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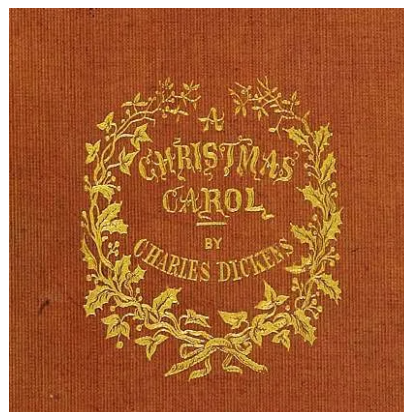


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Penned over eighteen decades ago Dicken's, A Christmas Carol, was written as a work of social commentary. The author had a lifelong devotion to helping the underserved due to his own family's experiences with financial hardship (debtor's prison). It forced the future author to drop out of school as a boy and work in a factory, carry with him over his lifetime the social opprobrium of once having a father behind bars, and ingrained in his mind the seemingly linear relationship between debt and sin.



The novella serves as a reminder of the importance of something, if measured by anything other than money. Dicken's return on his prodigious literary work was a mere 250 Pounds -about \$60k CAD in today's terms. Despite his limited return on equity, A Christmas Carol, has, since 1843, never been out of print.

Dicken's story has given us turns of phrase including "Merry Christmas", defined traditions like family feasts, charity and imparted its heartwarming, timeless message of redemption, social conscience and the possibility of personal transformation. In these important ways, Dickens literally *invented* Christmas (at least the traditions that we largely celebrate today). With the exception of Martin Luther who standardized the Germany language with his Lutheran Bible, there are few examples of individuals so consequentially influencing the direction of history.

A Christmas Carol, serves as a blueprint for empathy and social conscience, two qualities most at need at this time of year. When you really think of it, the rest of the year belongs to us, so let us remember those less fortunate -the poor and powerless- at this Christmas time. I believe that **we have not lived today nor any day unless we have done something good for someone who can never repay us.**

God bless us everyone!

Thanks for reading!

Martin

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