YOUNG FOLKS.

Johnny Sleepy-Head.

They call me Johnny Sleepy-head;
The reason why, I think,
Is 'cause I like to lie in bed,
For "just another wink."

My father makes the fire below,
And calls, "Come Johnny," then I
I say, "Y-e-e-s, sir,"—and first I know
I'm fast asleep again.

Then Mother calls, "Come, Johnny dear,"
So very soft and kind
It almost seems that I don't hear—
At any rate don't mind.

Then father calls, "John Thomas!"
In a tone that makes me quake;
I pull my pants on wrong side up
Before I am awake.

Pumpy.

"I wish you would go up to the pasture and pump the tubs full of water. It has been very dry for two days, and I want to be sure that the calves have plenty to drink."

"I'm pretty tired," said Benny, with a little pucker in his face, as he watched Hal Davis going after blueberries.

Papa didn't seem to hear it, or the loud whistle which Hal gave when he saw his playmate looking at him.

"Pump the tubs full," he said, as he went to the barn, "and then you will not need to go up there to-morrow."

"Hal won't go blueberrying then," Benny thought, "and he'll be away out of sight in the bushes before I get the water pumped."

He turned toward the pasture bars, though, and pretty soon papa heard the pump handle going thump—thump, as though his little boy was trying his very best to please him.

Benny looked quite happy as he held up a great bunch of blueberries when he came back.

"Didn't know they were up there," he said.

"And you didn't know we were going fishing down to the lake to-morrow, I guess," laughed papa. "But we are. We will start early and stay all the forenoon."

Away flew Benny's hat into the air as though all the tired feeling had gone out of his arms. And how limber they seemed the next day, when he helped papa row out into the lake, and then throw in his line.

It did not seem more than five minutes, either, before Benny's line straightened out very quickly on the side of the boat.

"Want any help with the fish?" asked papa eagerly. "He's a big one."

"N-no."

And away Benny tugged as hard as he could, and down into the bottom of the boat spashed a three-pound fish in a few momens.

"What a beauty," laughed papa. "And you got him all yourself. There's Hal Davis and his father over across the lake. They aid I haven't had a bite yet."

"Guess—guess my bite—would have slipped off," panted Benny, "if I hadn't got my arm tough pumping for the calves."

"Tha work is better for the muscles than picking blueberries," laughed papa, harder than before, as he pinched his boy's arm. "Seem's as though your muscle does feel hard like the pump handle."

"Thats what Hal said, when he went by with his berries last night," smiled Benny. "And it hurt a little—then. But he can ca me Pumpy all he wants to now. Mean to give him a piece of my fish if he don't cate any."

Twiters for the Tongue.

Read the following aloud, repeating the shorter one quickly half a dozen times in succession:

Six thick thistle sticks.

Flesh of fishly fried flying fish.

The sea ceseth and it sufficeth us.

High rolle low roller, rower.

A box of mixed biscuits, a mixed biscuit box.

Strict strong Stephen Stringer snared slickly six sidy silly snakes.

Swan swan over the sea; swim swan swim; swan swam back again, well swum swan.

It is a sham Sam; these are the same, Sam. 'Tis all sham, Sam, and a shame it is to sham so, Sam.

A growing gloom, growing green.

The bleak blaze blighted the bright broom blossoms.

Susan shines shoes and socks; socks and shoes shine Susan. She ceaseth shining shoes and socks, for shoes and socks shock Susan.

Robert Rowley rolled a round roll round; a round roll Robert Rowley rolled round; where rolled the round roll Robert Rowley rolled round.

Oliver Oglethorp ogled an owl and oyster. Did Oliver Oglethorp ogle an owl and oyster? If Oliver Oglethorp ogled an owl and oyster where are the owl and oyster Oliver Oglethorp ogled?

Hobbs meets Snobbs and Nobbs; Hobbs bobs to Snobbs and Nobbs; Hobbs nobs with Snobbs and robs Nobbs's fob. "That is," says Nobbs, "the worse for Hobbs's jobs," and Snobb's sob.

