

AN AWFUL NUISANCE

THE MAN WHO DEVELOPS INTO A CHRONIC BORROWER.

A Habit Which Brings the Impetuous Individual Who Cultivates It Dangerously Near the Dishonest Line—Don't Be a Bait.

It is old Polonius, in Shakespeare's tragedy of "Hamlet," who says:

Neither a borrower nor a lender be,
For loan oft loses both itself and friend,
And borrowing dulls the edge of honesty.

This advice he gives to his son, young Laertes, on his departure for France. And it contains a world of wisdom in a little space.

The chronic borrower exists in every community, and he is a nuisance. How well we all know him under various forms! There is the man who invites you out to drink and then asks you for a \$5 note, to be repaid the next Monday. That day never comes, and the lender is obliged to charge the sum to profit and loss.

Then there is the fellow who comes and borrows a small sum, which he repays very promptly, and you think you have seen the last of him. But you are mistaken. He reappears and asks for the loan of a larger amount, and if you are verily enough to comply with his request you will never see your money again. Following these comes the chap who is a mere beggar.

"Borrower" means anything, but he never intends to return it, and you never expect him to do this. You give him the coin to get rid of him for the time being, and he shuffles off to spend it at the nearest tippling.

Now, all these impetuous men were, no doubt, likely lads growing up until they fell into the habit of borrowing. They were probably honest enough in paying their debts at the start, but then came a time when, owing to some extravagant expenditure which they could not afford, they found themselves unable to meet their just debts.

They branched out then, and they have continued to do so ever since. They have lost all sense of honor and all self-respect and have joined the ranks of the Jeremy Diddlers, from which there is little hope of escape. They have no character or standing in the community in which they live, and they that know them best will dodge around the corner when they see them coming.

There is, of course, in trade a legitimate system of borrowing on good security. Business could not be conducted along ordinary conditions, unless some such practice prevailed, but this does not furnish any excuse for the shortcomings of those who obtain loans without any idea of how they are to be repaid.

"Borrowing dulls the edge of honesty," as the old courtier in the play truly says. A borrower is necessarily a spendthrift. He never has a bank account, because he never saves anything. He has nothing to draw upon but the savings of his acquaintances, on which he has no claim. He may not call himself a dishonest man, but he is not far from it. For instance, he strikes a very well-to-do man, and the latter gives him a dollar or two out of a poor innocent who cannot afford to lose it and who, perhaps, needs it for the proper support of his household or for the payment of his weekly bills. That money is never returned, as the borrower well knew it would not be when he promised to make it good in a short time. The law may not be able to reach him, but some good people would call him a thief. And the chronic borrower is far from happy.

He has his moments of elation, no doubt, like Wilkins Micawber when the punch was brewed, but he has terrible hours of depression when he does not know where the next meal is coming from and when he has exhausted the patience of all his relatives and acquaintances. But he need not be in this predicament if he would resolve to live within his means and not indulge in luxuries which he well knows he cannot afford.

If a man's expenditures do not come within his income, there is bound to be disaster in the end. He will be bankrupt in both fortune and character if he does not wisely regulate his expenses so that they may not exceed his salary or the receipts of any business in which he may be engaged.

It is a wise rule for a young man never to lay anything out for which he has not the ready money to pay. There is too much temptation in getting things on credit. It leads a man to obtain more than he really needs and thus run up large bills which he finds it difficult to just about standing up the tailor or some other tradesman, as if it were a smart thing to keep an honest, hardworking man out of his money. Why is it not a better way to say to your creditors and you have the cash to settle a bill at once? In this way you will obtain the respect of your neighbors and gain a reputation that will be of inestimable value to you in any reputable pursuit you may follow. It is just as easy to be a white sheep as a black one and a deal more pleasant in the end.

If you live to be old, you do not want to look back over a wasted life and regret that you did not avoid those extravagances, which, after all, have brought you little or no enjoyment. Do without things rather than borrow.

