appreciate OXO Cubes. A Cube-a cup-

hot water-and you have a meal in a moment.

A cupful of OXO with a biscuit supplies just that

nourishment the body needs. Gives vigor and "fitness",

and adds zest to enjoyment. No need to come home

for meals-put some crackers and a tin of OXO Cubes

in your pocket-and you are provisioned for the day.

OXO Cubes are the concentrated richness and goodness

of prime beef-the most wonderful food-invention of the

Century-satisfying-sustaining-and a food and tonic in one.

10 CUBES, 25c.

M. A. AIKENHEAD, Inspector.

T. E. ROBSON, Vice-President.

By Balance, January 1st, 1912 \$ 2,000 00

By Premium Income 57,826 70

By Interest and other sources 1,254 99

By Re-Insurance Claims Paid Company 5,344 86

Capital Stock paid up

Re-Insurance and Accounts Payable

Adjusted

Re-Insurance Reserve Government

6.756 15 Surplus Over Liabilities 63,104 33

Unadjusted\$ 5,580 00 Less Re-Insurance 2,712 85

Bal. at Credit of Profit Account 2,111 01

Unpaid Loses-

Shareholder's Note Account

\$66,426 55

\$ 22,398 85

1,165 90

2,867 15

31,989 14

No trouble-no waiting.

TENTH ANNUAL REPORT

Cash, Mutual and Stock

FRANCIS B. WARE, Accountant.

Financial Statement

Assets and Liabilities

AS AT 31ST DECEMBER, 1912.

631 23

18,454 69

68,045 00

We hereby certify that we have audited the Books and Accounts of the Monarch Fire Insurance Company

The foregoing Statement is in accordance with the Books, and in our opinion presents a correct view of the

for the year ending December 31st, 1912. We have examined all Vouchers and checked all entries to the Com-

D. Campbell & Sons, London, General Agents

SKATING — tobogganing— ski-ing—that's when you

London Advertiser

ADVERTISER BUILDING, Dundas Street, London,

SUBSCRIPTION RATES.

TELEPHONE NUMBERS: 3670 (Private Branch Exchange, Connecting All Departments. Nights and holidays, ring the fol-

ness Department......3670 Editors 3671
Reporters 3672
Job Printing Department 3673 [Entered at London Postoffice for

transmission through the mails as second class matter.]

LONDON, WEDNESDAY, FEB. 12 BLOODSHED IN MEXICO.

This is bad news from Mexico. There is fighting in the streets of the capital reminiscent of the Paris barricades

Shot and shell are raining in the hear of the city. The Diaz forces are en trenched mainly in the arsenal, and have also turned the neighboring Y. M. C. A. building, a steel and concrete structure, into a fort, bristling with machine guns which sweep the surrounding streets. The Government forces reply with heavy artillery plant ed on the thoroughfares.

The great Diaz imposed peace and order on Mexico for 30 years. Under the shelter of his rule, foreign capital and enterprise poured in, and the economic development of the country was almost unexampled. But Diaz was a despot and Mexico a republic only in they had left behind sick comrades, name. Millions of his countrymen re- who would have told no tales. But mained desperately poor, almost en- they were not built that way, slaved to the owners of the soil. Madero appealed to this mass of discontent, which burst into flame two years ago and drove the President from the country. But Madero in office has done little to fulfill his promises in the field. He may have been sincere, but his problem was appalling. Only a small proportion of the people are whites; the others are Indians or mixed bloods, Ignorant, downtrodden, and passionate. With this intractable human material, what could be achieve in two years? Democratization of such a country must be slow and painful at the best.

In these conditions, the Madero reeime has been one of continuous turmoil. The insurgent leader, General Felix Diaz, a nephew of the former president, represents the tradition of military dictatorship. His success may the necessary to a revival of order and stability for a period, but only for a period. The grievances of the Mexican millions are too genuine to be Money repressed Unless the white aristocracy develops a social conscience and puts itself at the head of a reform movement, the outlook is black under any form of government. Patriotic

A QUESTION ANSWERED.

"If local option in liquor license fails to meet Liberal approval, wherein is local option in taxation to commended.?" — London Free

"If local option in taxation fails wherein is local option in liquor licenses to be commended?-London Advertiser

We are aware that two questionsour own a jest-do not make an answer, and we propose to supply one. My mind to me a kingdom is as the Free Press has not followed up

There is no relation between tax reform and the liquor business; our contemportary drags in a false analogy. Even if the two things were related, the Free Press would fail to score a point. Mr. Rowell is desirous of a general reduction in the taxation of improvements over the whole Province. just as he favors a provincial act to abolish barrooms. Here is an extract from his evidence before the taxation

"In view of these different conditions existing in different parts of the Province, I would suggest that either or both of these bills (Mr. Ellis' Content to live, this is my stay; and Mr. Rowell's) should be modified so as to provide an amendment to the assessment act which would apply to the whole Province, and which would provide for a lower rate Lo, thus I triumphed like a king, on improvements than on lands. Content with that my mind doth bring. on improvements than on lands, What that rate may be is a matter for discussion. I would not make it less than 25 per cent. It would not have much value unless it amounted to that at least, but it is probably not wise to go too far at first; 25 per cent. or something over that would appeal to most, if made part of a general law applicable to the whole n't know he had.

