

The North American Life Assurance Company

Held its Annual Meeting at its Home Office, in Toronto, on Tuesday, the 29th day of January, 1907. The President, Mr. John L. Blaikie, was appointed Chairman, and the Managing Director, Mr. L. Goldman, Secretary, when the following report was submitted:

New Business	The policies issued for the year, together with those revived, amounted to the sum of \$4,364,694, being less than the new business transacted for the previous year. Owing to the conditions prevailing in the life insurance business on this continent, the directors considered that in the interests of the policyholders the reduction in expenses was of greater importance than expansion in new business, and in this respect the statement presented shows they have been eminently successful, by making the very large reduction of about five per cent in one year in the ratio of expenses to premium income. This percentage of reduction has resulted in the material saving in expenses of \$48,996 49, as compared with the previous year.
Saving in Expenses	
Cash Income	The cash income for the year from premiums, interest, etc., was \$1,746,544, showing the satisfactory increase for the year of \$86,430 94.
Payments to Policyholders	The amount paid on policyholders' account was \$589,195 68, and of this amount the sum of \$366,179 53 represents payments for dividends, matured endowments, etc.
Assets	The assets increased during the year by the sum of \$351,050 79, and now amount to \$7,799,064 45.
Addition to Reserve	After making ample provision for all liabilities, including special addition to the reserve fund, and paying a relatively large amount for dividends to policyholders during the year, there was a handsome addition made to the surplus, which now amounts to \$650,209 08, the year's work, from the financial standpoint, being the best in the company's history.
Net Surplus Increased	
Assets Safely Invested	The assets of the company have been, as heretofore, invested in the best class of securities; a detailed list of these will be published with the annual report for distribution.
Full Report Sent to Government	As heretofore, the company's books were closed on the last business day of the year, and in due course full reports, with detailed list of securities held by the company, were sent to the Government.
Monthly Audit	A monthly examination of the books of the company was made by the auditors, and at the close of the year they made a thorough scrutiny of all the securities held by the company. In addition to the examination of the securities by the auditors, a committee of the board, consisting of two directors, audited these securities each quarter.

Owing to Dominion legislation providing that judges should not be directors of corporations, the first vice-president, Hon. Sir William R. Meredith, K.C., who had been associated with the company for many years, much to its advantage, felt compelled to resign his position on the board of the company, and the directors accepted the same with great reluctance.

It will be the duty of this meeting to elect a director to fill the vacancy thus created.

The insurance legislation enacted in New York State, which went into effect Jan. 1, 1907, had the effect of our manager and agents there declining to accept the statutory terms of remuneration, and it was, therefore, found necessary to cease writing new business in the State. Provision has been made at the Syracuse office to look after the interests of policyholders in that State, while the large deposit will remain there for the security of policyholders in the United States.

The care and attention manifested in their duties by the company's officers, provincial managers, inspectors, district agents, and all other agents, are deserving of the highest commendation.

L. GOLDMAN, J. L. BLAIE, Managing Director. President.

The Annual Report, showing marked proofs of the solid position of the Company, and containing a list of the securities held, and also those upon which the Company has made collateral loans, will be sent in due course to each policyholder.

Angus Elliott, District Manager, Masonic Temple, London.

EARTH TREMORS FOR FEBRUARY

Hugh Clements, Meteorologist, Prophesies Quakes Throughout the British Isles.

London, Feb. 1.—"There will be seismic and volcanic action of varying violence over Europe in February," said Hugh Clements, the meteorologist, who successfully predicted some of the recent terrestrial disturbances. His statement was in response to a question asked him as to the earthquake probabilities for the coming month.

"Earth tremors," he continued, "are likely to be felt about Feb. 21 in the eastern counties of England and along the Anglo-Scottish border. These will spring from solar and lunar effects, exactly like those which caused the devastating volcanic eruptions and earthquakes in the Island of Krakatoa in August, 1883. The high gales now sweeping over Great Britain are the forerunners of coming disturbances of the earth's crust.