If you do not practice self-denial in youth, you will never attain any position or distinction worth having. Perhaps you do not know what a deadbeat is. Well, he's a liar and a cheat, and that is what the chronic borrower always is. Don't be a bait.—Boston Herald.

Why the Cook Gave Notice.
"I see you printed something the other day about the disadvantages of myopia—near-sightedness, you know," said the man with glasses yesterday. "Now, I'm afflicted that way myself. A few nights ago when I went home it was raining hard. My umbrella was wet, and I carried it immediately to the kitchen to drain. Casting about for something to rest it on, my eye caught some sort of receptacle on the floor near the stove, which I took to be the coal box, so I stood the umbrella in it and went to bed. The next morning the cook gave notice. She had found my umbrella standing in her shoe."—Sydney Post Standard.

Much Better.
Mrs. Snopce—I wonder if it is true, as Dr. Jacobi says, that the baby of today has a better chance of living than the baby of 50 years ago?

Snopce—Certainly it is. The baby of 50 years ago is half a century old now.

The Windermere Dry Hot Air Hospital

Shrewsbury Street,
STRATFORD - ONTARIO.

Opened Oct. 1st. Beautifully Located.
Possesses the Finest Treatment Rooms in America.

THE T. WILLARD READY HOT AIR TREATMENT OF RHEUMATISM.

By DR. BURNS, Chicago.

The treatment of Rheumatism, particularly of the chronic form, is often far from satisfactory, either to the patient or to the physician, and up to the present time has left much to be desired. Even in the most favorable cases, when the worst of the disease is past, there often remains a tenderness and a stiffness about the articulations which are so incongruous with the perfect, if not a source of positive discomfort. The Dry-Hot Air Treatment by the T. Willard Ready method, above 300 degrees F., applied to the affected part, in cases of long standing Ankylosis, not only produces speedy relief, but produces an absolute cure.

The knife, with its hutory shall no longer reign,
But water, as first made by God, Man shall show,
When heat with flame, as pure as his name,
Shall disease dissolve, as the sun dissolves snow.

T. WILLARD READY.

MOTTO—Heat, scientifically applied has proven a great benefit to mankind.

ONE HUNDRED CENTS.

ONE COUPON

Put this out, put it in your purse.

It is worth a dollar in gold in payment of treatment at the Windermere Dry Hot Air Hospital. Present it at the office of the Institution.

This coupon is good for One Dollar

if presented within thirty days from date of opening.

of which lies in advertising, you deal with a natural remedial agent, the physiological properties of which are as well known as those of air, and as definite in results as the dissecting knife in opening abscesses or removing tumors. Write for terms and literature.

HEAT, as is well known, has for centuries been recommended as a local agent for the treatment of localized inflammation, whether principally in Arthritis, Synovitis, Primary Neuritis, etc. It was administered either dry or by means of heated water, or by means of heated air, and it was found that heat, when applied to a comparatively high temperature, hence it is also more beneficial. The methods used, hot bricks, hot water bottles, bags containing hot water, heated oil, and heated plates, could be neither regulated nor maintained for any length of time, making the renewal of agents necessary and subjecting the heated parts to exposure to cold.

Lately the T. Willard Ready Hot Air Apparatus has been introduced to the medical profession, and a Sanatorium has been equipped in Stratford, Ontario, to be known as "The Windermere Dry Hot Air Hospital" for the treatment of all diseases where dry heat is indicated. The T. Willard Ready apparatus is so constructed as to isolate the air within the cylinder, to remove all moisture and to put it being heated to F. for an hour, up to 300 degrees F. for an hour, not only without discomfort, but with perfect safety, as with ordinary heat, the high temperature drying and perspiration as soon as it appears on the Turkish towels absorbing it.

The following effects can be noticed:

1.—Pain, if any has existed, is diminished.

2.—The part treated becomes hypodermic, showing dilation of the capillaries—hence

3.—Effusion and deposits in joints, and in fact, anywhere else, will be absorbed, adhesion broken up—consequently

4.—Ankylosis removed, mobility of stiffened joints is restored.

5.—Inflammatory conditions relieved, in fact affected parts brought to normal stage as possible.

