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Spring Goods

Are Arriving **Every Day**

High Class Novelties. Select Styles.

Black and Colored

shown that the society had received and granted to the association by the shown that the society had received and granted to the association by the and granted to the association had a compared to part of children's court, and who are to young to send to jail or the reformacry.

The financial state of 750-48, with an expectation of \$8020,88. The financial state of \$8020,88. The financial september of \$8020,88. The financial september

DR. WOOD'S

NORWAY PINE SYRUP

Coughs, Colds, Bronchitis, Croup, Hoarseness,
Sore Throat, Pain in the Chest, Asthma,
and all Throat and Lung Troubles.

At Ottawa Declares Canadian Gorps
Poorly Equipped and Lamentably Short of Officers.

ANNUAL MEETING OF ASSOCIATION

ANNUAL MEETING OF ASSOCIATION

ANNUAL MEETING OF ASSOCIATION

Were they paid. This state of things would continue until the people understood that they must remunerate properly or they would not get men to do the work. Of the graduates of the Royal Military College 144 were serving in the Imperial service. That was the bright side of it. On the other hand, only fifteen were serving in the active militia, and but fourteen in the permanent corps. Lord Dundonald announced that there were twelve 4.7 guns on order, also two 6-inch guns and two 6-inch howitzers.

Should Be War Strength.

With regard to the question of estab-

Should Be War Strength.

With regard to the question of establishments he had recommended to the Minister that they should all be of war strength. It was not necessary to call out 55 per cent of the privates and officers and noncommissioned officers would be doing very well. The question of more range accommodation would be dealt with. "I should very much like," observed the General, "to see a large central campy of Canada were poorly equipped, and the instructional corps were lamentably short of officers. There was admirable material in Canada, and the force should be provided with good weapons.

Should Be War Strength.

With regard to the question of establishments he had recommended to the Minister that they should all be of war strength. It was not necessary to call out 55 per cent of the privates and officers would be doing very well. The question of more range accommodation would be dealt with. "I should very much like," observed the General, "to see a large central campy where arms could work together and all receive mutual instruction one from the other. I trust it may come to that; perhaps if Deseronto is not found suitable it may be favorably thought of by the responsible authorities and something may come of it." (Applause.)

Expense Should Not Count.

Expense Should Not Count.

Black and Colored
Gownings and
Suit Fabrics
Inches sibstine, montilla, volle, tipsite crepone, generalize crepeline, collenne, fake volle, spiral carboname delice, cannot solve the following were present at the following the following and the following and the following and following

Fisheries Regulations.

The Provincial Fisheries Department will recommend to the legislature the re-enacting for three years of the regulations restricting sale of bass,maskin-onge and speckled trout. Permission to lengthen their seines beyond 50 feet has been refused to the Thames fishermen. A space must be allowed to enable fish to get upstream. The fisherem as a last year.

Children for Canadian Homes.

Announcement was made yesterday of the arrival of the first party of th

Killed Son and Self.

New York, Feb. 26.—During the absence of his wife to-day, Gottfried Flexenberg, who has been acting strangely for some time, shot and killed it is two-year-old son, and then committed suicide by cutting his throat.

Dined by Lansdowne, London, Feb. 26.—Lord Lansdowne, the Foreign Secretary, to-day gave a luncheon in honor of D. R. Francis, President of the St. Louis Exposition, and former Governor of Missouri.

Ment.

Insufficient Inducement.

Lord Dundonald went on to say that the instructional corps were lamentably short of officers, and the two batteries of artillery at Kingston had but one subaltern. This was because the people did not understand the needs of the force. He inspected the cadets at the Royal Military College, Kingston, day before yesterday—as fine a body of Britons as you could wish to seel uncheon in honor of D. R. Francis, President of the St. Louis Exposition, and former Governor of Missouri.

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Referred to a Committee. The Hague, Feb. 26.—The govern-ment bill, introduced in the Second Chamber of the States General yester-day, with the object of strengthening the government's hand in coping with strikes on the railroads and in other public services, was to-day referred to the Standing Committee of the Cham-ber for examination on March 5.

Price 25c. at all Dealers.

FIRST DOSE RELIEVED.