"The sun and moon, by means of their joint attraction from their common center of gravity, are drawing up the air in large areas toward the east, and in consequence the winds are rushing in that direction to fill up the vacuum. The earth, like the air, will respond to this attraction in our country when the force reaches its maximum power here, as it will toward the last week in February. The tidal positions then will be found to be an exact replica of those of Krakatoa in 1883.

"Do not understand me to hold that the earth waves are increasing in violence and imperiling the human family. They are performing just as they have performed for countless ages. As we have always had oceanic tides, so we have always had earth tides and air tides. Such a thing as absolute stability is unknown in nature. That the room in which we stand is vibrating, instruments of sufficient delicacy would show. This fact produces the shortness of our senses. The ignorance of the accepted scientists of these matters is most astonishing. Lord Kelvin is a great mathematician and electrician, but he knows nothing about what makes the earth tremble and vomit fire, nor what produces floods and hurricanes.

"Professor Milne and Dr. Lockyer are equally uninformed. All attributes of rain and heat and cold, heat and cold cause gentle breezes from land to water, and vice versa, but never a cyclone or a tremendous rainstorm. These are the results of air depressions due to the pumping action of the sun and moon.

"My studies and predictions relative to the monsoons of India and Central Asia have established the hypothesis to the satisfaction of any mind not hypnotized by scientific orthodoxy. I have repeatedly foretold the day and hour when the sun and moon would empty India and Persia of air and bring the monsoon sweeping inland from the Indian Ocean. I have

HERO SAVES TRAIN; MUCH GLORY

A Northwestern Engineer Braves Death for Duty.

TERRIBLY HURT BY STEAM

President Hughtitt and Other Officials Will Give Him a Splendid Watch.

Chicago, Feb. 1.—The finest watch that money can buy—the kind of a watch that an engineer can back with his reputation—is on its way to the hospital at Boone, Iowa, where "Lew" Shull, engineer of the Northwestern's fast mail train, lies suffering from severe injuries. The finest dinner that the finest caterer in the west can produce is being prepared for one of the bravest men who ever threw open an engine throttle, when the doctors say he is able to enjoy it.

At the dinner high officials of the Northwestern will tell "Lew" Shull that not every man would have saved the fast mail under the conditions which he saved it on the night of Jan. 5.

And that is why President Marvin Hughtitt, of the Northwestern and the operating officials are sending this engineer a watch with this simple inscription upon it:

TO L. H. SHULL
For his Fidelity
to Duty, Jan. 5th, 1907.

This is also why a vice-president of a great railway system is going to leave his many duties and go to Boone when "Lew" Shull gets out of the hospital and present him with the watch. Such deeds as that which Shull accomplished on that January night are often read in story books, but in real life they do not often happen.

No. 10 is the Northwestern's fast mail train eastbound, and when a man climbs into the engine seat he knows that he has no time to hesitate if he is going to maintain his reputation and keep the fastest run on the line.

On the night in question Shull had met with some bad luck and he was a few minutes off his schedule. He knew, however, where he could make it up, and when he hit the straight stretch of track leading into Belle Plaine he pulled her over another notch and No. 504 went sliding down the slight grade at an 80-mile clip.

The monster had scarcely swung into her gait, however, when there was the sound of an explosion and Shull found himself on the cab floor with his freeman lying beside him. The back stud bolts on the boiler head had blown out and two big streams of blinding, scalding steam were pouring into the cab, making it an inferno in which no man could remain long and live.

Both Terribly Hurt

The force of the explosion had blown both the engineer and the freeman from their seats and had left them terribly scalded and bruised on the cab floor. Although scarcely able to see or to stand, Shull made a desperate effort to reach the throttle. The scalding steam drove him back with added injury. A second attempt to reach the air brakes made him realize that if he was to save the fast mail it must be in some other way.

Shull wondered in a vague way how long he and his freeman had been lying on the floor, and whether No. 10 had yet down past a danger signal. He knew that not far ahead of him were two interlocking plants, and no man could tell how the signals would be set on either. In his reckoning, if he had not been unconscious, the first one must be dangerously near.