6.—Certain poisonous germs necessary to such high temperature, therefore the subjection of a tubercular joint or pyemic affection generated arthritis must be followed by good results.

The therapeutic properties of intense dry heat are Antiphlogistic (local), and Solvent (local), Anesthetic (local), and Antiseptic.

In summing up these therapeutic effects of dry hot air (intense and isolated), the reader should bear in mind that they are not merely theoretical deductions, but have been substantiated in actual chemical experience, and observation in many patients.

The question now is, in which cases is the treatment suitable. We could answer this in a general way, but believe in so far as the treatment is a comparatively new addition to therapeutics, to mention each separately, adding such remarks as may be necessary to prove its rationale.

First of all, the Rheumatic effects must be mentioned.

1.—Acute Articular Rheumatism. Whether this disease is due to an infection by germ, to cold or exposure, or to an abnormal condition of the blood or system is not yet definitely decided upon, and makes little difference, as far as the T. Willard Ready Dry Hot Air Treatment is concerned.

That much is fact, that besides general symptoms, such as fever, for internal symptoms, one or more of the joints become quite red, swollen, painful and sensitive to touch or motion.

Pathology teaches us that the Synovial membrane of the joints become inflamed and exude a turbid, thin fluid. It is evident that as far as the local treatment of painful and inflamed joints is concerned, liniments

Our Opening Offer

We will positively guarantee to cure Rheumatism. It we cannot cure you we return your money and it costs you nothing. It makes no difference how long you have suffered, if not benefited after a fair trial it costs you nothing. Who would not try our treatment under those conditions?

We make this proposition because scientific physicians who have used the T. Willard Ready Apparatus with intense dry heat say it to be the standard method of treatment of these affections. Unlike formulas and drugs, the only merit

of which lies in advertising, you deal with a natural remedial agent, the physiological properties of which are as well known as those of air, and as definite in results as the dissecting knife in opening abscesses or removing tumors. Write for terms and literature.

can be of little value. Remembering the Physiological properties of intense heat, we must readily see that an hour's treatment of only 350 F. must necessarily reduce the inflammatory process and relieve pain.

Of course constitutional and anti-rheumatic treatment should be practiced in addition, to prevent a metastatic spread of the disease which has been a main characteristic feature of acute articular rheumatism.

2.—Muscular Rheumatism. Similar to Articular Rheumatism the so-called voluntary muscles and facial muscles are affected. The causes are the same, the symptoms are the same, the static spread of the disease which has been a main characteristic feature of acute articular rheumatism.

3.—Chronic (sub-acute), Arthritis and Muscular Rheumatism. Either a glenohumeral, or a hip disease, or a sub-acute attack of bursitis in the sub-acute and chronic and in the acute form.

4.—Acute Gout differs from acute articular rheumatism in so far that with similar symptoms the small joints are affected and the uric acid deposits are formed in the affected parts. It has been the experience of many physicians who have subjected the affected small joints of the toes and fingers to intense heat, that the T. Willard Ready Dry Hot Air Treatment has an alleviation of these symptoms in from three to seven days, while with general treatment alone it lasts from ten to fifteen days. Recognizing the pathology of acute gout we can readily see that the inflammation will be subdued and the deposits of uric acid absorbed.

5.—Chronic Gout. Following several acute attacks and characterized by the hands and feet puffed out, the uric acid deposits in the joints of the hands and feet hardly be cured by any other method than the Dry Hot Air treatment applied twice daily at intense temperature.

