

COURRIER DES DAMES.

THE FASHIONS. The following are the directions:—

1. BLACK FAILLE COSTUME.—The front of the skirt is trimmed with 3 bias flounces separated by a band of curled feather: the back-breadths form train and are plain. The tablier is trimmed with two rows of lace and a band of feather; it is tied behind, the square ends bordered with lace and feather. Corset in black velvet, open heart shape, with revers in black silk.

2. BLACK FAILLE COSTUME.—Demi-train skirt covered with plaited flounces; tablier tunic draped at the sides and tied behind with a faille scarf, the ends of which are trimmed with the same fringe and gimp as the rest of the costume. Basque-body, gimp round the armholes, neck, down the front, etc., as seen on engraving.

3. JACKET in sicilienne, trimmed with a thick quilting of black lace.

4. DOLMAN in iron-gray cloth; square sleeves trimmed with 4 rows of narrow black braid and feather border; bows of black faille on the shoulder.

5. SASH OF PINK GROSGRAIN.—The width of the silk is a matter of taste, but the effect requires that it should not be too narrow. The knot or tie is arranged in puffs.

6. SASH OF BLUE AND WHITE REP.—The arrangement of this beautiful sash depends in a great measure on taste. The effect of the two colors is both pleasing and attractive.

WOMAN'S WORTH.—Beauty and style are not the surest passports to respectability—some of the noblest specimens of womanhood that the world has ever seen have presented the plainest and most unprepossessing appearance. A woman's worth is to be estimated by the real goodness of her heart, the greatness of her soul, and the purity and sweetness of her character; and a woman with a kindly disposition, and a well-balanced mind and character, is lovely and attractive, be her face ever so plain and her figure ever so homely; she makes the best of wives and the truest of mothers. She has a higher purpose in living than the beautiful yet vain and supercilious woman, who has no higher ambition than to flaunt her finery, or to gratify her inordinate vanity by exacting flattery and praise from a society whose compliments are as hollow as they are insincere.

THE BLISS OF MARRIAGE.—Time whirls along the down-hill path of life with the velocity of a locomotive, but we have one comfort—we can make love on the road.

What the negro preacher said of Satan may be said of love—

“Where he finds a weaker place, dere he creeps in.”

There is a warm corner even in the coldest heart; and somebody, if that somebody can only be found, was made expressly to fill it.

Thousands of both sexes live and die unmarried simply for want of a proper introduction to one another. What an absurdity!

There is not a woman nor a man of any age who might not find a suitable partner by using the proper means.

The fact is, that affection is smothered, choked down, subdued and paralyzed by the forms and conventionalities of this etiquettish world.

“Society” attaches a ball and chain to the natural feelings of the heart.

The fair girl, with her bosom running over with love for a worthy object, must take as much pains to conceal the fact as if it were a deadly sin, and Heaven had not implanted within our bosoms the tender spark that bade us “to love and be loved.”

Is this natural?

No, it is artificial.

Why should innumerable marriages be prevented by chilling rules and penalties?

Nature is modest, but she is not a starched-up prude! Look at the birds.

There are no old bachelors and old maids among them.

The hearts that flutter under their feather jackets follow the instinct of love, and they take to billing and cooing without the slightest idea that courtship should be a formal affair.

Why should there be forlorn bachelors and disappointed old maids, and lonely widows and widowers among the unfeathered any more than the feathered bipeds?

Oceans of happiness are lost to both sexes every year, simply because parties who wish to be married are not permitted by etiquette to make the fact known.

These unfortunates might very properly say to the happy married folks, as the frogs said to the boys who were pelting them with stones—

“This may be fun to you, but 'tis death to us.”

TACT.—Love swings on little hinges. It keeps an active little servant to do a good deal of its fine work. The name of the little servant is Tact.

Tact is nimble-footed, and quick-fingered; tact sees without looking; tact has always a good deal of small change on hand; tact carries no heavy weapons, but can do wonders with a sling and stone; tact never runs his head against a stone wall; tact always spies a sycamore tree up which to climb when things are becoming crowded and unmanageable on the level ground; tact has a cunning way of availing itself of a word, or a smile, or a gracious wave of the hand; tact carries a bunch of curious-fashioned-keys, which turn all sorts of locks; tact plants its monosyllables wisely for, being a monosyllable itself, it arranges its own order with the familiarity of friendship; tact is, versatily, diving, running, flying tact—

governs the great world, yet touches the big baby under the impression that it has not been touched at all.