In the meantime the freeman, George McVey, had climbed onto the engine steps and was hanging on for his life, out of reach of the blinding steam, but in a bitter wind, which cut his burns like a keen knife blade.

Shull hesitated only a moment and then climbed painfully up the huge coal pile in the tender and on over to the "blind end," which happened to be an express car.

Almost too weak to weak to accomplish the task, he made his way down the rear of the tank and pounded upon the door of the express car.

He knew that the messenger would be very likely to take him for a robber and shoot him, but he persisted while the engine careened down the grade like a mad thing, bereft of all control.

At last—it seemed an age to Shull—the messenger threw open the door, and Shull found himself looking into the barrels of two revolvers. The messenger quickly recognized the engineer and lowered his weapons as Shull staggered past him and on into the center of the tender.

About that time, however, Lew Shull was staggering in at the messenger's door, and half a mile east of the town No. 10 came to a sudden stop and her engineer lay unconscious upon the floor of the express car.

IF CHILDREN CATCH COLD, RUB ON "NERVILINE."

It seems as if Nerviline was made specially for the little ones. Rubbed on throat and chest, it breaks up a cold in a few hours. Taken when retching it drives out the last traces of sickness, and all danger is past. For a household liniment, one that cures the aches and pains of the whole family, nothing has the power of Nerviline. Good for neuralgia, lumbago, toothache and rheumatism. Guaranteed to relieve and cure any muscular pain, external or otherwise, and all for 25c, a bottle. Try Nerviline.

SOCIALISTS EXECUTE BANDIT Kill Man Who Attempted to Obtain \$500 From Russian Rank

Warsaw, Russian Poland, Feb. 1.—Socialists today carried out the execution of a bandit who made a successful attempt to acquire \$500 from the Commercial Bank of Warsaw.

The man entered the bank this afternoon and asked the director to give him the money. His request was refused, whereupon the man sat down in the waiting-room and announced his intention of remaining there until he received the money. The bank officials feared to ask the police for help and, therefore, allowed him to stay.

A Socialist member of the bank's staff telephoned to the Socialist headquarters, and explained the situation. Two men from headquarters at once came over to the bank. They approached the man in the waiting-room, quickly threw a sack over his head and then blew out his brains with a revolver.

The police have not interfered with the men who did the killing.

ACID THROWERS AT BANQUET Students Burned and Youth Is Kidnapped by Band of Ruffians.

Appleton, Wis., Feb. 1.—A band of twenty ruffians, after cutting the electric light wires and darkening the dining-room of a hotel at Kaukauna last night, rushed into the room, where 120 students of Lawrence University were seated, and threw sulphuric acid about. Henry Steeps, of Eureka, Burke Lawton, of Twin Bluffs, J. Lundy, of Milwaukee, Leland Nye, of Thorpe, and Miss Hazel Touton, of Edgerton, were burned badly by the acid, and the clothing of many of the students was burned.

Before the uproar subsided the ruffians escaped, dragging Nye with them. They took their captive some distance away and were applying a coat of tar to him when the students and police intervened.

The students drove to Kaukauna for a banquet. The motive for the attack is unknown. The police say they know some of the members of the band, and that they will be arrested.

SOVEREIGN LIFE'S SHOWING Shareholders Hear Reports of Splendid Advancement of the Company.

One of the most interesting specimens of financial literature issued in connection with the end of the fiscal year by any Canadian corporation, is the annual report of the Sovereign Life Assurance Company of Canada, and the addresses delivered by the president and members of the directorate of that company at the annual meeting.

The Sovereign Life is recognized as occupying a unique position in the field of Canadian life insurance, inasmuch as it has not only been built up, without an impairment of capital, which heretofore has been considered a necessary part of the business of young insurance company, but it possesses a basis of reserve known as the British office Om. tables of mortality, which constitutes the severest standard ever voluntarily adopted by any company in Canada.