Sammy Shoesmith saw a shrieking songster. Did Sammy Shoesmith see a shrieking songster? If Sammy Shoesmith saw a shrieking songster, where's the shrieking songster Sammy Shoesmith saw?

I went into the garden to gather some blades, and there I saw two pretty babes. "Ah, babes, is that you babes, braiding of blades, babes? If you braid any blades at all, babes, braid broad blades, babes, or braid no blades at all babes."

You snuff shop snuff, snuff box snuff.

Don't Tobacco Spit or Smoke Your Life Away

is the truthful, startling title of a book about No-To-Bac, the harmless, guaranteed tobacco habit cure that braces up tobacco tinized nerves, eliminates the nicotine poison, makes weak men gain strength, vigor and manhood. You run no physical or financial risk as No-To-Bac is sold under guarantee to cure or money refunded. Book free. Ad. Sterling Remedy Co. 374 St. Paul St., Montreal.

ASSESSMENT SYSTEM. MUTUAL PRINCIPLE.

Fourteenth Annual Report of the Mutual Reserve Fund Life Association.

The Fourteenth Annual Meeting of the members of the Mutual Reserve Fund Life Association was held Wednesday afternoon, January 23rd, at the offices of the Association, in the new building at the corner of Broadway and Duane street, New York. The large Assembly Room on the fifth floor of the building devoted to this purpose was packed with a large gathering of members from all parts of the country, who listened with interest to the reports covering the business of the most prosperous year in the history of this always remarkably prosperous Association. The absence of President Harper, by reason of his continued illness, was felt by all present, but the results of his masterly executive ability were shown in the record presented by the financial statement and the joint report of the Directors, Officers and Executive Committee of the Association.

During the meeting the following telegram, dated Lakewood, N.J., from Rev. R.S. McArthur, Pastor of Calvary Baptist Church, New York, was read; the news of President Harper's convalescence being received amid hearty congratulations:

Mr. F. A. Burnham, Mut. Res. Building, New York:

Let us congratulate ourselves on last year's wonderful business, and especially on the bright prospects for the speedy and complete recovery of our honored and beloved President. I have this moment left his bedside, having made him several brief but pleasant visits. His head is clear as the sunshine which floods his room. His heart was always right intentionally, and it is now rapidly improving physically. We may soon expect to see him again leading this great company to still grander triumphs. Let us thank God, take courage and press forward.

(Signed) R. S. McARTHUR.

The annual report as presented showed that the assets were larger, the surplus greater, the new business of more magnitude, and the payments to beneficiaries more than in any preceding year in the history of the Association.

The gross assets had increased during the year 1894 from $5,138,516.36 to $5,536,115.99, making a net gain for the year of $397,599.63.

The Reserve of Surplus Emergency Fund had increased during the past 12 months from $3,589,326.13 to $3,827,635.12, making a net gain for the year of $238,308.99.

The income from all sources during the year 1894 amounted to $4,943,739.59, as against $4,498,815 for 1893, making a net increase of $444,924,59.

The report proceeds: At the end of the year 1893 we had disbursed to the widows and orphans and representatives of our deceased members the sum of $17,684,333.86. For the same purpose during the year 1894 we have paid out the largest sum in the history of our institution, viz., $3,070,514.01, making in all in the 14 years of our existence the magnificent total of $20,754,847.87.

BUSINESS IN FORCE.

Our books show that on Dec. 31, 1894, we had in force 96,067 policies covering insurance amounting to $293,366,106, being a net increase for the year of 13,351 policies, amounting to $30,759,041, while the applications for

NEW BUSINESS

received during the year amounted to $81,365,145, which does not include one dollar's worth of business received since Dec. 31, 1894.

The Mutual Reserve is represented in Canada by the following gentlemen:

W. J. McMurtry, Manager for Ontario; Freehold Loan Building, Toronto.

A. R. McNichol, Manager for Manitoba and N.W.T.; McIntyre Block, Winnipeg.

Dr. Bassette, Manager for Quebec; 12 Place d'Armes, Montreal.

Col. J. Domville, Manager for Maritime Provinces, St. John, N.B.

Agents wanted in all unrepresented districts

Not a Spotter.

Policeman—"Move on, now!"