IMPOLITE THINGS.—Loud and boisterous laughter. Reading while others are talking. Reading aloud in company without being asked. Talking while others are reading. Cutting your finger-nails in company. Leaving church before public worship is over. Whispering or laughing in church. Gazing rudely at strangers in the streets or elsewhere. Turning your head or body in order to see who enters the church. To neglect the aged under any circumstances.

WOMAN.—Woman is a very nice, and a very complicated machine. Examine her sense; how exquisite and nice! Observe her understanding; how subtle and acute! But look into her heart; there is the patchwork, composed of parts so wonderfully combined, that they must be seen through a microscope to be clearly comprehended. The perception of a woman is as quick as lightning; her penetration is intuition—we had almost said instinct. By a glance of her eye she will draw a deep and just conclusion; ask her how she formed it, and she cannot answer the question. As the perception of a woman is uncommonly quick, so their souls and imaginations are uncommonly susceptible. If few women write, they all talk; and every man may judge of them in this point from every circle he goes into. Spirit in conversation depends entirely upon fancy, and women all over the world talk better than men. Have they a character to portray, or a figure to describe, they give but three traits, either one or the other, and the character is known or the figure is before our eyes.

MISPLACED IDOLATRY.—One of the most painful instances of unworthy idolatry—or rather, more correctly, of idolatry for an unworthy object—is that of a mother for a bad child. Reared, and loved, and believed in as the epitome of all the manly graces and all the heroic virtues, he is, in fact, a scapegrace, and going bodily to the bad. And, though the idolatry of a mother is more tenacious than any other, and harder to be beaten from its faith and its holding, still it has to come to disclosure sooner or later, and the big splay feet must be shown standing in mire and made of the coarsest clay; the robe of deception must be raised, and its frayed and ragged fringes shown to the world at large; the love and reverence, which knelt daily at his shrine, must be barred out from further exercise, as were Adam and Eve from Paradise, and the base reality made manifest. It is woful to see how mothers, like wives, cling to their belief in the idol, and to his gold and purity of ring, long after others have seen his actual hideousness and vileness of material. Heaven gave women for some good purpose this fidelity of faith, and men take advantage of it, and use it cruelly. How many hearts have broken before now for the shattering of their idol—for the discovery of clay in the place of refined gold!

THE FATHER'S ADVICE.—Whatever else you may do, or leave undone, young man, don't disregard or underrate the advice of your father—“the governor,” you may call him. If so, well, but let him be your governor in this most important sense. Be governed by his counsel; and if he is not free to offer it, ask him for it. He may be a very indulgent parent—possibly rich—and you expect he will give you of his earthly substance sufficient to start you in life. He can give you nothing, aside from a good moral and intellectual training, so serviceable to you as his love, which, if you encourage it, he will manifest in “suggestions” for your good. A father's love is necessarily unselfish, which cannot be said with certainty of advice from other quarters. In receiving or rejecting counsel you have always to consider one thing; namely, whether it was prompted by an unselfish desire to benefit you. And, generally, the latter consideration should have more weight than the former. Not that we should blindly follow even the advice of “the governor;” but that advice, which is in its very nature unselfish, and which comes from those who are wiser than you, has ten chances of being right to one of being wrong. Whatever other foolish things you may be guilty of, young man, don't scorn the advice of a father.

GIRLS.—Girls do not always know their power. It is far greater than they think; and, were they true and brave enough to exert it, they might almost, in a generation, revolutionise society about them. Exert your power for good upon the young men who are privileged to enjoy your society. Gentle and good, be also brave and true. Try to exhibit the ideal of a woman—a pure and good woman—whose life is mighty as well as beautiful in its maidenly dignity and attractive loveliness. Do not let it even seem that dress and frivolity constitute your only thoughts; but let the elevation of your character and the usefulness of your life lift up the man that walks by your side. Some of you are in intimate associations, which, under exchanged promises, look forward to a nearer and more enduring relation. In these hours do nothing to lower, but everything to refine and ennoble, each other's character.

