

TEA AND INSURANCE.

Business Complications Over the Offer of a London Store to Wives and Mothers.

A curious situation has arisen in London over the advertising scheme adopted by a tea store, reports the New York Sun. The plan was this:

Any married woman who bought tea in any quantity, however small, from the firm regularly every week for 52 consecutive weeks became entitled, if her husband died after that time, to a life annuity pension. The pension, of course, was small.

The idea took, and the business of the company leaped up to an astonishing figure. For the first two or three years the outlay for pensions was almost nothing compared to the income. Of course, the number of widows increased gradually, but for some time no noticeable disproportion to the new volume of business.

The scheme did not very clearly come under the supervision of the government insurance officials and the company had merely to report the status of the business and the amount of pensions paid. The annual insurance blue book for Great Britain contains this year for the first time the printed statement of this plan.

In June, 1900, the firm had a yearly income from sales of about \$700,000 and paid to its pensioners more than \$100,000. In June, 1902, the annual sales were over \$2,500,000, and the pensions \$1,500,000. There are now more than 3,000 widows who are entitled to draw a weekly bounty from the company until the day of their death and the average payment is about \$2 a week to each pensioner.

The figures given by the government show that the amount of the pensions is slowly creeping up on the income of the company, despite the fact that the income is also on the rise. Thus far no attention has apparently been paid in the workings of the scheme to the fact that a certain amount of money should be invested and held in reserve to pay the annuities already on the books.

The British critics of the plan, mainly the rival merchants, argue that if the 3,000 widows are really pensioners on the books, the firm has a liability to them in the future of not less than \$10,000,000.

Lately, to extend the business still further, it has been announced that any woman already a widow may earn a pension by purchasing a half pound of tea weekly for ten consecutive years. This pension amounts to ten shillings a week.

The boom that follows this new departure is expected to hold up the company's end for some time on the old plan, but the mathematicians of the industrial insurance companies which have been deprived of their weekly premiums by the insurance with a little tea in it plan and the tea merchants who have been deprived of their trade, both say that the time of failure of the scheme is not far off for the tea company.

The one safeguard that the latter has is that only 75 percent of the profits of the company can be used to pay pension claims. In this case the company could never be insolvent in theory, but the pensioners would meet death as the profit declined.

The government in 1890 required the regular insurance deposit of \$100,000 from the promoters of the plan, but the law under which this was done does not very clearly cover the requirements of the case. Measures are now being taken by the London board of trade and the insurance interests to have the government place some restriction and more responsibility on the tea house for the liability it has taken upon itself to boom tea.

It is stated that the company itself is beginning to feel the strain and will welcome a chance of relief even if the operation of the plan has to be discontinued with those persons already on the books.

CHANCES FOR COLORED GIRLS.

They Are Getting Into More Respectable Places and Are Receiving Better Pay.

The young colored girl who is better educated than most of her class is coming into favor in New York as a worker at banks which require refinement and discrimination in the doing, says the Sun. One Hampton student has a place of trust in the woman's department of a banking bank, where it is not only required of her that she be consistently polite and obliging, but that she render such clerical aid in going over accounts or counting bills, as may be required, she wins praise both from her employers and the bank's patrons for her cheerful willingness and capability.

Several colored girls have qualified themselves to manage others have become the hairdresser's train or to give massage treatment, and are working as specialists in these businesses and winning success. More than one is well established as a dressmaker, showing peculiar aptitude not only for the work itself but for business management. At colored girls are regarded by the white folk as good handy workers, many of whom display a knack for carpentry and arranging.

Not a few of the colored girls are capable of the pathos and sympathy which makes them a valuable asset to any household. One of the most interesting of these is a young woman who acts as secretary for a couple of the rich and who is a very capable woman with the ability to handle a very large amount of business. Several colored girls have lately been employed in the new hotels, and are doing in the most satisfactory manner. Others have secured prominent places as seamstresses and private dressmakers in the homes of the wealthy. One of the most interesting of these is a young woman who has secured a position in the household of a very wealthy man. She is a very capable woman with the ability to handle a very large amount of business.

SEEING FAINT STARS.

Scientific Experiment to Increase Our Visual Powers in Studying the Sky.

