

## Systematic Simpkins

By Christopher G. Hazard

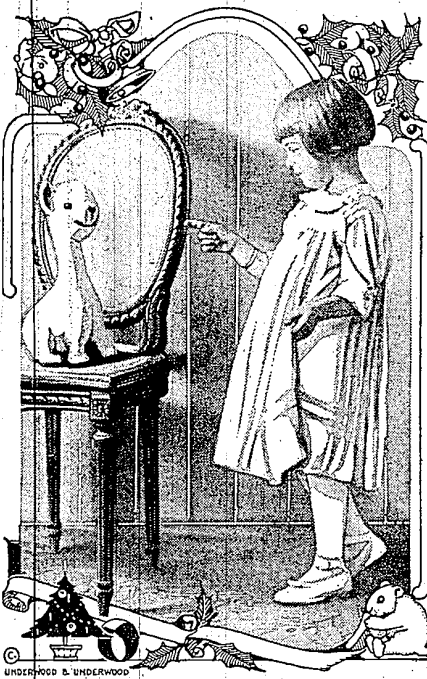
(© 1924, Western Newspaper Union.)

**I**N HIS earliest years Samuel Simpkins began to exhibit his methodical sameness. It is related of him that he trudged the whole length of a garden one day to put a banana skin in the proper receptacle before making the banana a part of his infant constitution, a most unnatural reversal of ordinary procedure, but an indication of the tendency to put first things second that was to follow his future course a long way. Pursued by this care-before-the-horse system, his youthful literary experiments began with the second volume when the story was extended enough, and when this was not the case he read "The Second Fiddle" before pursuing "The First Violin." As he persevered towards maturity his habit of thinking first, and feeling afterwards usually deprived him of emotion and left him cold, while he thus backed out of many situations that demanded instant action. While he was considering how to characterize the case the motor car that had knocked him into the roadside bushes faded away. After he had miserably failed on the platform he discovered that to his preparations he had gone against nature by considering the twigs and leaves of his tree of address, leaving the roots and trunk to the inspiration that forgot to come. So he went on, painfully exact and systematic, but with his hand always on the reverse lever.

Simpkins' friends were not greatly surprised, therefore, when he began wishing everybody a Happy New Year on December 25. They had rather expected the blind philosopher to celebrate the Fourth of July. The year before they had imposed upon him a New York daily paper of the date of April 1 of the previous year and tried to laugh him awake to affairs of the moment. Now, they accepted his mistake, and left his Christmas out of his calendar, so that he got no greetings, no cards, no slippers, no cigars, no candy; his bachelor apartment was colorless and cheerless, without a thing to remind him to create Christmas gladness for others, a loss so great

that he was shocked into the system of things that makes us, forsaking the system of things that he had made. Thus Simpkins learned why Christmas comes before New Year's day; that warmth of heart, and ministry to life, and good cheer of love, are better than thought; heralds that must go before new eras and new enterprises.

## Santa Was to See Me



UNDERWOOD & UNDERWOOD

### Christmas Time

I have always thought of Christmas time, when it has come around as a good time, a kind, forgiving, charitable, pleasant time; the only time I know of, in the long calendar of the year, when men and women seem by one consent to open their shut-up hearts freely. And therefore, though it has never put a scrap of gold or sil-

## Christmas Clue Calendars

By Gertrude Walton

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**C**LU E hunting for facts and fancies for a Christmas Clue calendar or catalog promotes the real art of giving at Christmas, on birthdays or at other times. For giving is a fine art that every one may possess with practice, with the result that gift-giving will be genuine pleasure instead of the hurry and worry exchange habit of giving just as good as you received. If a friend or member of the family mentions his or her favorite color, that is a clue for giving that one a gift and the hint is jotted down in the Clue calendar, which is a book in which names of friends and members of the family are kept.

If big brother expresses a wish for an article within our means, that wish is quickly put down under his name, where each one's likes, dislikes, wishes, habits with dates of birthday and wedding anniversaries are added. If sister dislikes to dry dishes, immediately under her name is registered the dislike and perhaps some dish cloths, on which her initial is stamped for the little miss to outline in colored thread, will make her task more pleasant.

If brother has the habit of throwing his soiled clothing promiscuously about, a bright laundry bag with his initial may help him overcome the habit. If grandmother loves white roses, there is a clue for a bottle of perfume and pleasure for some June day when you take her a bouquet of her favorites. You might never have remembered her pet flower if you had not referred to the Clue calendar.

So, with so many facts and fancies in the Clue calendar, an appropriate gift is easily selected, and the receiver will wonder how you knew just what he or she wanted without being told.

ver in my pocket, I believe that it has done me good and will do me good; and I say God bless it.—Charles Dickens.

### Post Up

It is a good thing to remember that it is well to be prepared in case one of the children becomes curious and asks you something about the true meaning of Christmas.

## WHY BANKS?

### LESSON XII

By J. H. PUELICHER, Chairman  
Public Education Commission, American Bankers Association

What is a Trust Company? Technically defined it is a bank that specializes in investment and fiduciary services in addition to general banking services. Humanly speaking, it is what its name implies—a place of trust.



J. H. Puelicher

**INVESTMENT**—lending money for income or profit to business and governments to "carry on." Such lending is often done through the purchase by investors of bonds selected by a bank or a trust company as safe and desirable.

**FIDUCIARY**—held in trust and confidence. For example, a trustee holds a man's estate for the benefit of his widow or children, cares for it faithfully, invests it prudently and uses it for their welfare in accordance with his wishes.

**TRUST COMPANIES** are able to fulfill these functions because of their experience in investments, because of their trained officers, and because of their continuous existence while an individual often knows nothing of investments, usually lacks experience and training, and may die during the life of the trust.

## BACK TO NORMAL

In no period since the war has greater progress in the return to normal business conditions been made by industry, commerce and finance than during the past year. This reestablishment of normal conditions has been brought about by the working of purely economic influences. These influences and this result completely refute the arguments and pretensions of opportunist politicians and radical demagogues who have sought to bring about readjustment by political measures. These measures were aimed to give gratuitous advantages to the special interests and classes which the proposers assumed to represent, to the detriment of the general good.

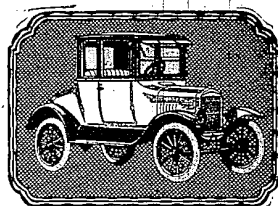
The virtual disappearance, by natural economic processes, of the abnormal conditions that have persisted, as the long drawn out aftermath of the war, has removed whatever justification their presence seemed to give for governmental paternalism and for special measures of relief for particularly distressed classes. At best these measures were merely sedative

for psychological conditions and not real remedies for economic conditions. To that extent they served a purpose, but there is no further public good that they can serve. With normal conditions once more established it should be the resolute determination of all business men to resist any further effort at political interference with economic processes. The time is at hand for a thoroughgoing return to a free play of private enterprise and private initiative under unhampered competitive conditions. Government influence and political interference in respect to business should be reduced to an absolute minimum. We as bankers ask no special privileges for ourselves. Equally we are opposed to special privileges for other groups at the expense of the general welfare. The experience of the past few years has been one of the greatest demonstrations in history of the validity of the view that the community interests of a people are best served by the maximum degree of private enterprise and private initiative with the minimum of government regulation.—Declaration of the American Bankers Association.

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# Merry Christmas

## And A Happy New Year

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