I had a very severe cold and used Dr. Wood's Norway Pine Syrup. The first dose pad such a severe cold and completely cured me. At the same time my mother had such a severe cold and completely cured me. At the same time my mother says or severe cold and completely cured me. At the same time my mother had such a severe cold and completely cured me. At the same time my mother says or jamaica oranges and grape fruit this week. The strawberries were as fine a sample as could be desired, and sold at 70c per basket.

Syrup and it gave her almost instant relief. I cheerfully recommend it to all suffering from coughs and colds.

Mrs. Frank E. Harvis, Hortonville, N.S.

Guards With Roomers.

Guards With Roomers. White & Co. received yesterday a

New York, Feb. 26.—Fresident Roosevelt arrived at Jersey City at 4.36 p.m.
The President was accompanied by Secretary Loeb, Surgeon-General Rixey, Commander Cowles and two secret ser-

Canada Life

56th Annual Report

The Year's Business

The applications for new assurances received were 5,022 in number, and \$10,687,672 in amount. The number of policies issued was 4,736, representing assurances of \$9,734,002. Two hundred and seventy applications for an aggregate of \$712,308 were declined—the lives not coming up to the Company's high standard; and the balance were deferred or incomplete at the close of the year. As compared with the previous year, there was an increase of 1,077 in the number of policies issued, and \$1,972,871 in amount. The new policies actually paid for in cash again show a satistory increase over previous year. These were 4,103 in number, representing new assurances of \$6,398,386, constituting the largest year's business in the Company's history. The total assurances now in force amount to \$89,170,574, being an increase of \$4,745,602 during the year.

The net premium and annuity income amounted to \$2,615,171.81, and the income from interest to \$1,08968.07, including \$14,085.58 profit on sale of securities, making a total net income (exclusive of payments on account of Capital Stock) of \$3,714,139.98—an increase of \$196,522.65, as compared with 1901.

The death claims paid during the year amounted to \$1,179,370, an increase of \$16,272 over those paid in 1901. Including bonus additions, the death claims, endowments, and annuities paid in 1902 amounted to \$1,442,920.85, while \$162,457.04 was paid as surrender values and cash dividends to policyholders, making total payments to policy holders \$1,605,377.89.

The total assets at 31st December, 1902, as shown by the balance sheet amount to \$25,964,932.50, being an increase of \$1,460,142 over 1901—deducting the \$37,000 received from calls on Capital Stock, the natural increase is \$1,423,142—a growth which your Directors think is very satisfactory.

The Liabilities

The valuation of the Company's liabilities was again made on the Institute of Actuaries Hm. 3 1-2 per cent. table for all business secured prior to the 1st January, 1900, and on the same table with 3 per cent. interest for policies issued since the 31st December, 1899. In valuing on this conservative and stringent basis the Canada Life retains its unique position among the older established companies of having accomplished the necessary change to the higher standard of Reserves. After providing for these Reserves, and all other liabilities, except Capital Stock, there remains a surplus on policyholders' account of \$1,831,718—an increase of \$483,012 during the year.

The year just closed has been one of progress and advancement in all branches of business, and that this Company has fully participated in the general growth is clearly evidenced by the figures which the Directors are able to submit for your approval. The increases in assets, interest, and premium income, and in assurances in force, are very satisfactory, while the larger amount of assurances applied for indicates the growing popularity of the Company in the different fields in which it is represented. While no new territory has been entered during the year, considerable progress has been made in extending and improving the organization in those States and Provinces where we were already liceused to do business. Arrangements were also completed during the year to commence business in Great Britain on the 1st January, 1903, and having secured suitable offices in London, and selected a manager, we confidently look forward to satisfactory results.

Financial Abstract

As at 1st January, 1903

Government, Municipal, and other Sends, Stocks, etc	
Stocks, etc \$13,488,722	
	16
Mortgages en Real Estate 3,651,739	16
Leans on Bonds, Stocks, Policies, etc 5,573,269	78
Real Estate Gwned (Including Company's	
buildings in Toronto, Hamilton, Mont-	
real and Winnipog) 1,602,122	96
Premiums in Transit and Beferred (net)	
and interest accrued	
	-
\$25,964,932 5	0
Liabilities	
Reserve Fund (Hm 3) per cent. for all bus-	
iness prior to 1st January, 1800; Hm	
3 per cent. fer Pelicies issued since	00
then)	
Total Surplus on Policyhold-	
ers' Account (Hm 3) per cent	
and 3 per cent backs)	4
\$25,964,932 5	0
Receipts	
Premium and Annuity Income (net) \$2,615,171	81
Interest, etc	
On Capital Account 37,000	00
\$3,751,139 8	18
	~
Payments	
Paid to Policyholders \$1,605,377	89
All other payments	
Excess of Receipts over Payments 1,371,429	82
\$3,751,139 8	18
4317311139	