Astronomers have usually put the limit of vision without instrumental aid, at the sixth magnitude. A good deal depends, of course, on the clearness of the sky and the steadiness of the air.

What is called "good seeing" occurs rather infrequently. Successful observation results also from practice. Still when both the observer and the conditions under which he works are above the average, anything fainter than a magnitude of 6.2 or 6.3 has not been regarded as visible. This fact leads to an investigation recently undertaken by Heber D. Curtis, at the Lick observatory, reports the New York Tribune. It may be added, to render what follows more intelligible, that a star of one magnitude is supposed to be two and a half times brighter than a star of the next lower magnitude. A fifth magnitude star is more brilliant than one of the sixth.

Part of the difficulty in seeing stars grows out of the faint illumination already in the sky in consequence of reflections from small particles of dust. The moon is a sad mischief maker. Even an inexperienced observer can detect the difference in the distinctness of the stars on the nights when there is a moon and when there is not. It has been suspected, though, that even on moonless nights the surrounding stars alone detracted from the distinctness of any faint object by lessening the blackness of the background. What Mr. Curtis did, therefore, was to arrange a telescope in such a way as to reduce its aperture to a small hole, and thus shut out as much starlight as possible.

For this experiment he removed the lenses, of course, for he wanted to test the power of the naked eye. All reasons for using a telescope at all were that he could thereby better exclude all superfluous light, and that he could tell exactly what he was looking at. He worked with the tube of the 12-inch glass, which had a length of 18 feet. At each end he placed a thin metal screen. Each screen was pierced with a hole of a quarter of an inch in diameter. Under these circumstances he observed 21 stars which could be identified by their position beyond a doubt. He could determine their celestial latitude and longitude—declination and right ascension, an astronomer would call them—

by making certain stars attached to the telescope. There could be no mistake as to their identity. Subsequently he looked them up in standard catalogues for their magnitude. They ranged all the way from 6.3 to 6.5. To represent the limit of his own vision, he says that, without using the tube or screens, on one of the nights when the experiments were in progress he detected a star near T. Virginia, which is rated at 6.5. The presentation resulted in extending his own ability to see by two full magnitudes. In other words, he saw stars six times fainter than before.

ABOUT SISAL FIBER.

What the Material Is and Where It Comes From, Something Not Generally Known.

Everybody has heard of sisal grass, sisal hemp and sisal fiber. No person who uses a rope fails to use the word "sisal" frequently. Yet few persons know why the particular kind of rope known as "sisal" is so named.

As a matter of fact the term is very misleading, for sisal is neither a hemp nor a grass, and it is not produced in any extent in the city of Sisal, to which it owes its name, says the Chicago Factor Ocean.

Sisal is a port of Yucatan, in Central America. Until 30 years ago it was the only port of entry on the peninsula, and so it became the place through which all the fiber reached the other world. Hence it was not long before the name "sisal" was applied to the stuff that came from Sisal.

To-day Sisal is a dead town. The port of Progreso has taken away all its trade and it is through Progreso that the sisal fiber reaches the plant known as the agave. It grows in great palm-like clusters, the leaves sprouting directly from the ground. Each leaf is shaped like a sword and is as keen and murderous as a bayonet. The fiber is obtained by scraping the pulp from the leaf until the stringy component parts of it are left. This stuff is dried in great strings until it looks like hanks of the finest, it makes tough and durable rope and exceedingly cheap cord.

Much of this work is done by the natives with instruments that are exactly like those used for the same purpose in prehistoric times by the ancient inhabitants of Central America. A stone man can produce from six to nine pounds of sisal fiber a day with these crude tools.

When cutting time comes, the natives go into the plantations armed with keen machetes and slice the leaves off close to the plant. These men become wonderful by expert, and can cut as quickly as the eye can follow them, yet never injure the stalks or even a leaf.

When the leaves are cut, they are piled up in neat stacks. These stacks are then carried to the plantations, where they are piled up in neat stacks. These stacks are then carried to the plantations, where they are piled up in neat stacks. These stacks are then carried to the plantations, where they are piled up in neat stacks.

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BOTANICAL KNOWLEDGE PAYS.

Profitable Variation Spent by Girl Who Had a Taste for the Study.

