

THE EXCELSIOR LIFE Insurance Company

HEAD OFFICE - TORONTO

The Annual General Meeting was held on Thursday, January 22nd. Satisfaction was expressed at the very satisfactory results of the Company's operations during the past year; the large volume of new business, combined with corresponding increase in Assets and Surplus, being greatly in excess of previous records.

The following items are extracted from the Directors' Report, showing: CONTINUANCE OF SUCCESSFUL RECORD

Insurance applied for	\$4,874,048 00
Increase	\$1,250,962.00
Insurance issued and revived during year	4,590,818 00
Increase	\$1,119,227.50
Insurance in force	19,290,983 15
Increase	\$2,572,808.20
Assets available for security of Policyholders	3,920,621 26
Increase	\$390,541.88
Total Reserves, including Special Reserves	2,590,286 00
Increase	\$283,890.00
Cash Income, Premiums and Interest	776,506 57
Increase	\$108,265.77
Paid to or set aside for Policyholders' benefit	570,510 59
Increase	\$58,546.39
Surplus on Policyholders' account (government standard)	551,104 36
Increase	\$110,382.88
Surplus above all liabilities, including capital	412,638 34
Increase	\$95,496.06

Other important points gleaned from the Report: Death rate, 41 per cent. of the expected. Interest earned on Invested Assets, 7.73 per cent. Decrease in Expense Ratio, 5 1/2 per cent. Profits paid Policyholders, three times greater than in 1912.

The Board of Directors was unanimously re-elected: President, David Fasken, K.C.; Vice-Presidents, Ruliff Grass, S. J. Parker, Alex Fasken, B.A.; Medical Director, John Ferguson, M.A., M.D., L.R.C.P.; Thomas Long, Geo. E. Weir, Wm. Harvey, B.L.; W. H. Gooderham, Joseph Wright, W. J. McFarland, W. F. B. Colter, L.D.S.

The full Financial Statement will be forwarded to anyone on request.

BROKEN RAIL ON C. P. R. BRINGS DEATH AND INJURY

Soo Train Wrecked Twelve Miles East of Pembroke—One Passenger Killed and Sixteen Others More or Less Seriously Hurt—Two Coaches and Two Pullmans Left Track.

OTTAWA, Jan. 22.—(Can. Press.)—The C.P.R. Soo train, No. 19, which left Montreal at 10:30 last night, was wrecked by the spreading or breaking of a rail at Meath, 12 miles east of Pembroke, early this morning.

One passenger was killed and about 16 injured. Four cars left the track and tipped over. The dead passenger is Mrs. J. J. Sammon of Sudbury, who with her husband and two-year-old child, had been visiting at Oseola and boarded the train at Cobden, a few stations from where the wreck occurred. Husband and child escaped.

The injured. The following injured are now at Pembroke Hospital, none of them in a serious condition: Mr. and Mrs. Remus Danderson and six children of Verrier, Ont., all badly shaken up; one child has broken arm. Jennie Pinola, Ramsay, Mich., bruised and seriously shaken up.

Mr. Alex. Thompson, Grand Falls, N. D., face and neck hurt. Mr. Alex. Thompson, Grand Falls, N. D., fractured shoulder.

Molka, Valentine, residence not known, bruised about knees, shoulder hurt. D. S. Rombough, Villard, Man., wounded about elbow, arm bruised. Arthur Johnston, Montreal, dislocation and compound fracture of elbow.

Conductor Thomas Carter, Ottawa, badly shaken up and bruised. Mrs. Zeno Lepage, Anaconda, Mich., badly cut and bruised. Coaches Were Overturned. W. J. Bell of Sudbury, who four years ago today was injured in the Spanish River wreck, was in the wreck at Meath this morning, but escaped unhurt. Mr. Bell told the Canadian Press that the engine and baggage cars remained on the rails, but the two day coaches and two Pullmans went off several feet, people being hurt thru being thrown from upper berths. The day coaches were turned completely over on their sides and Mrs. Sammon, who was in one of them, was killed by being wedged in a window on the side of the car which pitched into the snow. It was very cold and the injured suffered severely before they were taken out and cared for in one of the derailed Pullmans.

