

WALTH FROM COWS.

OUR TWO HUNDRED MILLION DOLLARS A YEAR REALIZED.

Facts and Figures of Interest to the Farming and Stock-Raising People of the United States.

"Did you ever sit down and figure," said the man with a pencil, reports the New York Sun, "just how big a swath the humble dairy cow cuts in the world, or more properly speaking, in this country? If you haven't, you will doubtless be surprised to know that she adds \$265,000,000 a year to our wealth. There are about 11,000,000 dairy cows in the United States, which are yielding about 1,375,000,000 pounds of butter a year. At 15 cents a pound this foots up over \$200,000,000. The average annual yield of butter to the cow is 125 pounds and if the farmer knew how to feed his cattle properly he would bring this average to 200 pounds, or about the cost of the cow in the first place. Most farmers who have never investigated or studied the matter imagine that all that is necessary to feed a cow is about what he thinks she ought to have. The fact is that every cow must first have enough food for body maintenance, then whatever she gets over and above that goes into milk or meat—which depends upon the breed. If a cow is bred along dairy lines—that is, if her sire is a full-blooded dairy animal—she will not have the usual natural tendency to convert into meat her excess of feed, but will turn it out in milk. If she is fed from the time she drops her calf, is regularly milked and made comfortable, quiet and contented the more feed she gets the more milk she gives. There's a good bit in keeping any animal contented and happy, especially if she is a good milker. Some may think that such an enormous yield of butter as would result from proper feeding of all these cows would bring ruin to the industry. This would happen only where feed is expensive, but the real result would be that American butter would find a big market in Europe, where we could undersell all home competition. For instance, in Denmark it costs in round numbers about 10 cents a pound in the northwest to produce butter. In Germany the cost is but little less than in Denmark, and so it runs through all the countries that offer us a market. In fact, there is a lot of butter now being exported by the big creameries and they find it easy to average 20 or 25 cents a pound. The price abroad at present prohibits butter from general use, but with a production double what we now have we could afford to offer it abroad at a figure that would still give us plenty of margin. It will take a good many years though to bring the average up to over 250 pounds to the cow, since much of the stock is poor, and proper feeding is difficult to propagate. Present prices are satisfactory, however, and the good cow, one that is properly managed, will net its owner from \$30 to \$40 a year. The butter business is rapidly drifting into the hands of the big creamery companies, of which there are a large number, especially in the west and northwest. They have not only been raising the standard of butter but they have been gradually putting up the price. They have stations scattered all over the country, easy of access to the farmer. The owner of a dairy herd buys a patent separator that turns out the butter fat, and the creameries pay him a maximum of 20 cents a pound for this. The skim milk he feeds to his pigs, and every month the creamery a little check for about \$2.50 or three dollars, a cow comes in very handy. Thieving Bluejays. Greenleaf Davis, the hermit of Mount Katahdin, tells of a bluejay's nest that contained the shells of more than 250 eggs, which the jays had stolen from the nests of song birds and taken home for their young to feed on. Hidden in one side of the nest was a gold watch which a hunter from Worcester had lost the previous autumn and had accused his guide of stealing. The watch had hung upon the limb of a lean-to-ramp at night, and when the hunter awoke in the morning the timepiece was missing. Charms of Fossil Hunting. One of the charms of the fossil hunter's life is the variety, the element of certainty combined with the gambling element of chance. Like the prospector for gold, the fossil hunter may pass suddenly from the extreme of dejection to the extreme of elation. Luck comes in a great variety of ways, sometimes as the result of prolonged and deliberate scientific search in a region which is known to be fruitful, sometimes in such a prosaic manner as the digging of a well.—Century. Cure of Idiocy. Cretinism, which is one form of idiocy is curable, according to Prof. von Wagner of Vienna. He has treated 32 cases with thyroid gland and finds improvement in body and mind in all cases, even when the patients had passed the age of growth. All improved in their power of speech and some of the children were made fit to attend school. One of the Others. Clara—Did the newspapers notice your father at the great banquet? Johnny—Yes. "Well, mamma said she could not see his name in the list." "No, but the list ends up with 'and others.' That means papa. They always mention him that way.—Tit-Bits.

CHILDREN'S SMALL DECEITS

Signs of Depravity in Little Ones That Bode Ill for Their Future.