The Dominion Government Act, compelling all life insurance companies to strengthen their basis of reserve, was passed to secure a condition which in the case of the Sovereign Life has been in force ever since its origin. This legislation means that the older companies not possessing the standard of reserve required by the Government must reconstruct their old business in order to attain a position which the management of the Sovereign Life, with commendable foresight, established when the company came into existence.

The statement presented to the shareholders by the president and managing director, Mr. Addison H. Hoover, showed a steady, solid, conservative growth, which had resulted at the end of the fourth year in the possession of assets of \$48,523, the new business amounting to \$305,328, which, as the president pointed out, was entirely satisfactory both in value and quality for a company four years of age.

Another point emphasized in the annual address of the president was the fact that the company's investments were all in carefully selected municipal debentures and bonds which, as he pointed out, were, when expenses of insurance were deducted, even more remunerative than mortgages. In this connection the president announced that the interest upon the company's investments had always been more than sufficient to pay the death losses of the company, during the past year, not only provided for this item, but had been ample to meet the cost of the expenses of directors' fees, home office salaries and clerical help.

Reference was also made to the pleasing fact that the searching investigation of the Royal Insurance Commission had, in the case of the Sovereign Life, shown a strict conformity with the insurance act in every detail and had given the company, in the matter of administration of its affairs, an absolutely clean bill of health.

Mr. Walter C. Wright, of Boston, Mass., the consulting actuary of the company, submitted a report, in which he stated that there was so little question of the superior financial position of the Sovereign Life Assurance Company, he did not deem it necessary to quote figures.

The report of the board of directors was adopted unanimously, and other addresses were made, in which great praise was expressed for the carefulness of the selection of new assurers by the company's medical department, the actual death loss being less than half of the expected mortality cost.

Three hundred and ninety-two eggs distributed stations are maintained by the Government in Ireland for the purpose of bettering the poultry of that country. Many meetings are held each year to promote Irish poultry interests.

WOODS' FAIR

Price and Quality Are the Crucial Tests in Deciding Where to Buy—Two of Our Strong Points.

NEW VALENTINES

Our new Valentines are now in and displayed on our counters. They are, without exception, the prettiest line we have ever handled, and range in price from 2c up to 25c. Also Valentine Postcards, something new and novel, sale price, 2c for 5c, and 5c each. Call and get yours before they are all picked over.

New shipment of Laces, Insertions and Beadings, in French and German Vals, dainty patterns, sale price, 50 yard to 250 yard.

Monogram Cushions 43c. Monogram Cushion Tops, stamped in different designs for embroidery, sale price, 43c.

Latest designs in Stamping Patterns, just arrived from New York. Eyelet, shadow and coronation, for centers, cushions, waists, and suits. We make a specialty of stamping, and everything is done at right prices.

J. M. THOMSON, Proprietor.

IN COLD WEATHER START YOUR MORNING MEAL WITH SHREDDED WHEAT

Instead of mushy, uncooked porridge try Shredded Whole Wheat Biscuit, served steaming hot. More easily digested. Gives greater nourishment. Less trouble to prepare.

BISCUIT for Breakfast TRISCUIT for Luncheon assures health and comfort.

All Grocers—13c a carton, or 2 for 25c.

Of Interest to Womankind

We have in stock all kinds of Folding Tables and Chairs, and Extension Tables 8 and 10 feet long, for renting out for evening parties, afternoon teas or weddings.

200 FOLDING CHAIRS

50 FOLDING TABLES in pure white, mahogany or oak

100 VIENNA BENT WOOD CHAIRS in mahogany

50 SADDLE SEAT UP CHAIRS

Very choice goods (our own make) and cheaper than any house in the trade. Just a little better than anything else in this line could be.

John Ferguson & Sons

174 to 180 KING STREET.

"SALOME" RULED OFF

But Conried May Produce It at Another New York Theater.