THE ROYAL CANADIAN INSURANCE COMPANY.

This Institution was incorporated by special Act of the Dominion Parliament the 23rd of May, 1873. The first policy was issued on the 13th of August of the same year, after a deposit of \$50,000 with the Dominion Government had

been made, when a license was issued. The total number of policies issued is 31,000. On the 5th of July, 1874, a deposit of \$200,000 was made in the United States as required by law, and on the 5th of August the first American policy was issued. The chief offices of the Company in the United States, comprising the States of Maine, Massachusetts, New Hampshire, and Vermont, are located in Boston, with C. F. Sise, Esq., as manager for the Eastern Department; in New York, with Messrs. St. John and Hughes as managers of the New York branch, with jurisdiction over the States of New York, Connecticut, Rhode Island, New Jersey, Kentucky, Tennessee, Georgia, and Ohio; in Chicago, with Messrs. Richardson and Nighten as managers of the Western Department, comprising Illinois, Wisconsin, Minnesota, Indiana, and Iowa; in Philadelphia, with Messrs. Sabine and Allen as Agents for Pennsylvania; in Baltimore, with J. A. Rigby, Esq., as manager for Maryland and Virginia; in Detroit, with H. F. Crawford Esq., as manager for Michigan. These control 260 sub-agencies. In the Dominion the Company has twelve branch offices, with local boards of directors, and seventy sub-agencies. The boards are located at Halifax, St. John, N. B., Quebec, Toronto, Port Hope, Cobourg, Hamilton, Guelph, Kingston, Brantford, Windsor, and London. Head office at city of Montreal, with Alfred Perry, Esq., as General Manager, and Arthur Gagnon, Esq., as its intelligent and urbane Secretary.

For further details concerning the financial standing of the Company, and the component members of the Directorate, we refer the reader to our advertising pages.

ALFRED PERRY, ESQ.

The biography of Mr. Perry promised in our last is, we regret to state, too extended to allow of its insertion in this number. We therefore present the following synopsis of it. Mr Perry was born in 1820, and came from England to Canada in 1832. His father and a younger brother died of Asiatic cholera within a week after their arrival at Quebec, and his mother, with six children, came to Montreal. The struggles of his mother to support her fatherless children, and to rear them respectably, though aided by her youthful sons—Alfred being only twelve years old—were severe.

Mr. Perry joined the Volunteer Fire Brigade of Montreal in 1840, on the incorporation of the city, and soon became foremost in their ranks. He originated the system of a paid fire department by the city, an example which has been followed by most of the chief cities on the continent. He has always earnestly advocated the granting by a public law of pensions to disabled firemen, and also for “long and faithful service,” and allowances to the families of those who lose their lives in the fulfilment of their duty, as are made with respect to soldiers by most governments.

Mr. Perry's services in the Fire Department are well known, and a list of gifts and medals and other testimonials and acknowledgments of his praiseworthy acts, in letters from Governmental and clerical authorities, and prominent individuals, exceeds fifteen in number, and it is stated, but is not boasted, that in number they are more than have been received by any other fireman on this continent.

Mr. Perry went to the London Exhibition in 1851. The personal care, arrangement, and custody of the products and articles in the Canada Department was entrusted to him, and the Government of Canada acknowledged his services, and reimbursed him his expenses. He took with him to the Exhibition an “Improved Fire Engine,” constructed by himself and his brother in this city, and he was awarded a prize therefor, and it was purchased by the English authorities, and sent to Her Majesty's gardens at Kew.

In 1855 he was sent out by the Canadian Government to the Paris Exhibition. He took with him another and a still further improved engine, manufactured by himself and brother in this city. Whilst in Paris a fire took place in some Governmental store-houses, and obtaining from the authorities a detachment of men to act as firemen, which his knowledge of the French language enabled him to command, he rushed to the scene of conflagration, and by active and conspicuous exertions, rendered essential aid in its extinguishment, and secured the commendations of the Emperor therefor and a letter of thanks from Marshal Vaillant, who was in command of the city. Mr. Perry's course during the political troubles in Lower Canada in 1837-8, as well as in those of 1849, when the Parliament House in this city was burned, and the carriage of Lord Elgin, the Governor-General, attacked by a crowd of incensed citizens, forms one of the most important incidents in his career. His connection with the Royal Insurance Company for many years won him a reputation throughout Canada, and his association with the late E. H. Parsons in the *Daily Telegraph* gave him a prominent place among Canadian journalists. His generous and kind deportment to many of the fugitive Confederates who came hither in 1862-3-4 and 5 will be ever one of the brightest spots in his memory. The establishment of the Royal Canadian Insurance Company of this city, chiefly through his energy and ability and superior knowledge of insurance matters on this continent, and of which prosperous Company he is Chief Manager, is fully referred to in another part of this paper.