The President, Hon. Geo. A. Cox, in moving the adoption of the report, spoke in part as follows:

For the first time in our history, the proposals for assurance submitted to the Directors exceeded in amount ten and a half millions of dollars, and showed an increase over those offered in the previous year of \$2,220,429. It is gratifying to note that over one-third of this increase was derived from our Canadian Agencies.

The actual claims incurred in 1901 amounted to \$1,256,206, includ-The actual claims incurred in 1907 amounted to \$1,250,200, including bonuses, while those of 1902 amounted to \$1,110,006, also including bonuses, a decrease of \$146,200. Our actual death claims for 1902 were materially lower than we were led by the Table of Mortality to expect. This, I am sure, will be most satisfactory to the policyholders and shareholders alike, emphasizing, as it does, the great care which has always been exercised in the acceptance of proposals for assurance.

I take this opportunity of pointing out a fallacious method frequently used by inexperienced persons in comparing the death rates of different companies—that is, by comparing the average number of deaths per thousand, without regard to the age of the Company, or the duration of the risks. Without an actuarial investigation of the claims expected at each age, and a comparison with the claims actually incurred at each age, it is impossible to tell whether one Company has had a more favorable mortality than another. In fact, a well managed and old-established Company, with a mortality rate of 13 per thousand, may experience a much larger relative saving in mortality than a young experience a much larger relative saving in mortality than a young Company with an average death rate of 7 per thousand.

In connection with payment of death claims, it may be interesting to mention that since the inception of the Company the total claims incurred, including bonus additions, amount to \$16,257,923.39. In addition to profits paid with claims, a further sum of \$7,130,163.59 has been returned to policyholders as dividends; while other items, such as annuities and surrender values, increase the grand total of payments to policyholders and their heirs to \$25,318,545.86; and we hold for the security of our policyholders to-day cash assets of \$25,964,932.50. After the payment of all expenses of management and taxes the Company has paid or credited to policyholders \$6,731,843 in excess of the amount actually paid by them.

As stated in the Report, our policy liabilities have again been valued upon the Company's severe standard—the rate of interest used being 3 1-2 per cent. for all business up to the end of 1899, and 3 per cent. for business issued since that date.

Since the Report was issued, we have received an official certificate from the Commissioner of Insurance for the State of Michigan, and it will no doubt be of interest to compere this official certificate with the valuation made by the Company's own Actuarial Department, Valuation of policies on Company's own standard\$23,877,612 Valuation by Michigan Insurance Commissioner 22,485,879

It will thus be seen that the Company holds reserves of almost \$1,-400,000 in excess of those required by the American standard. This large difference is accounted for by the fact that the Company uses 3

and 3 1-2 per cent. rate of interest in its valuation, while the American law requires only 4 per cent.

law requires only 4 per cent.

Once in five years the Dominion Insurance Department values our policy liabilities, and it will be remembered that a year ago we were able to make comparisons of our own Reserves with the valuation made by the Dominion Department, when it was shown that we held Reserves of \$2,565,198 in excess of the Dominion Government standard, which requires a 4 1-2 per cent interest basis for business up to the end of 1899, and 3 1-2 per cent. after that date. As intimated in the Report, the Company continues to hold the unique position of being the only old-established Company in Canada or the United States that has succeeded in transferring the whole of its policy liabilities to the new and higher standard of Reserva.

In the history of the Company January 1st, of 1903, will mark an epoch as being the date when the Company opened business in Great Britain, with Head Office at 14 King William street, London, England. I am pleased to be able to say that already we have agencies established in many of the leading centres in England, Ireland, and Scotland, and we already have had a substantial amount of business from our branch in Great Britain, where the Canada Life has been long and favorably known in Insurance circles.