New York, Feb. 1.—A decision to discontinue the presentation of the Strauss opera, "Salome," at the Metropolitan Opera House was reached today at a conference between directors of the company owning the opera house and the representatives of the Conried Metropolitan Opera Company, which leases the building.

It was agreed that the production of the opera came within the provisions of the lease that the opera must be approved by the owners of the building and that no performance can be given if objected to by them.

Mr. Conried will probably produce "Salome" in the New Amsterdam Theater.

Mr. Conried says it is not a matter of money making with him, but that he has made a contract with Richard Strauss, the composer, to give ten performances of "Salome" in New York and that this contract will be executed to the letter. He points out also that the performances are not on subscription nights, so that regular subscribers will lose nothing if they do not care to attend the performances of "Salome."

Olive Fremstad, who sang the part of Salome, was born in Norway, but was brought to this country by her parents when only 12 years old. Her first public appearance was made in concert with Anton Seidl and she then disclosed a remarkably beautiful mezzo-soprano voice.

She was taken to Germany to study with other American girls by Mme. Lill Lehmann. Through Mme. Lehmann's intercession she was given a hearing at Bayreuth. Her success there was such that she immediately secured a permanent engagement at the opera house at Cologne. She was afterward engaged for the Royal Opera House at Munich. She has always been regarded as a great success in Germany as Carmen. She is now about 35 years old.

PILES CURED IN 6 TO 14 DAYS.

PILZO OINTMENT is guaranteed to cure any case of Itching, Blind, Bleeding or Protruding Piles in 6 to 14 days, or money refunded. 50c.

A GUIDE FOR TRAVELERS

GRAND TRUNK RAILWAY. MAIN LINE—SARNIA TUNNEL TO SUSPENSION BRIDGE AND TORONTO.

Arrive from the east—*4 a.m., 10:45 a.m., *11 a.m., *11:20 a.m., 6:25 p.m., *7:45 p.m., 10 p.m.

Arrive from the west—*12:15 a.m., *3:20 a.m., *11:20 a.m., 1:25 p.m., *4:10 p.m., *6:25 p.m.

Depart for the east—12:20 a.m., *3:25 a.m., 8:15 a.m., *11:30 a.m., 2:05 p.m., *4:25 p.m., *6:55 p.m. (Eastern Flyer).

The trains leaving at 8:10 a.m. and 2:05 p.m. stop at all stations. The 8:10 a.m. local, and the 11:20 a.m. and 4:25 p.m. expresses have through coaches for Toronto. The Eastern Flyer at 6:55 p.m. Brantford and Hamilton, and goes to Toronto and Montreal.

Depart for the west—*4:15 a.m., 7:40 a.m., *11:10 a.m., *11:32 a.m., 1:55 p.m., 8:01 p.m.

The 7:40 a.m. and the 1:55 p.m. trains stop at all stations. The 4:15 a.m., 11:32 a.m. and 8:01 p.m. expresses run through to Chicago without change.

LONDON AND WINDSOR. Arrive—10:40 a.m., *4 p.m., 6:50 p.m. (Eastern Flyer), stops only at Chatham and Glencoe, 11 p.m.

Depart—6:35 a.m., *11:25 a.m., 2:20 p.m., 7:54 p.m. (International Limited) stops only at Glencoe and Chatham.

STRATFORD BRANCH. Arrive—10:40 a.m., 10:55 a.m., 1:25 p.m., 6:35 p.m., 10:55 p.m.

Depart—6:20 a.m., 10:45 a.m., 2:50 p.m., 5 p.m.

LONDON, HURON AND BRUCE. Arrive—9:45 a.m., 6:10 p.m.

Depart—8:15 a.m., 4:50 p.m.

Trains marked thus * run daily. Those not so marked run daily except Sunday.

PERE MARQUETTE RAILWAY.

Depart—5:45 a.m., *6:45 a.m., 9:45 a.m., 2:30 p.m., *3:40 p.m., 7 p.m.

Arrive—5:45 a.m., *12:10 p.m., 1:50 p.m., 4:40 p.m., *9:20 p.m., 11:20 p.m.