Natural depravity of the youthful mind was fully shown in a North side confectionery store, when three little girls entered the shop in Indian file and made a beeline for the candy counter. The proprietor, a man with an expression of injured innocence, says the Chicago Tribune. "Well, what do you want now?" the old woman who was proprietor of the place inquired. "Oh, said the eldest girl, barely seven years old, jerking her elbow expressively in the direction of one of her small companions, "she gave you a nickel instead of a cent." The old woman went behind the counter and took out a tin box containing a number of coppers. She peered into the box, she shook it, to make sure there was no nickel lurking among the other coins, and then held it under the noses of the little girls, exclaiming sharply: "There, now! Do you see any nickel there?" Without replying the girls fled out of the shop, each face clouded by an expression of hopeless disappointment. "You wouldn't believe it," said the old woman, bitterly. "I wouldn't believe it myself if I didn't stand here all day and see it with my own eyes. The deceits of children are almost enough to drive me crazy. They look you right in the face with angel eyes and lie to you as easily as if their tongues were oiled. Many a penny I lost because I could not believe that mere babes were trying to swindle me. When I catch them at it they run out just as those girls did without saying anything. That does not keep them from coming back here again, though. The boys around here are just as bad as the girls. Half a dozen boys were in here getting candy one day, and they had got their candy and hadn't paid for it, when a boy stuck his head in the door and shouted: 'Say, missus, your sign has tumbled down!' His eyes bulged out as if he was scared, and my heart gave such a jump that I could scarcely get out to the sidewalk. The sign was all right. The boys left the store by a rear door while I was looking for the boy. Afterwards they declared that they paid for the candy when they got it. It is dreadful to think what men and women these boys and girls will be when they grow up."

THE STORY OF RAISSULI.

Capture of the Arab Brigand by the Basha of Tangier Described by Himself.

The Brigand Raissuli, who captured Perdicaris, tells his own story to Leslie's Monthly Magazine. "Now, some eight years ago, Abd-er-Rahman Abd-el-Saduk, then the basha of Tangier," said Raissuli, "finding that he could not subdue the resistance of our party by the troops at his disposition, made overtures of peace, and, sending me a safe conduct, invited me to come and discuss a friendly solution of our difficulties. I went to his official residence, alone and unarmed—and, while we sat at a table (literally—about a tray)—I was suddenly seized, bound, hurried to prison and heavily ironed, an iron band was riveted about my neck, handcuffs with intervening bars so that I could not bring my two hands together were fastened on my wrists, and similar fetters were also riveted about my ankles. Then I was sent to Mogador and there confined with the lowest criminals, who reeked of filth and who swarmed with insects—these latter cut into my flesh as did also my irons. Thus I remained four long years, chained to the walls so that I could not lie down, until at last the neck band and handcuffs were removed. After that I passed into another whole year in that horrible prison. 'Do you now wonder,' he asked, 'at the oath I swore to be revenged upon so treacherous an enemy? You know,' he continued, 'of the column of government troops lately sent against us. They remained in the valleys, yonder, capturing defenseless peasants at the plow and violating their daughters, of whom 18, amongst them children of six years old, have been thus dishonored. Then came the treacherous capture of the Moorra deputation who went at Hadj Abd-er-Saduk's summons, bearing no arms, but presenting in their hands. Then I determined to seize upon some European and to hold him till these men should be released and until the Abd-el-Saduks make restitution for the wrongs we have suffered at their hands.' Dog Massage. Quaker professions are many and various, but there can be few more queer than one which is now being advertised in Paris—that, namely, of professor of massage for dogs. It appears that there is an establishment in which dogs may be subjected to treatment at the following rates: For changing the form of the muzzle, 40 francs; putting wrinkles on a bulldog's face, 80 francs; making a straight tail curly, 20 francs; removing superfluous hair, five francs an hour; changing color of coat, 30 francs; changing drooping ears to erect, and vice versa, 20 francs; making a bulldog's fore paws crooked, 100 francs. Alarming Symptom. "What's the occasion of all this talk about having a conservator appointed for old Montbrun?" "I think it originated with his lawyers. He wants to tear up his will and divide his property among his heirs while he is still alive."—Chicago Tribune.

COLLEGE MEN WORK.

STUDENTS SEEK EMPLOYMENT IN MAINE LUMBER WOODS.