Some people have not the time to acquire knowledge that may be a benefit to them, but there are a few among those who are willing to pay as liberally as the gentleman with whom a Wellesley girl recently came in contact. Being in search of summer employment by means of which she could add to her comforts during the next term of school, she was requested by a millionaire noted for his ironical business methods and a heart which was supposed to be as hard. As she entered his office he curiously dismissed his stenographer and turned to his caller, saying:

"Driving down to the station this morning with my little girl, a leaf dropped into my carriage. It had on the under side some queer little red things, like tiny eyes, rough to the touch. What are they?"

The college girl explained the larvae described, and the man of stocks and bonds listened attentively. Then he asked why certain leaves showed one coloring when the wind blew from the north and another when it blew from the south. In short, putting the girl through a rapid-fire examination, watching her so narrowly that she thought he was an authority on botany. As abruptly as he had opened the conversation he closed it.

"I think you know what you are talking about. I've never had time to study leaves and flowers and outdoor life, and it annoys me when my children ask me fool questions I cannot answer. Teach 'em all you know, but don't ram it in so fast that they'll tire of it. Make it play. Will \$25 a week and your board at our place be satisfactory? Very well. Good morning."

The young woman spent a delightful summer, with servants at her command, dainty apartments and good living, simply because she knew botany and pleased the whim of a man who was willing to pay the price for having that whim gratified. The mother and father were away much of the time, and the girl was practically the mistress of their beautiful country home.

THE MODERN ART OF WAR.

Methods of Fighting Have Steadily Adapted Themselves to the Instruments.

Changes in the art of war are now proceeding so rapidly as to suggest that before long entirely new phrases of popular description will be necessary. The standing of soldiers "elbow to elbow" in battle line must soon be regarded as the language of poetry, says Youth's Companion.

With modern projectiles fighting takes place at great distances. This has led to the use of an instrument, known as the range-finder, by which one army ascertains the firing-line of the other. Soldiers can adjust their weapons accordingly in order to penetrate the enemy using the range-finder. The "range-finder" formation has been devised. A single partially destroys the usefulness of the instrument.

Modern drill books direct the individual to seek cover whenever he can do so to the best advantage. They also detail instructions as to the use of rocks, mounds of earth, trees and houses in affording protection, and at the same time giving the soldier a chance to fire. The least possible exposure of the body consistent with effective work is now the rule.

In the civil war each army had its companies, more or less, bands of sharpshooters, but to-day, through unceasing target practice and other drill, the endeavor is to make every soldier an expert marksman.

The lifting of smoke from the battlefield had far-reaching effects. Monsieur Bloch, the famous French writer on war, speaks of the smoke of gunpowder as "the screen behind which for 400 years human beings have fought and died." A clear view of the enemy subjects the soldier's courage to great strain.

Methods of fighting have steadily adapted themselves to the instruments. The bayonet charge is now almost as much a thing of the past as the Macedonian phalanx. War itself will yet yield to better methods of settling disputes. Modern weapons are constantly making it a more and more impracticable, as well as terrible, tribunal.

Saltina Coroa.

Remove the stems and wash one-half pound of Saltina raisins, bruise them and cover with one quart boiling water or milk, let stand on the back of the range one hour or longer, strain water through a cheesecloth and use for making cocoa. Take three tablespoonfuls cocoa and mix with three tablespoonfuls sugar and a few grains of salt, add sufficient boiling water to form a smooth paste, stirring constantly, add the remainder of three quarters cup boiling water and cook two minutes. Pour this mixture into boiling raisin water, mix thoroughly. Serve with whipped cream.—Housekeeper.

Infelting Beanie.

Mrs. Larabee: No, I never quarrel with my husband. I can't get any satisfaction out of it.

Mrs. Montrose: Why? Won't he let you have the last word?

"Oh, I can't! He just sits there like a dummy and never says a word. One night as we were to argue with a post, I saw a woman I was sure you'd know."

Remember.

To stop hemorrhage of the lungs wrap the thighs and arms above the elbows with small strong cords tightly drawn and tied. This will stop the flow of blood almost instantly.—Housekeeper.

WHEN BUMBLE BEES SANG.

Caused the Colored Cook to Wonder About Their Being Out in the Night.