6.—Sciatica is either primary or secondary, that is to say the great nerve itself is inflamed or secondary, that is to say due to some tumor within the pulvic cavity or to hip disease. It is evident that in secondary sciatica the disturbing cause must be first removed before relief could be made permanent. In most cases of primary sciatica, however, the intense heat, if applied for an hour and a half daily, will not only penetrate the muscles and tissues covering the sciatic nerve, but reduce the engorgement and inflammation of the nerve, subside itself and thus easily subside sciatica, or give at least a temporary relief. Sciatica of the lower extremities, however, the ways been one of the terrors of the medical profession. They have used electricity, they have blistered along the course of the great sciatic nerve,

they have injected deep into the tissue morphine, ether and chloroform and as the last resort have "carved" the nerve, and either produced paralysis, with a following suit for damages for malpractice, or have relieved the poor sufferer for a few days or weeks only, the trouble returning like Medea's children, with a diabolical laughter defying our weak batteries. But at last we are confident we can kill this devil of a disease with the proverbial phrency, Satan used to torture his captives in intense heat.

7.—Gonorrheal Rheumatism. This is no rheumatism at all, but in reality an inflammation of one, or perhaps several, large joints, following gonorrhea, and due to metastatic infection by the gonococcus. The symptoms are the same as if we had to deal with a case of intense articular rheumatism, but the joint or joints, if not properly treated, may become so inflamed as to be stiffened and useless; that is to say, partially or totally ankylosed. Here the Dry Hot Air Treatment will not only relieve at once, but prevent this result. The pathology is the same as in acute rheumatism, save that the mischief is caused by a different micro-organism, and recent experiments tend to show that 400 F. are sufficient to kill the gonococcus.

8.—Arthritis means simply an inflammation of the joint. Therefore acute articular rheumatism is a rheumatic arthritis, and gonorrheal rheumatism, correctly speaking, is a gonorrheal arthritis. We mentioned arthritis for the sole purpose of reminding the reader that a blow, violence or fall may also produce it—and with it similar symptoms as in the rheumatic and gonorrheal forms. Tuberculosis is also a very frequent causal factor, but as a rule the joint itself does not become involved until in the latter stages, but primarily the synovial membrane only becomes involved, and then is known as a

9.—Traumatic Synovitis, or 10.—Tubercular Synovitis. It is hardly necessary to repeat what we have already said in regard to these affections. Only that much we wish to add, that where heretofore tubercular joint troubles (synovitis or arthritis) were treated by intra-articular injection of certain antiseptics, the results, besides the pain which such treatment necessarily caused, were far from satisfactory, while now, the inflammatory process is quickly checked, and the bacilli absolutely destroyed; for any type in medicine knows that even low temperature of heat are sufficient to kill the bacilli of tuberculosis. The value of Dry Hot Air Treatment is perhaps best established in sprains (traumatic synovitis), as it has been frequently reported that patients who could not take a step on account of the pain have gone home after an hour's treatment.

11.—Ankylosis, the technical term for stiffness or immobility of the joints, can be successfully treated with dry hot air, if due to rheumatism, gonorrheal infection, tuberculosis or trauma, unless there is such extensive destruction of tissue as to make reparation impossible, or if the bones forming the joints are grown together. In such cases relief can be effected from osteoplastic operation only. In so-called fibrous ankylosis, the dry hot air treatment will be found an excellent adjunct to forcible breaking of the adhesions, prior to, and immediately after the operation, when the pains incident to the breaking will be relieved at once and a lighting up of a dormant inflammation prevented.

CITY RATS.

Difficulties Encountered by Shopkeepers in Getting Rid of Them.

Some of the big up town stores are greatly bothered by rats. This is not peculiar to stores where food supplies are stored, but applies even to places where fabrics and clothes are carried. Some of the older buildings along Washington street are infested to such an extent that much damage results. The rodents appear to find access to basements through drains. At least it is supposed they do, though it seems scarcely possible where plumbing is pretty carefully looked after.

Places where furs are carried have to be very carefully watched, for it has happened that a few energetic rats with good teeth have gnawed their way through a great many dollars' worth of merchandise in a single night.

In some places they are so numerous that a cat is overawed and simply will not attempt to attack them. In one store basement a few nights ago a wire compartment trap, familiarly called a French trap, corralled 16 big rats, which made lots of fun next morning for a terror that lives in every street. This trap is supposed to be invincible, and in fact, it is seldom a rat beats it, but recently a young dog that found several rats in one of them, when there happened to be no one about to look after him, turned the trap over in his anxiety to get at the prey. This dropped the shutter, which is the secret of the trap, and allowed all the rats to pass out. Since that not a rat has been caught in that trap, although it had been repeatedly released of its bait.