Young Men of Education Take the Places of Frenchmen and Indians as Fire Watchers. "In quick, negotiable value," said Forest Commissioner Edgar King, "the lumber standing on the wild lands of Maine is worth more than all the other holdings in the state. We have more than 25,000,000,000 board feet of spruce, which should be worth at least four dollars a thousand on the stump. Then we have millions of feet in second growth pine, some of which is very large. To say nothing of hemlock and hemlock bark. To this we must add the young timber, but which is not yet big enough to cut, but which is coming on so rapidly that in many townships it is making for its owners from five to eight per cent every year. Now, if you will add to these the vast area of hard woods, many of which are very valuable for flooring and cabinet work, you have a combined valuation that will nearly pay off the entire government debt. It is the realization of this fact, says the New York Sun, that is leading owners of forest lands to give more and more protection from fire to their holdings. Several of the men who have large holdings in wild lands have contributed to hire men to patrol the woods constantly from late in May until the fall rains set in. The average pay of these patrolmen is about \$1.50 a day and all found. The outdoor life and the strange scenes have induced college students and students of natural history topics to seek this kind of employment, so that instead of having Frenchmen from Canada or Indians from Old Town on duty the fire watch of Maine is composed of young men of education. Now and then an employe grows weary of the solitude and gives up his job on account of homesickness, but a majority are delighted with the work, and say they are the only persons in the world who receive pay while enjoying an outing. "It is away ahead of a symposium for keeping a chap in training," said a student undergraduate from Harvard. "No man can do his duty as a fire patrol and keep any flesh on his bones. I am carrying an ax, a big blanket, and five or six days' rations on my back most of the time, and when I do not cover my 30 or 40 miles a day I am called down for loading. I find that simple foods stand by me much better than the chicken fixings you buy at the restaurants. Bacon, corn bread and tea are my standards, and I cannot find bacon, strips of raw salt pork that are fat and sweet will serve as well. "When one has to lug his grub on his back for days at a time he becomes cautious about taking on a big load. A half-pound of bacon and a pint of cornmeal—the latter to be cooked on a strip of bark or a flat stone, in the form of a hoe cake—will stand by me longer than a meal at Young's or Parker's. These two, with a big dipper of hot tea that is strong, and used without milk or sweetener, will put one in shape to win medals or most anything. "A DINNER-TABLE MISHAP. Unexperienced Servant Performs His Duty to the Letter of Instruction. Marcel Prevost, the French novelist, is a favorite in the American colony in Paris, says the Washington Star. "Whenever I see an American dinner party," said M. Prevost at an American dinner party, "I laugh a little to myself, for the good man's stately presence reminds me of a terrible mishap that once befell me. "I entertained a certain bishop last year at dinner. My butler, an elderly man, had brought in from a friend's house an inexperienced lad to help him in the dining room, and it seems that this lad, during the laying of the cloth, annoyed the butler beyond endurance with questions as to his duties. "How shall I hold the plates?" "Do I serve the dishes on the right or on the left side of the guests?" "Must the bishop be served first or second?" "So he continued interminably, and at last the impatient butler said: "All you will need to do will be to stand behind the bishop's chair, and whenever his lordship puts down his glass you must reach over and wipe his mouth with a napkin. "That, as the butler expected, silenced his assistant. But the young man actually took the butler's ironical remark for a serious order. As soon as dinner began he stationed himself behind the bishop, waited till his lordship had drunk and put down his glass, and then, as deliberately as his nervousness would permit, he opened out a large napkin and wiped the dignified old gentleman's mouth. "Imagine my horror. "Man's Food. A man is a very broad, omnivorous animal, and needs a great variety of food, both mental and physical. No matter what element we omit in his bill of fare, there is a corresponding loss, omission or weakness in his life. You cannot get a full, complete man on half a bill of fare. You cannot nourish his body and starve his soul, and expect him to be symmetrical, well-balanced, poised, nor can you starve his body and nourish his soul, and expect him to be a giant on the physical as well as on the spiritual plane.—Success.

THE FATHER OF SOLDIERS.

How the Japanese General Kuraki Looks After the Comfort of His Men.