"Yes, I may take a couple of weeks off in the north woods again this year," said a Detroit business man the other day, according to the Free Press, as the subject of summer outings was discussed, "but if I do I shan't make a fool of myself as I did last year."

The interviewer asked if there was a bear or a deer in the case, or if the fish swallowed the canoe with the hook, and the vacationist explained:

"I had a longing to bring down a deer. I knew all about the game laws, but was ready to change it. The other fellows saw how it was with me and egged me on, and by the time we had got into the woods and made camp I was looking seven ways for a head with horns on it to hang up over my shoulder. I don't think I slept for an hour the first night, and on the second I awoke about midnight and heard something moving in the woods. It was a bright moonlight night, and as I rolled out of my blankets and stepped out doors I saw a big buck deer standing out fair and square in an opening not 200 feet away. Ten seconds later I had my revolver in hand and was blazing away, and was told later on that I uttered a whoop with every shot. The boys got hold of me just as I fired the sixth shot."

"But you had killed the deer?" was asked.

"Lucky, I hadn't. There was no deer to kill. It was our colored cook wandering around, and my imagination had put horns on his head and four legs under his body. He came sauntering up after the shooting and wanted to know what was up, and when told that I had fired six bullets at him he laughingly exclaimed:

"Bress yo' soul, Mistah Blank, but I was durn wonderin' 'bout dem bumble-bees a-buzzin' in de tree-tops at dis time o' night."

NAME DID NOT COUNT.

The Guest Would Have Eaten the Dessert if It Had Been a Wilderness.

Congressman Cushman, of Washington, has spent most of his mature years on the Pacific slope, where in early days not much heed was paid to the social amenities. He was seated at a dinner

days in the darkness of the night, a meeting of the Bar association of the state, relates the Chicago Chronicle. "One of the old-timers" said Mr. Cushman, "was on hand from the wilds of Washington. He had practiced law in the territory when Grant was in the white house. The old fellow wore a long-tailed, clawhammer coat with brass buttons and other prehistoric raiment."

"When he took his seat at the table there was before him in the center of the table a large silver-plated dish filled with oysters, upon the top of which was floating an inviting snow-white frosting. The old gentleman, not recognizing the conventionalities of the occasion, went for it like a body Varden trout for a salmon etc. He reached over the table and pulled the dish gently toward him, dipped the silver ladle deep into the delicious compound and sucked the ladle dry with one distasteful audible snarl. Just as he dipped the ladle in a second time one of the colored waiters spied him and hurrying up to the old man, whispered:

"Don't eat dat, mistah! Dat's de dessert."

"The aged lawyer looked up in innocent amazement with the ladle poised in the air, and said:

"Dessert? Is dat? I'm not afraid of it. I eat it if it was a wilderness!"

HOW ANIMALS SWIM.

Some Do It Very Easily and Naturally While Others Make a Bad Job of It.

Almost all animals know how to swim without having to learn it. As soon as they fall into the water or are driven into it, they instinctively manage to keep afloat, and not only manage to keep afloat, but propel themselves without trouble, says Nature.

Excepting man, the monkey, the camel, giraffe and llama, which cannot swim without assistance, Camels and llamas here to be helped across water and giraffes and monkeys drown if they enter it. Now and then both of the latter species manage to cross waterways, when they are driven to extremities, just as human beings occasionally can keep themselves above water through sheer fright.

A funny, though able swimmer is the rabbit. He submerges his body with the exception of head and tail. The latter sticks away up into the air and his hind legs make "soapsuds" as they churn the water madly to get away. But with all his awkwardness he is a wily swimmer and is only beaten by the squirrel among the land animals.

The squirrel swims with his heavy tail sunk away down in the water and his head held high. He cleaves the waves like a duck and a man in a row-boat has all he can do to keep abreast of the swimming squirrel.

One thing that some of the land-living animals do is to drive. No matter how hard pressed a swimming dog, rabbit, squirrel or other land-dwelling animal may be, it will remain above water. But the muskrat, however, he has a better device in readiness.

English as She Is Spoke. "This is the first time that in three nights the quartette sat about a table, shuffling dealing, and cashing in jack-pots, and when the game was finally broken up every man had exactly the amount he had begun with." "Humph! Odd the way they came out even, isn't it?"—N. Y. Times.