"Then, under that heading of permitting a lower rate of assessment on improvements, we should include the business and income tax as well. It is quite true that under the law as planned, if we reduce the rate on buildings and do not change the law with regard to business assessments at all, we do to a certain extent reduce the business tax, because the business tax is based on the value of both land and buildings; but in some form or other we should work out a bill which would give a reduction on the business tax corrresponding to the reduction on buildings, and we should make a similar provision as

"Then, further, I submit that we should give to all the municipalities of the Province the option of going further. Why should we not give to any municipality of the Province that believes it would be more equitable and fair that the municipality should raise the taxes necessary for municipal purposes by taxing land more largely than improvementswhy should we not give such a mu nicipality the power to do so?"

It will be seen that Mr. Rowell's policy on tax reform and his policy on the liquor traffic follow parallel lines, though the questions are not related. being hit. He would pass in both cases a genera act supplemented by local option provisions to enable any municipality to go further than the general legislation. We should like to hear from the LALEANS

Free Press again.

WORDS THAT ACCUSE.

Before the House of Commons livides on the naval bill, these words, ittered by Mr. Borden in the same chamber on March 29, 1909, should rise accusingly before him and his fol-

"I am entirely of the opinion, in the first place, that the proper line upon which we should proceed in that regard is the line of having a Canadian naval force of our own. I entirely believe in that. The other experiment has been tried as becountry, and it has not worked satisfactorily in any respect."

t (a policy of contributions) for classes. many reasons. In the first place, I source of friction. It would become a bone of partisan contention. It would be subject of criticism as to the church and its object. character and the amount of the Dr. Reynolds speke contribution in both parliaments. It would not be permanent or continu-

The cry for closure in this Parlianent comes from the obstructionists in on the development and future of the

It is said that Sir James Whitney as dropped his anti-treating proposal. If it has not been killed by ridicule already, it would be a dead letter on the

Captain Scott and two companions could have saved their own lives if Central Methodist, of Stratford, and

An official return shows 500 dismisthree months of the Borden Government. The spoilsmen got a good start, and have kept up the pace ever since.

The only Labor member of the House of Commons moved an amendment calling for the submission of the naval law to the electors. In other words, he

Mr. Fielding is right: the Borden avy policy does not speak for Canada ut for a party. There would be far ations were kicked out by the Conservative party to make room for the Nationalists.

SWEET REVENGE. INew York Evening World. een vou before.

Prisoner-You have your honor; ught your daughter singing lessons Judge-Thirty years.

> WHAT DOES IT MEAN? [Boston Transcript.]

From an English paper: "Married to ne eldest daughter of the Earl of trathmore, Lord Elphinstone is a xpedition.

WHAT ANNOYED HIM.

[Boston Transcript.] "Have you been annoyed by the napshot photographers? 'Not until recently," against me I find that I can walk through a crowd of them without any

ody's snapping a camera.' THE INWARD KINGDOM. [Sir Edward Dyer.]

Such present joys therein I find,

That it excels all other bliss That earth affords or grows by kind: Though much I want that most would

Yet still my mind forbids to crave. I see how plenty surfeits oft, And hasty climbers soon do fall; see that those which are aloft Mishap doth threaten most of all; They get with toil, they keep with fear;

Such cares my mind could never bear. laugh not at another's loss, I grudge not at another's pain, No worldly waves my mind can toss, My state at one doth still remain: I fear no foe, I fawn no friend,

I loathe not life, nor dread my end. I seek no more than may suffice, press to bear no haughty sway; Look, what I lack my mind supplies

NEW EVIDENCE.

[Washington Herald.] 'Why do you want a new trial?" "On the grounds of newly-discovered idence, your honor.' What's the nature of it?

"My client dug up \$400 that I did-WAY OUT. [New York Sun.] Knicker-A judge has ruled that

oman shouldn't spend more on clothes than on rent. Mrs. Knicker-Well, then, we shall have to pay bigger rent. PRACTICAL.