Dr. Hurstbise of Sudbury was among the passengers and was able to render aid to the injured, who were later taken to Pembroke on a special train rushed out with doctors and nurses aboard. Rombough and Johnston are in a very serious condition. The others are doing well.

WEAK MANHOLE CAUSED OTTAWA BOILER WRECK

Plenty of Water Found by Inspector, Who Absolves Engineers From Blame.

OTTAWA, Jan. 22.—(Can. Press.)—Chief E. Granberg, chief inspector of the Boiler Inspection and Insurance Co. of Canada, who came here from Montreal and made an official inspection of the boiler which caused the Howick Hall disaster yesterday, pronounces the explosion due to a weak manhole frame on the boiler. He finds there was plenty of water in it and absolves the engineers from blame.

The identity of the third victim of the accident was made known this morning. He is Joseph Letarte of 175 St. Redempteur street, Hull, employed as a butcher at the Fat Stock Show. This is the man who was yesterday thought to be Joseph Cosgrove of Buckingham. Cosgrove escaped.

News from all parts of Ontario is given on The World's provincial news page every morning.

Do You Get It?

Do you get honest bread—a bread that is full weight—that consists of the best materials—that is baked by the best bakers—that is made in a clean, airy, sanitary bakeshop—that is delivered regularly by careful drivers? If not, why not try

HILTON'S AN HONEST BREAD

Our Bakeshops are at 611 Gerrard Street East. Our Phone Number is Gerrard 2308.

OUR FIRM NAME IS HILTON BROS.

DECLARED SANE TAYLOR TO HANG

Dr. R. Bruce Smith's Medical Test Was All Against the Prisoner.

(Special to The Toronto World) BRANTFORD, Jan. 22.—James Taylor, murderer of Charles Dawson, will hang tomorrow. This announcement followed a visit of Dr. R. Bruce Smith to the jail in the early hours of the morning when he actually put Taylor thru the third examination to his sanity.

Dr. Smith reported that Taylor's crime was not committed because of any diseased brain or any impulse from such mentality. He gave the prisoner a stiff examination and concluded that he was responsible for his crime.

Brantford in its divided opinion awaits its ninth execution. Many oppose capital punishment, but those who saw the victim of Taylor's crime are loudly calling for payment of the penalty.

Jack Holmes of Winnipeg, with an experience of 28 executions in his record, is here today. He was present at Owen Sound last year in the case of Henry Love, Holmes, who is a business rival of Ellis, said to be Dominion hangman, talks of his work nonchalantly.

Brantford naturally is under some excitement, not having had any such occurrence in ten years.

RECORD YEAR FOR BOTH BUSINESS AND DISASTER

Lake Carriers' Association Moved More Ore, Coal and Grain Than Ever Before.

DETROIT, Jan. 22.—(Can. Press.)—The year 1913 was a record-breaker for the Lake Carriers' Association, both in volume of business and in disaster, according to the report of William Livingstone, president of the organization, submitted at the annual meeting today.

The second week in November was responsible for the great casualty record of the year. During that time 285 lives were lost in the series of storms that swept all the lakes.

"More ore, coal and grain were moved in 1913 than have ever been moved before," said Mr. Livingstone, "and the rates such that the business was profitably handled. Five cents more was paid on ore and coal to Lake Michigan ports than the rates prevailing in 1912."

"The grain rate was somewhat lower than the average for 1913, but was nevertheless profitable. The ore movement totalled 49,079,478 gross tons, which was 1,684,701 more than the movement of 1912."

BRAKEMAN MEETS DEATH WHILE SHUNTING CARS

Riding on Foot Board of Engine, T. L. Smith Fatally Jammed in North Bay Yard.

NORTH BAY, Jan. 22.—T. L. Smith, a brakeman on the T. and N. O. Railway, was instantly crushed to death early today in the junction yard. Smith was riding on the footboard of a shunting engine, and when the locomotive was backing up, failed to see seven or eight freight cars on a siding. He was pinned between the cars. Smith, who was 28, leaves a wife and 3-year-old son.