A TICKET AGENT'S TROUBLES.

He Was Much Harassed Because He Didn't Know a Man by the Name of Peters.

A young man called up a ticket office the other day: "What's the fare to Buffalo, round trip?" he asked, relates the Buffalo News.

"We haven't any round-trip tickets," answered the voice from the other end. "Well, what's the fare one way?" "Ten dollars."

"Then the round trip would be \$20, wouldn't it?" "I don't know."

"Well, it would be fair to presume that it would be, don't you think?" "Can't take anything for granted these days."

"Seems to me you railroad people don't know very much, or if you do you don't care to tell it."

"Sorry you don't like us."

"Tell you what, old man, don't you travel by railroad any more; take a canal boat. They're always handy, and they say some of the milk-drivers are very polished gentlemen. Good-by."

"Good-by."

Vacation times are not the happiest days that are spent by the clerks in a railroad ticket office. Sometimes their patience gives out, and to one wonders much.

Yesterday, for instance, an elderly woman wanted a ticket to Laurel, Maryland or Delaware?" asked the ticket seller.

"I don't know. Just Laurel. Ever so many people go there. My nephew lives there. His name is Peters. He's an undertaker. I suppose you know now which one I want."

"No, madam, I can't say that I do. Suppose you go home and find out which state your nephew lives in. It will be quite the safest way. No use starting off on a wild-goose chase."

"But you sell my nephew tickets about once every three months," persisted the woman. "If you think, I am sure you will remember him. He has a red mustache and one front tooth is gone. He is going to be put in the next time he comes to Baltimore, but if you've ever seen him you surely must remember him. Are you the only person who sells tickets at this window?"

"I am not."

"Well, then, if you'll just call the bell, you will know him. He is a little taller and with gray eyes."

"The other gentlemen are not in."

"Then I'll wait for them."

"But they are almost certain not to know him."

"Yes, they will. Peters is well known."

"Very good," said the ticket agent, wearily. "Wait then. They will be here within the next ten hours."

But the woman walked out, grumbling.

The ticket seller isn't always the most amiable of men, but he has some reason for his temper.

WASHERY COAL.

Small Sizes of Anthracite Reclaimed from the Old Banks of Ohio.

To a person living in the anthracite coal fields of Pennsylvania the large "bank" sizes scattered throughout the region seem so partly an accident, as most of these banks have been in the position they occupy today for several decades and are the products of the field. But to persons passing through this section, notably for the first time, these immense piles of coal and refuse are a source of interest and curiosity, especially as to the smallness of these disbursements of the anthracite, says Mines and Minerals. However, many of these banks represent considerable wealth, as they contain large quantities of the smaller sizes of anthracite, so popular among manufacturers for steaming purposes. What are known as the small sizes of anthracite—pea, buckwheat, rice barley and culm in varying proportions are being reclaimed from ruin banks deposited in mining operations of former years. These small sizes were being thrown out upon the refuse bank previous to 1900, at which time chestnut was the smallest size of coal shipped to market. About 1865 pea coal was utilized as fuel, ten years later what is known as No. 1 buckwheat was prepared, and it was not until 1875 that the No. 2 buckwheat, barley and culm were shipped. Prior to this time a large percentage of this valuable coal was consigned to waste banks, and today witnesses such a demand for this grade of fuel that anthracite in operation or are being built to many of the breakers in the Larkawanna field, where the large sizes of anthracite are prepared dry, and washeries specially designed to reclaim the material from the old ruin banks are to be seen throughout the anthracite region.

A Tender of Wit. "Tender" says Mr. H. in the main the Mutual theories are not usually regarded for wit. There are exceptions, however, and one of them seems to be the Venetian tenor, Slezak, who must be cited as an extraordinary style particularly of epigrams. One of the Berlin theatrical agents recently sent him a wire with an offer for a very large remuneration. The telegram said: "Offer me two nights, Berlin Royal opera (Lohengrin), Tannhauser, honorarium \$20,000 marks (about \$142,000 honorarium)." Whereupon the tenor used the bank for the prepaid answer by filling it out with the short reply: "Honorary affair secondary affair, money affair principal affair.—Slezak."