*To and from Walkerville, without change. Trains not "starred" to Port Stanley. Between London and St. Thomas only.

MICHIGAN CENTRAL RAILWAY.

Arrive—8:55 a.m., 11:10 a.m., 5:10 p.m., 9:45 p.m.

Depart—7:15 a.m., 2:30 p.m., 5:30 p.m., *10:25 p.m.

*Runs through to Waterford.

CANADIAN PACIFIC RAILWAY.

Arrive—From the east—*11:30 a.m., 5 p.m., *11:30 p.m., From the west—*5 a.m., *8:35 a.m., *9:20 p.m.

Depart—For the east—*6:05 a.m., 8:45 a.m., *5:25 p.m. For the west—*11:38 a.m., *8:10 p.m., *11:35 p.m.

Trains marked thus * run daily. Those not so marked run daily except Sunday.

** From Chatham only. *** Runs only to Chatham.

GRAND TRUNK RAILWAY SYSTEM

Through Pullman and Parlor Car Service

CHICAGO, TO, DETROIT, BUFFALO, NEW YORK, MONTREAL, TORONTO.

If on business or pleasure, you want comfort and the best of everything, and if you travel via the Grand Trunk, "The Double-Track Route," you are assured of speed, good roadbed, the best of equipment, handsome cafe parlor cars and Pullmans.

For full information and tickets call on E. DE LA HOOKE, C. P. and T. A. E. RUSE, Depot Agent.

SOUTHWESTERN TRACTION CO.

Operates two-hour service between London and St. Thomas, the first car leaving London at 6:30 a.m., the last car at 8:30 p.m.

EXCEPT ON SATURDAYS, when cars leave hourly from 12:30 p.m. until 10:30 p.m. Last car from St. Thomas at 11:30 p.m.

ATLANTIC STEAMSHIPS OF THE CANADIAN PACIFIC RAILWAY

ROYAL MAIL SERVICE. FINEST AND FASTEST.

FROM ST. JOHN, N. B., TO LIVERPOOL. Feb. 2, Saturday, *Lake Erie Feb. 8, Friday, *Empress of Britain Feb. 15, Saturday, *Lake Manitoba Feb. 22, Friday, *Empress of Ireland March 2, Saturday, *Lake Champlain March 8, Friday, *Tunisian London direct sailings on application.

From MONTREAL and QUEBEC TO LIVERPOOL. May 3, Friday, *Empress of Britain May 11, Saturday, *Lake Manitoba May 17, Friday, *Empress of Ireland May 25, Saturday, *Lake Champlain Apply for our summer sailings. Steamship and railroad agents.

Ocean Steamship Tickets

White Star Line—New York, Boston and Mediterranean services. Leyland Line—Boston-Liverpool.

E. De La Hooke, Sole Agent. American Line—New York and Philadelphia services. Atlantic Transport Line—New York-London.

Dominion Line Royal Mail Steamers—Portland-Liverpool in winter; Montreal-Quebec-Liverpool in summer. Red Star Line—New York-Antwerp-Paris. Sailing lists, rate sheets, etc., on application to E. De La Hooke or W. Fulton.

Between Montreal and the Atlantic

INTERCOLONIAL RAILWAY

IS THE

All-Canadian Route TO Canadian Winter Ports

St. John and Halifax

It intending to spend the early months of the new year in warm climate, try the

West Indies

Full particulars about regular sailings and of a 42 days' yachting cruise to the West Indies and Mexico, leaving Halifax Jan. 20 and March 15, on application to Toronto ticket office, 51 King street east.

CANADIAN PACIFIC

TOURIST SLEEPERS

For Calgary and the Coast

Comfortably furnished tourist cars equipped with every convenience for a long journey—and a smart porter in charge leave Toronto for

THE PACIFIC COAST

at 11:30 p.m. Sundays, Mondays and Thursdays and Saturdays.

Berths reserved through without change. Full information from W. FULTON, C. P. and T. A., 51 Dundas, corner Richmond.