C. N. R. FIRE INSPECTOR IS LATEST APPOINTMENT

William Kilby Will Organize New Department—Fire Guards for the West.

The Canadian Northern Railway has appointed William Kilby as fire inspector. In this the first large railway company to organize a special department to handle fire protection work. Inspector Kilby is to have general charge of all phases of the company's fire protection work. His department will cover right-of-way clearing, fire patrol thru timbered country, and the construction of fire guards thru the prairie sections in Alberta, Saskatchewan and Manitoba.

LEGION OF FRONTIERSMEN

The Legion of Frontiersmen is meeting on Saturday at 8 o'clock at the Sons of England Hall, 58 Richmond street (Bart street entrance). The organization is going ahead tremendously. Many new members have been attracted after a week's strenuous campaign, and all interested and qualified are welcome at Saturday's meeting. D. S. Blackie, the secretary, will be glad to greet all those who are in any way interested in the success of the Legion.

GUNMEN FIGHT POLICE

NEW YORK, Jan. 22.—(Can. Press.)—Six gunmen early today fought another skirmish in the war of extermination on here between the police and the gangsters, of whom Dopey Benny Fein is a chief. In a Tallman street tenement house the band were rounded up, run to earth, a cordon of police with machine pistols was thrown about the building, and four of the gunmen were captured after several shots had been fired. They gave their names as Edward Garison, James Devor, Thomas Montague and John O'Neill. The other two gunmen fled over the roofs and escaped.

TRANSVAAL GOLD OUTPUT

PRETORIA, Jan. 22.—(Can. Press.)—The Transvaal Chamber of Mines, which has made a calculation on the life of the Rand gold mining industry, estimates that for the next five years the rate of crushing will be maintained at 23,000,000 tons per annum, but owing to the exhaustion of some of the mines the quantity of ore crushed seventeen years hence will be reduced to 14,000,000 tons annually.

FIVE FISHERMEN MISSING

HALIFAX, N.S., Jan. 22.—(Can. Press.)—Five men did not return to their homes last night. The Police and the Halifax Harbour Board are searching for them. The men were fishing in boats off the Nova Scotia coast and were blown away from their ships.

NO SAFEGUARD NEGLECTED.

NEW YORK, Jan. 22.—(Can. Press.)—Speaking of the conclusions reached by the International Conference on Safety at Sea, Paul Gotthel, chairman of the steamship companies' committee, today said that every known safeguard for life at sea had been provided for. The representatives of the United States having signed the articles of the convention, he expressed the hope that this country would act promptly to carry the decision of the conference into effect.

FIFTEEN PER CENT. ROTTEN.

LITCHFIELD, Alta., Jan. 22.—(Can. Press.)—Addressing the sixth annual meeting of the United Farmers of Alberta here, Prof. Peter, provincial agricultural poultry expert, stated that 15 per cent. of all eggs marketed in Canada were rotten due to the careless use of poultry raisers in marketing fertile eggs.



Fifty Ways to Use Bread

The Fleischmann Company has just published a new book that every housekeeper in the land should own and which is presented free with our compliments.

"Good Things to Eat Made with Bread"

is the title of this book. It shows how to use bread in the making of a great variety of new, tasty and wholesome dishes, which are highly nutritious, easy to prepare and inexpensive.

You will find it of the greatest assistance in cutting down your living cost, without stinting the family of good things to eat.

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THE CANADA NATIONAL FIRE INSURANCE COMPANY

HEAD OFFICE: WINNIPEG, MAN.

AUTHORIZED CAPITAL - \$3,000,000
 SUBSCRIBED CAPITAL - 2,055,400
 PAID-UP CAPITAL - 1,000,000
 ASSETS - 1,400,000
 SURPLUS TO POLICY-HOLDERS - 1,200,000

Ontario Branch Office: 20 King St. West, Toronto.
 C. E. Corbold, Manager. 135