

form vaseline injected with a glass syringe, previously warmed in hot water. A cold wet dressing is applied to congeal the ointment at the opening. I have satisfactorily employed this method, with the addition of peroxide of hydrogen, as follows: The operative field is shaved and rendered surgically clean. A few drops of four per cent. solution of cocaine are injected beneath the skin at the point for puncture. A straight, sharp pointed bistoury is thrust into the most prominent point of the tumor until pus flows. All the pus is forced through this opening by firm but gentle pressure, as the procedure is painful. The cavity is irrigated with pure peroxide of hydrogen until it returns clear. It is then irrigated with 1.5000 solution of bichloride,

and this carefully squeezed out. The cavity is now filled, but not painfully distended, with ten per cent. iodoform ointment by a previously warmed glass syringe. A cold wet bichloride dressing is now applied with a fairly firm spica bandage. In order to secure the best results this method should be employed only when the glands are thoroughly broken down.—*Med. and Surg. Reporter.*

FOR artists' colors and materials, drawing instruments and decorative materials of all kinds, purchasers had better go to the Art Metropole, 131 Yonge Street, Toronto. This house makes a specialty of those goods and it will be found that the best goods at the lowest prices can be got at that address.

Assessment System

....MUTUAL....

Mutual Principle

## Reserve Fund

HOME OFFICE:

Corner Broadway and Duane St., New York

E. B. HARPER, Founder

F. A. BURNHAM, Pres.

### "FOUNDED UPON A ROCK"

"And when the flood arose, the stream beat vehemently upon that house, and could not shake it; for it was founded upon a rock."

## Life Association

The Mortuary premiums of the Mutual Reserve Fund Life Association are based on the death rate indicated by the Experience Tables of Mortality, and adjusted so that each policyholder must contribute his equitable proportion of the amount actually required for death claims and expenses; the object being to furnish life insurance at the lowest possible cost consistent with absolute security.

**60 PER CENT. DIVIDEND**  
Saved in Premiums

The total cost, for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

**60 PER CENT. DIVIDEND**  
Saved in Premiums

"A bird in hand is worth two in the bush."

Total Insurance in Force Exceeds -	-	-	\$300,000,000
Death Claims Paid in Canada, over	-	-	1,000,000
Total Death Claims Paid Exceed	-	-	23,000,000

**40 MILLION DOLLARS**  
Saved in Premiums

THE MUTUAL RESERVE, by reducing the rates to harmonize with the amount required for death claims, and by judicious economy in expenses of management, has already saved its policyholders over forty million dollars in premiums.

**40 MILLION DOLLARS**  
Saved in Premiums

"A bird in hand is worth two in the bush."

W. J. McMURTRY, Manager for Ontario, Freehold Loan Building, Toronto, Ont. A. R. McNICHOL, Manager for Manitoba, British Columbia and North-West Territories, McIntyre Block, Winnipeg, Man. D. Z. BESSETTE, Manager for Quebec, 12 Place d'Armes, Montreal, Que. COL. JAMES DOMVILLE, Manager for New Brunswick, St. John, N.B. W. J. MURRAY, Manager for Nova Scotia, Halifax, N.S.