Street Boy (after reaching a safe distance)—"Yer needn't a-been scared. I wasn't watchin' yeh."

Mr. J. Alcide Chausse
Montreal, P. Q.

A Marvelous Medicine

Whenever Given a Fair Trial Hood's Proves Its Merit.

The following letter is from Mr. J. Alcide Chausse, architect and surveyor, No. 153 Shaw Street, Montreal, Canada:

"C. I. Hood & Co., Lowell, Mass.:

"Gentlemen:—I have been taking Hood's Sarsaparilla for about six months and am glad to say that it has done me a great deal of good. Last May my weight was 152 pounds, but since I began to take Hood's Sarsaparilla it has increased to 163. I think Hood's Sarsaparilla is a marvellous medicine and am very much pleased with it." J. ALCIDE CHAUSSE.

HOOD'S Sarsaparilla CURES

Hood's Pills cure liver ills, constipation, billousness, jaundice, sick headache, indigestion.

A Prosperous Insurance Co.

The phenomenal growth of the Mutual Reserve Fund Life Association is shown in the annual report published in another column. That report shows that the assets were larger, the surplus greater, the new business of more magnitude and the payments to beneficiaries more than in any preceding year in the history of this Association. Seventeen millions and a half were paid in death claims to the end of 1893 and the report of the four State insurance examiners appointed to investigate the standing of the Mutual Reserve Fund Life shows that the statements made by voluble agents of old-line companies that the Mutual Reserve shaved its death claims to be an unqualified falsehood. During the fourteen years of the existence of the Mutual Reserve Fund Life, twenty millions and three quarters have been paid out to death claims, each and every claim being settled promptly and fully. The Mutual Reserve Fund Life Association's rates are one-half those of the old-line companies, its aim being to give insurance as near actual cost as is possible; and this it is able to do, backed by the substantial reserve of millions, as shown in the report published to-day.

A recent murder in Gorham, Me., was the first that occurred there since it was incorporated, 158 years ago.

WINES FOR EVERYBODY.

French Treaty—Blood Making Wines.

The Bordeaux Claret Company have over twenty thousand dozens of Claret, Burguny, Sauterne, Ports, Sherries, which they are offering at $3 and $4 per case of 12 large quart bottles. All guaranteed pure, sound, and imported direct from the vineyards of France and Spain. They are not common washed-out wines but are old, rich, generous, genuine fruity wines; sold on their merits only and not on a label or brand—brandolatary will soon be a thing of the past. Nearly every swell family in Montreal have tried them and will now use no other. All first-class physicians recommend them. Our cellars are open to the public and we guarantee satisfaction. Ask your wine merchant or grocer for them, or address for price list, *Bordeaux Claret Company*, 30 Hospital St., Montreal. Telephone 1394.

With the spring tide come the flowers, but before them comes the illustrated seed and flower Catalogue, in its way almost as attractive as the flowers themselves. We have just received the Catalogue of The Steele, Briggs, Marcon Seed Co., of Toronto, full of instructive details of great value to all interested in plant and flower life,—and who is not? The reputation of this house stands high and no reader of this journal can do better than consult their Catalogue or write them personally.

CURE THAT COUGH WITH SHILOH'S CURE

TAKE THE BEST

25cts., 50cts. and $1.00 Bottle. One cent a dose.

It is sold on a guarantee by all druggists. It cures Incipient Consumption and is the best Cough and Croup Cure.

FOR TWENTY-FIVE YEARS

DUNN'S BAKING POWDER

THE COOK'S BEST FRIEND

LARGEST SALE IN CANADA.

WALTER BAKER & CO.

The Largest Manufacturers of PURE, HIGH GRADE COCOAS AND CHOCOLATES On this Continent, have received HIGHEST AWARDS from the great Industrial and Food EXPOSITIONS In Europe and America.

Unlike the Dutch Process, no Alkalies or other Chemicals or Dyes are used in any of their preparations. Their delicious BREAKFAST COCOA is absolutely pure and soluble, and costs less than one cent a cup.

SOLD BY GROCERS EVERYWHERE.

WALTER BAKER & CO. DORCHESTER, MASS.