A "POLLY PIPER" PARTY.

An Amazing Entertainment for the Porch When the Weather Is Just Right.

Porch parties are now the vogue. A clever housewife recently sent out invitations for a "Polly Piper" party. The cards gave no clue to the nature of the affair, and each guest was left to wonder what a "Polly Piper" might be, says the Washington Star.

When the guests assembled on the wide porch they found it set with low tables and chairs of all sorts and conditions. Gay cushions promised comfort, plants and hanging baskets offered sweetness, but no "Polly Piper" was in evidence.

On the small tables an array of clay pipes was spread, all new and sweet-smelling. Were the fair guests invited to a smoker? The appearance of the houses loaded down with shaves of tissue and crepe paper of every imaginable shade, with cushions and with many pipe-bowls, relieved their perplexity. When she announced that each guest must smoke her own "Polly Piper" there was an instant babble of questions and exclamations.

Each guest was given a pipe, with instructions that she was to dress it within 15 minutes at the end of which time prizes were to be awarded to the two whose work should be judged best. Each one might select three strips of paper from which to fashion a costume. Think the doll complete each one must have a face drawn also.

The guests went immediately to work, selecting their papers with reference of the character which their particular foll was to assume. Gray and white papers were chosen for the doll which was to be don Quixote; navy blue and red for the Salvation army girl; blue and white for the yachting costume, while the gayest colors on the table went to give out a veritable Topsy. Needles, thread and thimbles were furnished, and pipe for those who preferred to use it.

After selecting her materials each guest was expected to seat herself as far as possible from the others in order to give undivided attention to her own doll. At first it seemed impossible to do anything with the awkward pipe, but by degrees the interest quickened, and one after another became absorbed in her work.

At the end of the time allowed the

long dresses, ballet girls in short full skirts, summer girls with frills of draped, full skirts of dilly crumpled paper and girdles, little nurse maids in red and white, little boys in green, Little Red Riding Hood, whose costume was not only well made, but whose face had been drawn upon paper and fastened over the end of the pipe, drew away with the little knob, there with every other doll possessed. She also had made complete little paper houses. The second prize was awarded to a charming miniature, whose original pipes were well simulated.

The award of prizes was followed by the serving of lemonade, and the affair was voted one of the most successful of the season.

FINDING THE RIGHT COLOR.

Something That Is Not Recognized by Every Woman as of Vital Importance.

Nothing would it be to follow the imperative of finding the right color for a dress that has been properly selected a doubt that it is early in the color of her hair and eyes in her clothes to make herself a harmony, is the most beautiful of elements, says Gentlewoman.

An unshowered woman is best in condition, she shining into the folds of her hair, the yellow and red and purple her complexion is fresh and healthy, shining in the eyes, and she whose hair is dull, brown should avoid bright and warm colors. In a frock of black may appear quite charming, and white is a color which has no qualities. You never know when white will become. Sometimes it proves wonderfully revealing, sometimes the reverse.

One of the most sought after of American girls in London society, without real beauty, attained the art of looking so interesting white and appearing every other color. Morning gown and night she rings the changes on white, green, cambric, blue, buff, and satin.

"Do as I say, and you will be beautiful." This was the admonition by a great man, miliner in Paris.

But I have pale skin, and I love fawn," sighed the girl.

"Wear either, and you will be beautiful," came the stern response, as the artist had his way.

Danger in "Home Remedies."

The trouble with four persons who try to doctor themselves after coming here," said a physician in a public hospital, "is that they do not know the best thing about the simple remedy that is the best for them, that they use often times they do themselves serious injury through their ignorance. I have heard of a number of other cases who had taken half an ounce of home remedies, some of which told him to take half an ounce of opium. It is the same way with paragon, sweet after, and so on, and other well known household remedies. Persons who trust to their own wits are likely to get mixed, and other use an overdose or use the wrong kind of a woman came in here suffering from the effects of a drug that she should never have obtained except on a physician's prescription. It was the big dose and her prompt application for relief that saved her. When I scolded her she showed me a clipping from one of the weekly papers that runs a doctor's column. The dose prescribed was enough to kill a horse."—N. Y. Times.