That night we camped on the battlefield, and again I had occasion to witness the extraordinary care Gen. Kuraki bestows upon his prisoners. As it was impossible to procure European food for our men, he sent the officers to Antung, where a Russian kitchen had been previously established. The men were told, with many apologies, that they must be content with rice and dried fish until they reached Vitju, where they would find "grub" to their liking. Not satisfied with that, the general ordered that the huge portions of rice allowed each Muscovite prisoner be fried. "If they cannot have buckwheat cakes, I will give them something like it, at least," said the "Father of Soldiers." At the same time he announced that tomorrow would be a day of rest, writes Baron Gottberg, in Louisville Courier-Journal. When I started out next morning to once more ride over the battlefield, the part used for burial places looked not unlike a soldiers' cemetery at home on Easter day. The several hundred graves were strewn with field flowers and green twigs, some being literally covered with many-colored blossoms and leaves. And there were more and more of these every minute, for every man not detained by wounds or duty, came to visit the dead, and every visitor brought flowers or greens to stick into the ground with the expressed wish that they grow and flourish—not to die like the good friends. And then each grave, brave man—grave in duty, but smiling in death—drew forth his notebook and listed down the name and date on each headstone. These he will report as soon as he comes home. Thus the official lists are constantly reinforced, and, if need be, corrected, and Japan loses the name of none of her numerous heroes. I was astonished to learn that the Japanese government has no intention of bringing home the bodies of the fallen. "For the burial ceremonies an empty casket, inscribed with the dead hero's name, suffices," said a general staff officer whom I asked, in a matter-of-fact way. "With the same object in view," long and earnestly in the service of the crew of the transport, Kinshumaru, that allowed itself to be downed by the Russians, preferring death to surrender. "When a body of troops is unable to offer further resistance, it is no disgrace to surrender, I urged. "The crew did well," replied the Jap, "and their example will be followed by my countrymen a hundred times, if necessary. When a Jap cannot live for Dai Nippon, he might as well die." And he showed me a letter just received from Tokio. A brother of his wrote that their uncle, old Gen. Nogi, had very properly refused the obsequies intended to be held for his youngest son who died at the Yalu. "Wait awhile," the general had said, "I have two more sons in the field, and all promised to die for our country, if it must be. There may be more deaths, and then we can hold funeral services for all at the same time."

QUICK LUNCH TRAGEDY.

Food Boiled by the Hurrying American Hastens Him to His Death.

Who can write life-tragedies that may be traced to the "boiling" of luncheon at "quick lunch" counters? Yet it would seem that even a "quick lunch" is becoming too slow for us. Recently I saw a sign in the windows and over the door of a New York restaurant, announcing "The Quicker Lunch." "The quicker lunch" will probably soon follow. Indeed, many young business men do not take time to even go to a lunch counter. They take luncheon brought to their offices, where they talk business while they dine, says Success. Has life become so rapid that a man cannot take time to eat? It is possible that he can allow himself only ten minutes for luncheon; and that, even while eating, he cannot take time to smile, or to turn off the steam, but must keep the throttle valve of his thinking machine wide open—planning, planning, "thinking" thinking. "We have become mad in the matter of dollar-chasing. Not long ago I heard a business man say that his partner, who had recently married, took his wedding trip on an elevator in a New York skyscraper." It was the only time he felt he could take to celebrate such a minor affair as his marriage. A man cannot be normal, and cannot reach his best while living at such a high rate of speed. We Americans cannot, under existing conditions, attain that exquisite poise of character that mental balance and that harmonious bearing which should distinguish a great people of a highly civilized race. Secured One-Armed Students. A plucky young telegrapher in Boston lost his arm and faced the fact that he must find a new means of livelihood. Finally he chose engineering and began a correspondence course. Although he had but one hand, he offset this lack by several ingenious mechanical devices, and made very satisfactory progress in his studies, completing his course in an unusually short time, and securing a position of large responsibility and good pay. Since that time he has been a consistent recruiting officer for the school, and all of the students he has enlisted are men who have suffered the loss of an arm.—Success.

CRISP BANK NOTES.

WILL BE SUPPLANTED BY SOFT AND VELVETY BILLS.

New Process to Be Employed by Government Printing Bureau—Some Interesting Particulars.