Catarrh—Use Nasal Balm. Quick, positive cure. Soothing, cleansing, healing.

WANTED.—Bright, active, energetic men in every section of the country to introduce in the neighborhood an article of universal usage. Sure sale at every house. Splendid chance to make big money. Address, W. A. LOFTUS, Montreal.

Do you Want **Living Seeds?**

See our Catalogue or write us . . . All enquiries answered.

The Steele, Briggs, Marcon Seed Co. (Mention this paper) TORONTO, Ont.

Note—All enterprising merchants in every town in Canada sell our seeds.

Get them sure or send direct to us.

GRANBY RUBBERS

Better this season than ever. Everybody wants them Every dealer sells them. They wear like Iron.

ASSESSMENT SYSTEM. MUTUAL PRINCIPLE.

CERTIFICATE OF OFFICIAL EXAMINATION BY FOUR STATES' INSURANCE DEPARTMENTS.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK CITY.

E. B. HARPER, - - - - President.

COMMISSIONERS' CERTIFICATE.

New York City, January 24, 1895.

We, the Insurance Commissioners and Superintendents of the States of Illinois, Ohio, Texas and South Dakota, do hereby certify that we have been for the last two months engaged in an exhaustive and thorough examination of the books and accounts of the Mutual Reserve Fund Life Association and of all receipts and disbursements during the period extending from the 1st day of January, 1894, to the 13th day of November, 1894.

We further certify that we have carefully checked and proved all items; that the loans on bond and mortgage have been checked and verified; that stocks and bonds have been accounted for through receipts held for deposits; that cash on hand has been counted, and that cash deposited with sundry banks has been proved by the books of said banks or by proper certificates therefrom; that the real estate has been valued upon the basis of net rentals and from information derived from reliable sources, and that the operations of the Association have been subjected to a thorough examination in which every facility has been afforded us by the officers and managers, every book, record and source of information having been laid open to us without reservation.

We further certify that we find the Association possessed of admitted invested and non invested assets on the said November 13th, 1894, to the amount of $4,228,120.93, and of contingent mortuary assets to the amount of $1,340,490.31, making gross assets as of said date to the amount of $5,568,611.24; that against said assets we have charged actual liabilities to the amount of $675,767.84 (including bonds but not bond statements) and contingent mortuary liabilities to the amount of $1,175,041.32, making the surplus of the Association on basis of gross invested and non invested assets $3,552,353.09, and on basis of gross assets (contingent mortuary assets and liabilities being included) $3,717,802.08.

We further certify that we have verified by a competent expert the value of the Association's interest in the building known as the Mutual Reserve Building, and that we are satisfied that its value is largely in excess of the amount at which it stands upon the Association's books. We further certify that we have made a very careful examination of the death claims paid by the Association during the period covered by this examination, and that we are of the opinion that the Mutual Reserve Fund Life Association pays its death claims honorably and promptly, and that it does not in any case wilfully attempt to resist payment of any honest death claim that is made upon it; and that the work of the death claim department is handled with all possible dispatch and in such a way that the most critical can have no just cause or reasonable ground of complaint. While under the operation of the fundamental principle of the Association which calls for the collection after death of the sum required to pay a claim, there may be some seeming delay, payment is just as sure as with any other company or association, which fact is fully established by our examination. We further certify that we have made a personal examination of the methods of the Medical Department, and feel warranted in saying that the utmost care is exercised in the selection of risks, and that in this respect the Association will compare favorably with any other life insurance company or association.

The financial statement furnishes abundant proof of the healthy and prosperous condition of the Association, and the gradually increasing assets show prudence and economy. The management, the public and the members are to be congratulated upon the solidity and security of the Association.

IN WITNESS WHEREOF, we have hereunto subscribed our respective names in the city of New York, the day and year above written.

SEAL.

Bradford K. Durfee
Insurance Superintendent, State of Illinois, Chairman.

W. W. M. Hahn
Superintendent of Insurance, State of Ohio.

Jno. E. Hollingsworth
Insurance Commissioner and Examiner, State of Texas.

C. H. Anderson
Examiner, State of South Dakota.