[McCall's Magazine,] "Yes, my friend, I was about to

marry the countess when I suddenly learned that she spent more than \$12,-000 a year on her dressmaker." "Then what did you do?" "Married the dressmaker."

UNCONQUERED.

[Boston Transcript.]
Youngleigh (in art museum)—I wonder why Victory is represented by Wedmore-It's plain to be seen you're

not married. ONE VIRTUE. [Detroit Free Press.l Poverty is no disgrace, but that's

pout all that can be said in its favor [London Standard.] Friend—The public will miss you ow that you have left the stage.

Actor—That's why I left. I dislike



CLASS 5 MAKES ITS FIRST BANQUET SUCCESS

Thirty Members Hear History of Church Given by Rev. Mr. Harvey.

Class Five of the Askin Street Sunday school held its first banquet Tuestween Australia and the mother day night, about 30 members and guests being present. Among the latter were Rev. Mr. Harvey, Mr. Courtis and Dr. And again on Jan. 12, 1910, in the Reynolds, who represented the Sunday school; Messrs. Alfred Hogg and Bob "But, sir, from a constitutional and Baker, who were past teachers; and political standpoint, I am opposed to Bert Childs, representing the other

Refreshments, in charge of Mr. H do not believe that it would endure, In the second place it would be a which toasts were replied to. Rev. Mr. Harvey responded to "Our Dr. Reynolds spoke on "Our Sunday

Mr. M. Colling gave a brief account ous. It would conduce, if anything of the development of "Our Country" could conduce, to severing the pres- in replying to that toast, Mr. Lawson ent connection between Canada replied to a toast on "Athletics," giving its aims and objects. Mr. Bert Childs Messrs. Hogg and Baker both enlarged class. Mr. R. Reynolds, jun., replied to a toast to "The Ladies." Mr. Brazier DR. HUDGETTS ON "THE

presided. Music was furnished during the even ing by the Victrola.

CHOIRS OF TWO CITIES WILL UNITE IN SONG

Adelaide Street Baptists to Give a Concert.

A songfest which should merit the approval of even the most critical and equal in choral work anything of a similar nature ever heard before in London will be held in the Adelaide Street Baptist Church on Thursday large attendance is hoped for. The adevening. The combined choirs of the Adelaide Street Baptist and Central Methodist Church, Stratford, totalling one hundred voices, will render a pro-gram consisting of choral and solo numbers, and music lovers are await ing the event with interest.

On Tuesday of last week the same asks Mr. Borden to keep his own body of singers performed in Stratford and won compliments on every hand for heir excellent work. The return visit will be made to London on Thursday, and there promises to be a record crowd. Dr. J. H. Smith, of Stratford, the organist for the occasion, and greater moral weight to a policy agreed Mr. J. H. C. Woodward, of London, the on by both parties, but moral consider- conductor of the choirs. Mr. F. L. Willgoose will conduct the singing of his own anthem. A silver collection will be taken at the door.

RIOTING AT OSAKA

Judge-It seems to me that I have Mobs Attack Newspaper Offices and Residences of Bureaucracy.

[Canadian Press.]
Tokio, Japan, Feb. 12. — Count Gambei Yamato definitely accepted the Japanese premiership this morning and immediately took up the duties of his

Rioting of an extremely violent nareat traveller, is never so happy as sulting in several charges by the pohen on some shooting or exploring lice with drawn sabres. Many people were injured The cause of the outbreak was the breaking up of two meetings by the police. The gatherings were attended by large holiday crowds who were celebrating the anniversary of the Japanese constitution. These were greatly incensed at the action of to meet Conservative approval, statesman. "Since the election went the authorities, and many of them proceeded to demolish or attempt to set fire to the offices of the bureaucratic newspapers. Others paraded the streets of the city, attacking and destroying suffer from headaches and indigestion the residences of the bureaucratic members of the Diet. A large force of felt generally run down. The benefit police reserves was called out and at- obtained from this food cure has been tacked the crowd, who offered a fierce resistance. The rioting continued until the early hours of the morning.

BUILD SIDINGS TO FIVE NEW FACTORIES

C. P. R. Completes Surveys for Extensions in East End.

Full Equipment of Saddlery Also Received by Major Coles.

New uniforms of blue and white have arrived in the city for the Army Church." He gave a history of the Service Corps, a new unit which was formed by the Government last year, Full equipment for 106 men including saddlery for 16 non-commissioned officers has also arrived, and practices in drilling will be held every week under the direction of Major W. G. Coles, commander. The quarters o its aims and objects. Mr. Bert Childs the corps have been redecorated in gave a few remarks along similar lines. the armories, and a well-trained bunch of men is expected to turn out for

HOUSING PROBLEM"

Will Address United Canadian Clubs

This problem is one of great importable authority on the subject, and a

OFFERED PROMOTION PREFERS THIS CITY

Go To Montreal.