The days of the crisp bank-note are numbered. Instead of being crisp, the money which the government bureau of engraving and printing will hereafter turn out will be soft and velvety. If important experiments which are now being conducted in the presence of treasury officials for the purpose of demonstrating the advantages of a novel chemical treatment for paper prove satisfactory, the result of the adoption of the new secret process, says Geyer's Stationer, will be to revolutionize a portion of the work connected with the printing of the paper money of the United States. Under the new process it will take just 60 days' less time to manufacture a bank-note than under the present method. The chemical solution not only renders the paper soft and velvety, but it also makes it non-absorbent. By applying it to a Japanese napkin that article becomes as soft and pliable as a tissue of silk. The chemical preparation acts as an antiseptic and preservative. When applied to old documents it seems to knit the fiber together and prevent further decay. Under the present process of printing paper money the paper has to be thoroughly soaked in water. While it is in this soaked condition, one side of the paper is printed. The sheet is then placed in a steam-room and kept under a high temperature for 30 days, the time necessary for the ink to dry. The sheet is again soaked as in the first instance, and the reverse side of the bill printed. The 30-day drying process then has to be repeated. In cases where a third impression on the bill is necessary which is required when the printing is done in two colors, the wetting and drying process has to be repeated for a third time, and another month is thus consumed in its production. Besides the delay of the process, the wetting and drying of the fiber of the paper and although it is "starched" to give it the crisp appearance, the starch soon wears out and the bill becomes soft and sticky. The new process has been tested by the government and is found to be necessary. The ink does not run or bludge when applied to the paper, as under the old process, and it dries within 44 hours after the printing is done. "SMOOTHLY RUNNING WHEEL. It Went Around All Right Until the Visitor Scraped His Heel on the Floor. "Yes," said the manager, as they stood in awe before the great machine. "The perfect. See how smoothly it runs, and remember the weight of that fly-wheel, will you?" The great wheel, 20 feet in diameter, revolved noiselessly by the belt hanging with an air-blast, as if by magic. As the joint came in sight, says the Dallas (Tex.) News. "An only person on the floor made a mistake at the visitors and continued to pour oil into the little glass cups, follow oil that was on a most satisfactory lubricant." As the party turned, one scratched his heel on the floor-board, and a word shrieked out from his throat. The party, including the manager, made for the door. The only man who was not the man who had caused the trouble was interested. The engineer poked his head into the whirling belts and began to scatter oil. "Come-ee-ak!" the visitor ran his foot a row the floor again. The engineer doled back with a feathered face and arched the machine where he peeped into every crevice. "Come out!" called the manager. "Something's about to break." "Come-ee-ak!" Again the engineer tore around the great machine, dripping oil all over it. The machine gave another shriek, this time a hollow groan, for the visitor had miscolored the floor, and with a howl the engineer threw off the belt, and the ponderous wheel slowly halted. "Well," said the engineer, "I'll be hanged if I know what it is, but I got to shut it off." "Maybe it was my foot scraping the floor," said the visitor, feeling a pity for him. "Put nothing!" said the engineer, "The machine's busted. If you would only get into your bus!" Then the visitor got up, and the engineer began to pour oil all the way and both, swearing enthusiastically under his breath until such time as the manager should be out of hearing. Rejected Foods. Cows' milk is said to be abhorred by the Japanese and rabbits are never seen by the Abyssinians, who explain that rabbits are so much like big rats. The natives of the Sandwich Islands would not take care for a gift of beef in Mexico is simply a curle shaped and even then it is patronized only by the "Caucasian" colonists. The half-breeds accept it with hesitation and a two-ounce slice of Limburger would stampede a tribe of mountain Indians. They resent it as a practical joke in questionable taste. But why the Koreans eschew ice cream as a traveler reports is the case, is less easy to explain. Perhaps they share the Japanese prejudice against dairy products or the Chinese predilection for superheated tidbits.—Chicago Daily News. Had Something in My Policy. "I got there something in my policy," asked a caller at an insurance office the other day, about my having to report any change of residence?" "Yes, sir," said the man at the nearest desk, picking up a pen. "Where have you moved to?" "I haven't moved anywhere," rejoined the caller. "I have made a change in my residence by painting it a light straw color and putting a chimney pot on the kitchen chimney. I think that's all, good day!"—Stray Stories. Suspicious. Jasper—often wonder why Jenkins is not more popular, for he is the most polite man I know. Jumpsp—That is just the trouble. He is so confoundedly polite he leaves the impression that he wants to borrow money. Town Topics.

IN AN ANTARCTIC SQUALL.