The dog had given the rats the tip, and they have ever since succeeded in holding the shutter down while they hauled the bait over it, thereby escaping imprisonment themselves. Some logs of ratted chairs were strapped with wire to the inside of the inner cage, and yet the rats got at all. To any one who knows the efficiency of the French trap this story may seem almost incredible, but it is nevertheless true.

It has been found in several stores that the trap is most attractive to the rats when it is baited with lobster. For a night or two it will bait and left open at both ends so that the rats may pass through it freely. Then one end is closed and locked. That night the number of rats captured will be limited only by the capacity of the wire cell.—Boston Herald.

THE CHINESE NEW YEAR.

Some Special Observances That Americans Might Do Well to Adopt.

"The New Year's festival of the Chinese, said to be the most complete holiday season kept by any nation of the earth, is celebrated wherever a single Chinaman is found, whether in Peking or New York," writes Belle M. Brain in Woman's Home Companion. "It is a movable festival, falling on any date between Jan. 21 and Feb. 19. Preparations for the great holiday begin weeks beforehand. The accumulated dirt of many months disappears as if by magic. Even the Chinaman himself passes through the cleaning process, washing his clothes and bathing his person, the latter being a great event in the lives of a few, since it occurs but once a year."

"Buildings of every description are elaborately decorated. Flowers are in great demand, the favorite being the Chinese narcissus. The prospect of happiness for the year is believed to be in proportion to the number of flower stalks produced from a single bulb."

"During the closing days of the old year Chinese streets present a busy and animated scene. Shops are thronged with customers eagerly laying in large quantities of food, clothing and New Year's gifts. Debtors and creditors are seen hurrying to and fro endeavoring to settle their accounts, for, according to the most commendable custom, all debts must be paid or settled in some satisfactory manner before the New Year dawns. To meet these liabilities shopkeepers offer their goods at a clearance of prices, and families frequently part with odd bits of bric-a-brac, curious relics and valuable ornaments for a sum pitifully small. No disgrace is equal to being found on New Year's morning with an unpaid debt. On the other hand, the creditor who fails to collect his debts at this time may not press them again for many months. He therefore pursues his debtor far into the night, continuing his search until New Year's day if necessary. This he may do if he carries a lighted lantern to indicate that he is still engaged in last night's business and has not discovered that the day has dawned."

How Strauss Played the Chant.
The teacher who influenced Strauss most was Joseph Drescher, the choir-master of St. Stephen's church, in Vienna, who tried to get the place and the boy's best harmonies. In this undertaking he met with indifferent success, for the worshippers in one of the Vienna churches were started on a Sunday morning when they poured forth from the organ, filling the church with its enchanting notes, a waltz instead of the solemn Gregorian chant to which they were accustomed. It was Johann Strauss, Jr., who had taken the organist's place and substituted his own favorite selection for the usual sacred music, much to the dismay of the younger people in the congregation.—Edward A. Steiner in Woman's Home Companion.

Preventive Measures.
A French prefect wrote to a mayor requesting him to take precautions against the cholera, which had broken out in his department. The mayor was rather puzzled at these instructions which appeared vague to him, but after deep thought he answered that he and his electors were prepared for the plague.

On inquiring into the measures taken by the worthy mayor in order to avert the epidemic, it appeared that he had caused as many graves to be dug as there were inhabitants.

A Good Plan.
Brown—Do you still employ Dr. Pellet's?

Jones—Why shouldn't we? Up to the present time he hasn't killed any of us.

Brown—And when you are all killed off you'll get a new physician? Well, I don't know but that is a good plan as any.—Boston Transcript.

The Indians of the interior of Bolivia wear shirts and hats made of the bark of a tree, which is soaked in water to soften the fiber and then beaten to make it pliable.

According to an eminent scientist, the alkali in asparagus develops form in the human brain.