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THE EXCELSIOR LIFE DECLARED SANE Insurance Company HEAD OFFICE - - - TORONTO Dr. R. Bruce Smith's Medical Test Was All Against the Prisoner.

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

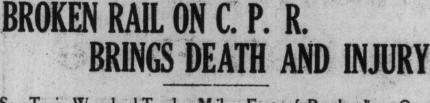
	Insurance applied for \$1,250,962.00	\$4,874,048	0
	Insurance issued and revived during year Increase \$1,119,227.50	4,590,918	0
ŝ.	Insurance in, force Increase \$2,572,808.20	19,290,983	1
	Assets available for security of Policyholders Increase \$390,541.88	3,620,621	3
	Total Reserves, including Special Reserves Increase \$282,360.00	2,690,296	01
	Cash Income, Premiums and Interest \$108,265.77	776,506	57
la m	Paid to or set aside for Policyholders' benefit Increase	570,810	59
	Surplus on Policyholders' account (government stand-		
10 23	ard) \$110,382.88	551,104	30
	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, 7.78 per cent Decrease in Expense Ratio, 51/2 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.



Soo Train Wrecked Twelve Miles East of Pembroke-One Passenger Killed and Six teen Others More or Less Seriously Hurt-Two Coach es and Two Pullmans Left

OTTAWA, Jan. 22 .-- (Can. Press.)- cation and compound fracture of The C.P.R. Soo train, No. 19, which bow. left Montreal at 10.30 last night, was conductor Thomas Carter. Ottawa wrecked by the spreading or breaking of a rail, at Meath. 12 miles east of Mrs. Zeno Lepage, Anaconda, Mich., Pembrake early this morning badly c One passenger was killed and about 5 injured. Four cars left the track nd toguled over. The dead passenger is Mrs. J. J. Spanish River wreck, was in the wreck One passenger was killed and about 15 injured. Four cars left the track and tomped over sete husband and two-year-old child, had been visiting at Osceola and boarded the train at Cobden. a few stations from where the wreck occurred. Hus-band and child escaped. The following injured are now at Pembroke Hospital, none of them in serious condition: Mr. and Mrs. Remus Danderan and kix children of Verner, Ont. all badly shaken up; one child has broken arm. Jennie Pinola. Ramsay, Mich., bruis-ed and seriously shaken up. Mrs. Alex. Thompson, Grand Falls, N. D., face, and neck hurt. Sammon of Sudbury: who with her at Meath this morning, but escaped husband and two-year-old child, had uninjured. Mr. Bell told the Canadian N. D., face and neck hurt. Mr. Alex. Thompson, Grand Falls, Mr. Alex. Thompson, Grand Falls, M. D., fractured shoulder. Molka Valentine, residence not known bruised about knees, shoulder wurt bruised about knees, shoulder rushed out with doctors and nurses aboard. Rombough and Johnston are in a D. S. Rombough,' Villard, Man., wounded about elbow, arm bruised. very serious condition. The others Arthur Johnston. Montreal, dislo- are doing well.

TAYLOR TO HANG

(Special to The Toronto World) BRANTFORD. Jan. 22.-James Taylor, murderer of Charlie Dawson, will hang tomorrow. This announce-ment followed a visit of Dr. R. Bruce Smith to the jail in the early hours of the morping, when he secretly put Taylor thru the third examination as to his sanity. Dr. Smith reported that Taylor's orime was not committed because of any diseased brain or any impulse from such mentality. He gave the prisoner a stiff examination and con-cluded that he was responsible for his crime.

Brantford in its divided opinion awaits its ninth execution. Many op-pose capital puntshment, but those who saw the victim of Taylor's crime are loudly calling for payment of the menalty

Jack Holmes of Winnipeg. with as experience of 28 executions in his re-cord. 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 Do-minion hancement to the case minion hangman, talks of his 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.

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 re-cord of the year. During that time 235 lives were lost in the series of storms that sweyt 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

was profitably handled. Five cents more was paid on ore and coal to Lake Michigan ports than the rates prevail-ing in 1912.

"The grain rate was somewhat lower than the average for 1912, but was nevertheless profitable. The ore movement totalled 49,070,478 gross tons, which was 1,634,701 more than the movement of 1912."