Not a Pleasant Experience with the Temperature at 73 Degrees of Frost.

Suddenly the mist lifted, and the temperature, which generally rose during a gale, by this time had fallen to 73 degrees of frost. The first squall brought drift snow, and we suffered greatly from frost bites, while securing our little camp, writes C. E. Borzhgrevinks, in "Antarctic Experiences," in Century. Our reindeer sleeping bags, which, while warm from previous use, had been packed on the sledges, where they became quite flat and frozen hard, so that when the gale surprised us we had to throw ourselves gradually into the bags. Later on we used the dogs to thaw out the bags for us. They always liked to roll upon anything that was not snow or ice even were it but a thrown away mitten; and they would turn round and round over it, imagining that they were warmer there than on the snow. When later we threw our frozen bags on the snow, the dogs generally clustered together on them at once, and soon after we could get into them. By this time the gale was over us in earnest, and we took refuge in our sleeping bags in the tent, from which we were not able to extricate ourselves for the next three nights and days, in which time we expected the icy floor beneath us to break up at any moment. Our silk tent rapidly filled up with a dense fog, both from our breath and from the heat given out by the lantern, a thick layer of frost soon covered the inner walls of the tent and beautiful snow crystals shone down on us through the ventilation hole in the bag. The drift snow buried the tent, and the snow pressure left us just enough space for our sleeping bags. The dark little spot which we formed on those vast white fields was blotted out. Men, coats and sledges all disappeared, and the antarctic gale as it raged over us found nothing but cold white solitude. For three nights and three days we had to take turns in standing on all fours to prevent being smothered by the pressure of the snow. From time to time the lamps flared in melancholy native hymns, the monotony of which assumed a remarkable degree of harmonious with the face of the blizzard over our heads. We had brought a small aluminum cooking stove with us into the tent, and with difficulty we prepared a warm meal. But in the end the meal went to our fingers, and it was not pleasant to have one's turn at cooking. We roasted the heart of a seal, but other parts we threw away. The dogs were completely snowed under. Some of them had eaten the straps of their harness in order to free themselves; but they were still unable to move, being frozen to the ice.

SATURN'S SATELLITE.

Its Discovery in 1899 Has Only Late Received Authentic Confirmation.

One of the most interesting recent astronomical discoveries is that of Phoebe, the ninth satellite of Saturn, announced in 1899 by Prof. William H. Pickering, as having been found on photographs made at the Harvard University observatory at Arequipa, in Peru. The data says Youth's Companion, were not then sufficient to furnish a satisfactory determination of her orbit. Confirmation of the discovery has been long delayed, probably because the planet has been crossing the region of the milky way, where stars are so numerous that its verification would be difficult. Naturally astronomers had become somewhat skeptical as to Phoebe's real existence, suspecting that some mistake might have been made in interpreting what appeared on the photographs. But complete confirmation comes at last in a Harvard bulletin just issued, stating that the satellite has been found again upon numerous Arequipa plates, 10 of which, made in and since last April, furnish the elements for a reasonably accurate prediction of its position. The calculation of the orbit is well in hand, and the results will be given in a volume of the Harvard "Annals" soon to appear. The satellite is extremely small, probably too faint to be seen through any existing telescope, but we can photograph what cannot be seen. As to its orbit, all that can be said at present is that the distance from the planet must be between 7,500,000 and 8,900,000 miles, and the period of revolution about 17 months. For further and more precise information we must await the finished computations. Of the six satellites discovered during the last century all but the satellite Neptune were found by American astronomers—the seventh satellite of Saturn by Bond in 1849; the two satellites of Mars, by Hull in 1877; Jupiter's satellite by Barnard in 1892, and now Phoebe. Had Made a Change. "I got there something in my policy," asked a caller at an insurance office the other day, about my having to report any change of residence?" "Yes, sir," said the man at the nearest desk, picking up a pen. "Where have you moved to?" "I haven't moved anywhere," rejoined the caller. "I have made a change in my residence by painting it a light straw color and putting a chimney pot on the kitchen chimney. I think that's all, good day!"—Stray Stories. Suspicious. Jasper—often wonder why Jenkins is not more popular, for he is the most polite man I know. Jumpsp—That is just the trouble. He is so confoundedly polite he leaves the impression that he wants to borrow money. Town Topics.