Mr. F. W. Gates, Vice-President, in seconding the report, said:

The information contained in the Directors' Report, together with the additional facts just stated by the President, make it unnecessary for me to make any extended remarks upon the report, which I am sure will be regarded in every quarter as very satisfactory. Every new report issued by the Canada Life seems to mark a step forward, and the report for 1902 is certainly no exception to this rule, for the business secured last year was very largely in advance of that secured in any of the previous fifty-five years of the Company. When I look at the size of our Company at the present time and compare it with the Canada Life as it was when I was first elected a Director in 1858, I cannot help reflecting upon the splendid growth and success the Company has achieved, and the large amount of good it must have done in distributing its benefits in the thousands of homes throughout the Dominion. I have here a table showing the Assets and Insurance in force in decennial stages from 1860 to 1900, as well as the figures for last year. This table practically shows the growth of the Company during my connection with it.

This table shows that the Company in its Assets is now over forty-four times larger than it was when I first became connected with it over forty-four years ago, and while the Company has all the advantages growing out of an extended experience, it must be apparent that it has a remarkable faculty of renewing its youth from year to year. That the record and financial position of the Canada Life is such as to recommend it to insurers in the United States, as well as in Great Britain, where we have recently opened, must be the cause of gratification to the many policy-holders of the Company throughout the Dominion. For many years we have been in competition with British companies in Canada, but we are now turning the tables and bearding the British Lion in his own den, and the reports thus far received appear to show that we are able to hold our own in the contest for business there.

There is one point not very fully emphasized, either in the Report or

In the contest for business there.

There is one point not very fully emphasized, either in the Report or the President's speech, which I think might well bear further mention—that is, the large increase in surplus earned last year. In our Report a year ago the net surplus over all liabilities was \$404.426; this year the Report shows it to be \$850.488. In other words, the net surplus over all liabilities has been more than doubled during the year. To have been enabled to accomplish this in a year, when so much was done in the way of organization and in writing so much new business, speaks well for the carning power and general management of the Company, and is only another evidence that a wise step was taken a few years ago in strengthening the Company's Reserves, and thus largel; improving its carning capacity.

I have much pleasure in seconding the adoption of the Report.

At the close of the meeting the following Directors were reclected: Hon.

At the close of the meeting the following Directors were re-elected: Hon. Wm. Gibson, A. Bruce, K.C.; Z. A. Lash, K.C.; Dr. John Hoskin, K.C. and E. W. Cox. At a subsequent meeting of the Directors Hon. George A. Cox was re-elected President, and F. W. Gates Vice-President.

AUCTION SALES

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Marvellously to every varying mood and graduation of touch of the performer with an unrivalled quality of tone—the pure, bell-like tone UNRESERVED

MORRIS If you have never tried this beautiful instrument, call here and do so. We can quote you an unapproached easy price if you wish to purchase.

The Weber Piano Co.,

A PIANO

The___

RESPONDS

-the pure, bell-like tone sought for by all expert mu-

THAT

276 Yonge Street, Agents for The Morris, Feild, Rogers Co., of Listowel, Limited.

SHAVED BUARD ORDERS. How It is Alleged John Hamilton Made Some Money.

Acting on information laid by Deputy Monday, the 2nd March, Chief Stuart, Detective Black yesterday morning arrested John Hamilton,
manager of the Working Men's Home,
220 George-street. Hamilton is charged with working a series of frauds on
different benevolent societies of Toronto, the one on whose complaint the
arrest is made being the Irish Protestant
Benevolent Scriety. The officials of this

Benevolent Scriety. The officials of this Benevolent Society. The officials of this society claim that the manager of the society claim that the manager of the Home has been working an ingenious plan for augmenting his income. The society gives applicants orders for board and lodging at the Home, and Hamilton would cash these orders at 40 or 50 per cent. of their face value, and on turning them in to the society would receive cash for them at their face value. James Haverson offered bail for Mr. Hamilton in two securities of \$200 each. The case will come up on Thursday. The accused has been a was formerly a member of a wholesale

Montreal, Feb. 26 .- The Grand Trunk will not have a fleet just now. "Our relations with all the Atlantic steamship companies, with whom we have found no necessity for any change," remarked Mr. Logan, speaking on behalf of C. M. Hays, the second vice-president and general manager.

