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SIDE TALKS.

By Ruth Cameron.

A DRAMATIC THOUGHT.

We stood looking at a long line of automobiles coming into the city at evening, most of them presuming a big pleasure bound.

Said the Author man: "Wouldn't it be dramatic if every one of those automobiles that isn't paid for had to drop out of line and draw up to the curb?"

Wouldn't it?

I wonder how many would be left? According to some figures there would be three left in line out of every ten. According to other estimates there would be only two.

Credit Is Too Easy.

It really is stupendous when you stop to think of it, how the habit of accepting credit has entrenched itself among a class of people who 20 years ago would have regarded it as almost a disgrace to buy on the installment plan or to carry a mortgage of any sort.

If all the homes that were owned under a mortgage should likewise be vacated, I imagine we should have as dramatic an exodus as in the case of the automobile.

And suppose in the throng of women shoppers on a New York street, every woman whose car coat has not yet been paid for should have to take it off. We should doubtless have a revival of those familiar lines in the Merchant of Venice, "How many would be covered that stand bare?"

I spoke of the habit of accepting credit, not the habit of seeking it. I put it that way deliberately. For this is an age where, if a man values his peace of mind and his bank account, he has to run from credit rather than seek it.

He Had To Run.

A man I know had an elderly and dissipated silver worth about \$300

In the open market. He also had the excellent credit that comes from being known as one of those rare people who don't live up to their incomes. An automobile salesman, got after him and tried to sell him a handsome new car of which the approximate price is \$3,000. "But I don't want to put the money into it just now," protested the man. "Perhaps next year."

"But you don't have to put much of any money into it," explained the salesman. "Just turn in your old car and give me \$300, and the car is yours."

"Think of that! Twenty-four hundred dollars credit on a \$3,000 purchase."

I am happy to say the man wasn't fool enough to accept, even with the gleaming, glittering, smooth running car as bait to the trap.

For to accept such a disproportionate amount of credit as that, to buy any kind of luxury is to walk into a trap.

But Don't Mortgage Your Place.

Of course a house isn't a luxury. That is, not unless it is a luxury. If you know what I mean. I believe the budget makers allow a family to buy a house which shall cost up to double its annual income. And if the house does not exceed that, it is not a luxury, and to buy on a mortgage if the house be worth what you are paying for it, is better than paying rent (though not necessarily cheaper, don't fool yourself that way) because you own the house and will take pleasure in preserving and caring for your property. But if you pay beyond what you can afford, then again credit becomes an enemy and not a friend.

Have a mortgage on your house, if that is really the best business for you. But don't let anyone persuade you to put a mortgage on your peace of mind. Nothing you can buy with such credit is worth what it will ultimately cost you.

45 Prizes: Coal, Flour, Butter, only a couple of days left to win one of those prizes. There are a few tickets at the following Stores: Pedigree's, Kavanagh's, McMurdo's, Maritime Drug Store, Bartlett's, Chaplin's, Spurrell's, Wadden's, Goudie's, Smallwood's and Ruby's. —dec28, 21

An easily-made frosting that is quite delicious is prepared by adding maple syrup to confectioner's sugar until it is of a consistency for spreading.

The Rothschild Fleas

LONDON, Dec. 2.—(Cap. Press).—A little explored field of research in natural history lost a zealous and indefatigable pioneer by the death recently of Hon. N. Charles Rothschild, who was a noted authority on fleas, and left a large collection of these insects to the British Museum.

Fleas have to some minds a suggestion of the indelicate, and arouse in others a sense of misplaced humor or idle levity, says a correspondent of the Times, but in reality, like all parasites, they are of great pathological importance. The practical value of the Rothschild flea collection was revealed when the connection was established between the rat-flea and the bubonic plague, the dread scourge which devastated whole districts, including our own city of London, in the Middle Ages, and even in recent times has taken its toll. Moreover, the existence of this comprehensive collection enabled a rather puzzling discrepancy to be cleared up in India, where in spite of the disease, the plague was epidemic only in patches. The explanation as often happens, turned out to be simple: there are three rat-fleas, but only one of them carries the plague germ.

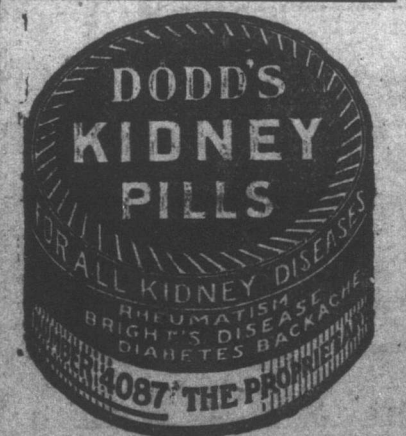
Mr. Rothschild, like Lord Rothschild, his brother, showed a love for natural history from childhood. He was still a schoolboy when he acquired some microscope slides, that drew his attention to the exceedingly interesting structure of fleas. Usually included in the same order as the flies, these insects are marvelously specialized for their parasite life; the entire abdomen of the wings, the smooth body segments, the adaptation of the legs for hopping, all make for easy and rapid movement among the fur or feathers of the host, and the sucking mouthparts are even more remarkable. His scientific curiosity thoroughly aroused, Mr. Rothschild tried to identify the few species he possessed, only to find that practically no research of this group of insects had taken place in Great Britain since the days of Curtis and Westwood, early in the 19th century. When at Cambridge he became more closely acquainted with the methods, aims and results, of comparative zoology, and seeing the excellent field offered by these parasites for research in pure science, determined to leave it no longer neglected. While still an undergraduate, he interested entomologists and others in the subject, and collected assiduously himself during vacation. He soon brought together

a considerable amount of British material.

The collection contains about 600 species. Only a few months before his death, Mr. Rothschild entered into correspondence with Russian men of science and collectors, with a view to obtaining some of the species still lacking. He was anxious to form as complete a collection as possible, because he had planned a catalogue of it in which every species would be illustrated and described. The collection contains approximately 3,500 microscopic slides, besides 40,000 specimens preserved in alcohol and 20,000 duplicates of common species.

To amass this vast material was no easy undertaking. These very active insects were particularly difficult to obtain in the tropics, since the flea leaves the host almost immediately after death and the ants are generally on the spot at once to take away any insect alive or dead, that may be found on the host in a trap. By interesting collectors in the aims of this study, and offering small sums in recompense to likely persons in foreign countries, Mr. Rothschild gradually achieved success. Yet in spite of his efforts and the great work he accomplished, British knowledge of tropical fleas is still very inadequate, and almost certainly, even in Central and Western Europe, many new specimens remain to be discovered.

Mr. Rothschild, as was to be expected, did not confine his interest solely to fleas, other groups of blood-sucking and disease bearing parasites being extensively studied by him, but it is for his remarkable collection of fleas, and his work upon them, that natural science and medicine are principally indebted to him. By a deed of gift executed in 1913 Mr. Rothschild transferred the entire collection to the trustees of the British Museum at his death, or earlier should he so decide.



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