be specially represented at Ottawa during the Parliamentary session. Matters important to financial, commercial and insurance interests, which come up for Parliamentary consideration, will be fully dealt with in these columns.]

Volume 41.

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SUGGESTIVE.

Ere our Eastern readers have skimmed these pages -for days are with us when the expectant spirit is uppermost-some unfortunate people far distant may find the Monetary Times a bulky and uninviting item of their Christmas mail. But there is consolation in the knowledge that editorial efforts to afford food for mental reflection at these times will give place to the worship of culinary confections and domestic duties. The man who gets his financial paper two or three days before Christmas will probably consign it to the waste paper heap with as much celerity as him who receives it on Christmas morning. In all these thoughts there is much satisfaction. To the reader, that dollars and cents literature is not a necessity to thanksgiving and joyfulness, unless it be a store catalogue; for the writer, there is an irrepressible pride in duty done. And then, come what may, the prickly holly and the investigation of the pudding by a Kitchen Commission are pre-eminent.

The wise man says this is no time for stocks and bonds and finance, or, indeed, anything that savours of the mercenary. He tells us to forget the dollar. The spirit being infectious, we do so, until reminded that Christmas is the season of spending money; to make, not money, but happiness.

The anticipations of pleasures to come are frequently greater than realization. Whilst anticipating, the Christmas dinner, for instance, is in the imagination,

edge off optimism; for indigestion unmakes a philosopher. The man who eats from a platter in a land over which flutters the British flag, celebrates all festivals by a strenuous exercise of his gastronomical func tions. No anniversary is complete unless he eats. The patronage of Bacchus usually goes along as a bonus with the festival meal. Christmas without indigestible viands might be a heartsome affair. With them the drug store increases its sale of headache concoctions,

Apparently it is the privilege of each and everyone at this season to give advice. In the exuberance of the individual's glee, to say nothing of his verbosity, the friend he meets-nay, even the stranger-is the recipient of goodly sized parcels of pickled philosophy and waning wisdom wrapped around with the usual words of good cheer. The snow and the frost, the bells, and the mood of the hour firmly establish his state as a sort-of superior person, with a twelve months' forgotten mission in immediate mind. So it is that a newspaper, as December days close, is frequently told of its sins of omission and commission; which is another reason for the flight of men whose pens are expected to administer seasonable advice with the solemnity of the owl and the unctionsness of the hypocrite. / But the mission of the Monetary Times in these few lines is not in the capacity of an advisory committee on Christmas. Advice thereon it has none; suggestions, many. It might be as well, say for the day of toil cessation, to throw to the four winds thoughts of the money you had in your bank, and new have in stocks as fanciful as Santa Claus. The money you thus have, you might reasonably label as the money you once had. This will be seasonable entry in the bad debts account. As for the depressed condition of the stock markets and its low prices, as for the declining value of your substantial stocks, let hope beat eternal in your breast. It is largely by the help of hope that