Funeral of Rev. Mr. Steen.

Montreal, Feb. 26.—The esteem in which the late Rev. Frederick J. Steen which the late Rev. Frederick J. St

HIGHLY ATTRACTIVE

High-Class

HOUSehold Furniture

SS. China Feb. 13

SS. Dorie Feb. 21

SS. Dorie March March 19

SS. Sebua March 11

SS. Coptic March 19

SS. Sebua March 11

SS. Coptic March 19

SS. Sebua March 11

SS. Coptic March 19

SS. America Mara March 19

SS. America Mara March 27

SS. Sebua March 19

SS. America Mara March 19

SS. Coptic March 19

SS. Pebua Mara March 19

SS. America Mara INET, MAHOGANY AND OTHER
TARLES, Elegant and Costly Hail
Hait Stand (valued at \$150), HAND.
SOME DINNUR SERVICE, FINE CUT
GLASSWARE, VALUABLE WARD.
ROBES, LIBRARY AND OTHER COUCHES, MASSIVE AND ELEGANT
MARBLE TOP BEDROOM SETS, FINE
HARR MATTERSSES with a hore of passenger Agent, Toronto.

Suckling & Co Money Orders

Special Notice to the Carpet and

of the Sale by Auction of

Wednesday, March 4th,

at 11 o'clock a.m. **500 Pieces Floor Oilcloths**

one-half of a square in the centre of a renewal of the assurance as to per one-half of a square in the centre of fect satisfaction being felt with the business district and caused a loss of over \$2,000,000. There are approximately 400 losers. The burning embers were carried for miles, the Kentucky Limited, will apply to the Parliament of Canada at its next session for an act authorizing the company to acquire and operate and other Kentucky towns came port and other Kentucky town

estate amounts to \$3200.

Probate of the will of the late Robert Garbutt of Etobicoke Township is sought. The estate consists of \$3007 fin cash, and real estate to the amount of \$4500, all of which is bequeathed to the widow and five children.

Funeral of Rev. Mr. Steen.

Montreal, Feb. 26.—The esteem in which the late Rev. Frederick J. Steen was held by Montrealers of all conditions in life was never more strik \$18 vinced than at his funeral, which took face this afternoon at Christ Church thedral.

An application will be made to the legislature of Ontario at its next session by the Toronto and Mimico Electric Railway for the will open the sought. He will open the tour at Bracebridge on Wednesday, for an application will be made to the legislature of Ontario at its next session by the Toronto and Mimico Electric Railway through the tour at Bracebridge on Wednesday, for an extend its railway through the counties of York, Peel, Halton and Wentworth to a point in or near the City of Montreal, and follows it up at Breeching to the widow and five children.

Funeral of Rev. Mr. Steen.

Montreal, Feb. 26.—The esteem in which the late Rever Frederick J. Steen to the widow and five children.

Funeral of Rev. Mr. Steen.

Montreal, Feb. 26.—The esteem in which the late Robert is support of the candidature of Hon.

Zephyr on the 7th, and Cannington on the 6th, and Cannington on the 7th, and Cannington or the 7th, and Cannington or the 7th, and conferring thereon all inclination of the said Company, authorized the foundation of the said Company, authorized the Toronto and Mimico Electric Railway and Light Company, for an act, changing and Light Company, authorized the Toronto and Mimico Company, authorized th

PASSENGEN TRAFFIC.

GRAND TRUNK RAILWAY

SPECIAL COLONIST ONE WAY EXCURSION FARES

FROM TORONTO o Billings, Montana..... Colorado Springs, Denver. Helena, Butte, Ögden, Balt Lake City and Pueblo \$39.00 Spokane, Wash \$89.50
Portland, Seattle, Vancouver, Rossland } \$39.50 Lcs Angeles and San Francisco ...\$44.00 Proportionately low rates to other points Tickets on sale daily until April 30th, 1903 For Tickets, Maps, Time Tables, and Information, apply

TORONTO OFFICES:
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J. W. RYDER. C. P. & Ticket Agent.
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Union Station, J. A. Teifer, Tkt. Agt.
All inquiries from outside of Toronto should be addressed
to J. D. McDONALD, District Passenger Agent. Toronto.