Roadmaster Fred Nicholls, in charge the C. P. R. lines between London nd Windsor, has just received an offer f an important position with the road n Montreal. The position of general supervisor

been asked to take it. It is understood that he prefers to

It Builds Up The System

positively alarming to be getting thinindicates that the digestive system is You must resort to other means o restoring strength, and in this connec tion there is nothing like Dr. Chase's Nerve Food to form new, rich blood revitalize the wasted nerves and re

ural functions. Mr. Fred Carstens, farmer, Laird Sask, writes: "I was very thin an nervous, and as I was continual growing worse, decided to give Dechase's Nerve Food a trial. I would was easily worried and excited and

you do your own typewriting

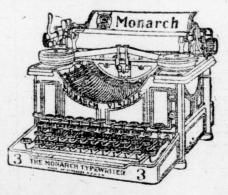
you will be interested in the typewriter of light touch.

With the Monarch Typewriter, light touch is a matter of typebar mechanism, simplicity, balance and a something that mechanical men call a creeping fulcrum. Never mind the technical description. The fact is, and it is a fact admitted by other typewriter makers, that

has a wonderfully light touch

Of course, it has the other essentials of visible writing, adaptability to all kinds of writing, and splendid durability.

Send for illustrated booklet to



Monarch Department Remington Typewriter Company Limited, 144 BAY STREET, TORONTO, ONT.

AH! this is what I've been

F. G. RUMBALL, President.

To Losses Paid\$28,346 37

To Balance forward 2,111 01

Government Deposit\$ 20,000 00

Cash on Hand 533 75

Mortgages 4,000 00

Office Furniture and Fixtures 1,031 26

Goad's Plans

Re-Insurance Claims due the Company

Cash Value, Calls Due Capital Stock, 1st

Company's affairs as at the 31st December, 1912.

FULL PROTECTION FOR POLICYHOLDERS \$134,154 78

pany's Ledgers.

Interest and Exchange, Taxes 17,336 52

mission, Salaries, Directors' Fees, Travel-

ling Expense, Rent, Adjustments, Postage,

B. N. CAMPBELL, Managing Director.

lobking for, for years

Surveys have just been completed by the C. P. R. for new sidings into the five factory buildings which the McCormick Biscuit Company will erect in East London in the spring. The C. P. R. will lay out a number of new tracks in the east end shortly with a view of greatly increasing the present yard accommodation.

NEW UNIFORMS FOR ARMY SERVICE MEN

camp next June.

Monarch Fire Insurance Co.

and Members of Civic Boards.

Dr. Hodgetts, of Ottawa, will address he United Canadian Clubs of London at Normal school on Thursday evening 8 o'clock, subject "The Housing Prob-m." Members of the board of health, he board of trade and the city council re invited to attend.

ance to Londoners in view of the great amount of building going on in the city at the present time. Dr. Hodgetts is an dress will be illustrated

Roadmaster Fred Nicholls Asked To

of the branch lines around Montreal will be vacant, and Mr. Nicholls has

remain in London, although he has not definitely decided.

It is not only disagreeable, but ner and weaker from day to day. This juired to maintain health and strength store to the digestive system its nat-

Home-made Bread

THE kind that comes from the oven a symphony I in golden brown, a study in tantalizing fragrance.

And when the light, fluffy, flaky slices are piled

high on the plate — What a sight to tempt the appetite!

What a wholesome tastiness to appease it!

"Her bread's a treat."

Isn't that enough to stir a housewife's heart?

It's a tribute not only to her skill in mixing and baking, but also to her discernment in the selection of her flour. And the housewife who knows selects Rainbow Flour-

Because Rainbow Flour is good flour. She can depend on it. It helps her to get the very best results, always.

You try Rainbow Flour for your next baking and see for yourself how good it is.

RAINBOW FLOUR



MAKES GOOD BREAD Your grocer has it in 7-lb., 14-lb., 24-lb., 49-lb. and 98-lb. bags and in barrels.

Canadian Cereal and Flour Mills Limited, Toronto, Canada Makers of Tillson's Oats-Rainbow Flour-Star Flour



view, in August, 1911. Poulin's electro- to his home. Poulin betrayed the Dannemora, N. Y., Feb. 12. — Fred. cution leaves the prison death house friendship and was beaten and sent erick A. Poulin was electrocuted at without an occupant. erick A. Poulin was electrocuted at without an occupant.

Clinton prison this morning for the When Poulin was without employmurder of Charles Leonard at Brookment, Leonard, his friend, invited him In the encounter Leonard was shot,