BRAKEMAN MEETS DEATH WHILE SHUNTING CARS



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

You will find it of the greatest assistance in cutting down your living

Your baker or your grocer will give you one of these books on request—or you can obtain one by applying to our local agent.

GOOD THINGS TO EAT

MADE WITH BREAD

THE FLEISCHMANN CO.

208 Simcoe St., Toronto, Ont.

H. E. TRENT, Sales Agent

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nutritious, easy to prepare and inexpensive.

cost, without stinting the family of good things to eat.

WEAK MANHOLE CAUSED FORMER TORONTO MAN FOUND FROZEN TO DEATH OTTAWA BOILER WRECK

PORT ARTHUR. Jan. 22 .- Appa-

rently overcome by a fit while walking

from the Russell Co.'s camp at Pearl

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

cial news page every morning.

by careful drivers? If not, why not try

Bakeshops are at 611 Ger-

rard Street East.

to the station, William Lownsborough. aged 31, was found frozen to death. OTTAWA, Jan. 22 .- (Can. Press.) -The body was lying undisturbed, with Olaf E. Granberg, chief inspector of the Boiler Inspection and Insurance no signs of foul play. Co. of Canada, who came here from Montreal and made an official inspec-The late William Lownsborough left Toronto some seven years ago to take tion of the boller which caused the

manhole frame on the boller. He finds there was plenty of water of the Russel! Lumber Co. of Port Ar-

Do You Get It?

Do you get honest bread-a bread that is full weight-that con-

sists of the best materials-that is baked by the best bakers-that is

made in a clean, airy, sanitary bakeshop-that is delivered regularly

HILTON'S

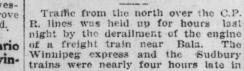
AN HONEST BREAD

OUR FIRM NAME IS

HILTON BROS.

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 176 St. Redempteur street, Hull, em-ployed as a butcher at the Fat Stock Show. This is the man who was yes-tarder, though to be Loseph Cospression terday thought to be Joseph Cosgrov of Buckingham. Cosgrove escaped.

News from all parts of Ontario is given on The World's provin-



arriving here as a consequence.

Our Phone Number is Ger-

rard 2008.

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

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 Canadian Northern will be the first large railway company to organize a special depart-ment to handle fire protoction 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, Saskat-chewan and Manitoba.

LEGION OF FRONTIERSMEN.

The Legion of Frontiersmen is meeting on Saturday at 8 o'clock at the Sons of England Hail, 58 Rich-mond street (Berti street entrance). Howick Hall disaster yesterday, pro-nounces the explosion due to a weak some years he had been in the employ The organization is going ahead tremendously. Many new members have been attracted after a week's strenu-ous 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

of the gunmen were captured after sev-eral shots had been fired. They gave their names as Edward Gar, ison, 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 one crushed seventeen years hence will be reduced to 14,000,-000 tons annually.

FIVE FISHERMEN MISSING

HALIFAN, N.S., Jan. 22. - (Can. The men did not return to FIFTEEN PER CENT. ROTTEN. hand from the lotter

The while any first control of the latter indifferences and a name of the source of the latter indifferences and the source of the latter indifferences of the latter indi

ness of poultry raisers in marketing fertile eggs.

Mrs. Ann Matilda Lumbers of this NO SAFEGUARD NEGLECTED.

city, whose death occurred on Nov. 17. 1913, left an estate valued at \$67,389.88, NEW YORK, Jan. 22 .--- (Can. Press.) made up principally of real estate. The will provides for the erection of a suit-Speaking of the conclusions reached will provides for the erection of a suit-able monument as soon as is conveni-ent, and makes disposition of personal belongings. The remainder of the prop-erty is divided among two daughters, three sons, two cousins and a sister-in-law. United States having signed the articles of the convention, he expressed the hope that this country would LICTHBRIDGE. Alta. Jan. 22.-(Can. promptly to carry the decision of the criference into effect.

If you want all news, get The

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				and a state of the state		LEDIN D. V. C. Z.



Nova Scotian coast and were blown per cent. of all eggs marketed in Canada were rotten, due to the careless.

away from their ships.

in-law.

LEFT \$67,389.88.

the Legion. GUNMEN FIGHT POLICE

NEW YORK, Jan. 22.--(Can. Press) --Six gunmen early today fought an-other skirmish in the war of externi-

nation 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 drawn pistols was thrown about the building, and four