CANADIAN PACIFIC

\$42.00 Toronto to Neison, Robson, Trall, Rossland, Greenwood, Midway, Vancouver, Victoria, New Westminster, B.C., Seattle and Tacoma, Wash., Portland, Ore.

\$39.50 Toronto to Spokane, Wash.

\$39.00 Toronto to Denver, Colorado Springs, Pueblo, Col., Pocatello, Idaho, Ogden and Salt Lake, Utah.
Second-class Colonist Tickets good going Feb. 15 to April 30, 1903.
Proportionately low rates to other points. Full particulars from your nearest Can.
Pac, Agent, or

A. H. NOTMAN, Asst. Gen. Passr. Agt. Toronto. OCEANIC STEAMSHIP CO.

THE AMERICAN & AUSTRALIAN LINE Fast Mail Service from San Francisco to Hawaii, Samoa, New Zealand and Australia. SS, Sierra... Feb. 19 SS: Alameda Feb. 28 58. Sonoma March 12 88. Alameda March 21 SS. Armena
SS. Venturia
Carrying first, second and third-class passengers.
For reservation, berths and state-rooms and full particulars, apply to
R. M. MELVILLE,

Can. Pass. Agent, corner Toronto and Adelaide-streets, Toronto.

Auction Sale PACIFIC MAIL STEAMSHIP CO., Occidental and Oriental Steamship Ocand Toyo Kisen Kaisha Co.

HAWAII, JAPAN, CHINA, PHILIPPINM ISLANDS, STRAITS SETTLEMENTS, INDIA and AUSTRALIA.

From San Francisco-Weekly Sailings
Throughout the Year. 58. China Feb. 13

INET, MAHOGANY AND OTHER Lembardia... Feb. 10

HAIR MATTRESSES, with a host of cher valuable household furnishings, on FROM ST. JOHN, N.B., TO

LIVERPOOL AND BRISTOL. SS. Montcalm does not carry passengers. For passenger rates, accommodation and freight, apply to S. J. SHARP, Western Manager, 80 Yonge-street.

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Drafts and Letters of Credit issued to all parts of the world. R. M. MELVILLE Toronto & Adelaide Dry Goods Trade Bermuda SUMMER CLIMATE

NO FLEET JUST NOW.

Grand Trunk Finds Its Present Relations Quite Excellent.

Solutions Quite Excellent.

NO FLEET JUST NOW.

We have been instructed to sell in detail at our Warerooms, 68 Wellington Street West, on April 2nd, 6th, 13th, 16th, 23rd.

RATE—\$30 single: \$50, return six months. HOTELS—Princess and Hamilton. BOARDING HOUSES—\$10 a week, up. West, on Descriptive books and berths on application. ARTHUR AHERN, Secretary, Quebec

Toronto Office, 72 Younge street.

BARLOW CUMBERLAND, Agent. A TRIP TO JAMAICA.

change," remarked Mr. Logan, speaking on behalf of C. M. Hays, the second vice-president and general manager.

"May we say that you have no intention to enter into the steamship business?"

"I cannot commit Mr. Hays to the extent of saying what his intentions may be in the future."

Mr. Logan's hint, thus thrown out, of possible developments in a period subsequent to the inauguration of the Grand Trunk Pacific, he followed with a renewal of the agents.

In 2/4, 3/4; 5/4, 8/4 and 10/4, the newest Floral, Mosaic, Tile, Block, Geometrical, Floral, Mosaic, Tile, Block, Geometrical, Susued a handsomely illustrated booklet, under the title of "Tour to Jamaica, en Route to England," describing the beauties and attractions of this nowal route. The information it contains is very comprehensive, and anybody who contemplates a winter voyage to England should obtain particulars of the trip, by which they will avoid the rigors of a winter voyage in the North Atlantic, and at the same District of Cincinnati Gone.

Cincinnati, O., Feb. 26.—This city was visited by a fire to-day that destroyed S. I SHADP 20 VONCE SYDEET.

NOTICE.

Sir John O'Brien Dead.

London, Feb. 26.—The death is announced of Sir John Terence Nicholls O'Brien former Governor of Newfoundland, at the age of 73.

Wilson for the Senate.

London, Feb. 26.—King Edward has conferred the Grand Cross of St. Michael and St. George on Sir Michael Herbert, the British Ambassador at Candidature for the Senate.