THE FLANEUR.

The White population of Montreal increased about six hundred, from the third to the tenth of December.

FASHIONABLE WEDDING.—In this city, on Thursday, the 10th inst., Frederick Mackenzie, Esq., merchant, to Miss M. West. The happy couple will soon start on their bridal tour to Ottawa. We wish them a happy return.

Sissie is studying geography. “What is that?” asks the mother, pointing to a dark, irregular area on the map.

“That is Van Diemen's Land,” replies Sissie, readily.

“And why is it coloured black?”

Sissie shakes her chesnut locks, looking puzzled.

“Because convicts are sent there.”

Sissie brightens up. A sudden thought strikes her.

“O, ma, and that's why they call it *demon's* land!”

The Right in the French Assembly has a majority over the Left. This is not a bad joke, but it is rather old, and certain professedly comic papers ought not to use it more than once a month.

A little lady, in a certain village not far from Montreal, lately married a tall, portly, dignified, and handsome man. Naturally, the other ladies, great and little, were jealous.

“He is rather stiff and pompous,” said one of them.

“Yes,” replied another, “and he will do admirably in our funeral and other processions.”

Two country bumpkins were coming out of the Recorder's Court, after paying their fine for drunkenness.

“What does it mean?” said one to the other,

“I remember distinctly having paid for my drink last night. And here this old fellow makes me pay for it over again. That's swindling.”

Russia is convinced that soon, though not immediately—in two or three years about—she will have a terrible struggle with Germany.

A mass of German spies are already spread over Livonia and Courland, the Russian language is taught to Prussian officers, and the railway waggons adapted to Russian lines.

The hatred of the middle class for the working class is only the usual spite of the reigning king against the heir-apparent.

Why do so many people in Canada look upon the Reciprocity Treaty with suspicion? Because it is Fish-y.

A good story. An elegant lady goes out shopping. While she is engaged, a violent rainfall occurs. The streets are flooded, and to add to her distress, her carriage stands on the far side of a large open square, which has become a lake. She signals to the driver, but his horses, being young, will not face the water. She stands on the edge of the curb, stamping her little feet, and not knowing what to do. A gentleman passes and takes in the situation at a glance. Throwing his cigar aside, he steps up to the lady, seizes her by the waist delicately, plunges into the tide, and lands her safely on the lower step of her carriage door. Recovering from her astonishment, she turns around and mutters:

“Insolent!”

The gentleman loses no time, but steps back to the lady, seizes her by the waist delicately, plunges into the tide, and lands her where she stood before. He then takes off his hat, bows politely, and walks away.

A companion story.

A young and beautiful lady, attending on some bazaar or other, had occasion to step forth early in the evening. On issuing outside, to her dismay, she found the broad street overflowing, and was nearly blinded by the rain. It seems her errand was imperative, for she ventured forward until she came to the crossing. There she stopped, in a quandary. Of course, a gentleman happened to pass by, and of course, his first impulse was to assist the perplexed girl. He picked her up in his arms and started to traverse the sheet of water. But half-way, the misty light of the corner lamp fell suddenly on the face of his delicate charge. The gentleman was so struck by its beauty, that he stopped there and then, and said:

“Now really, Miss, you must give me a kiss.”

“Never.”

“I will drop you into the water, if you don't.”

“I won't,” exclaimed the heroic maid.

And the brute dropped her splash into the water!

At the late Mendelssohn concert in this city, Miss Jeannette Vogt, the brilliant graduate of the Berlin Conservatorium, favored us with several gems of execution on the piano. During the performance of one of her most difficult and beautiful passages, a lady in the audience, bent over to a lady friend sitting in front of her and whispered:

“My dear, what FINGERING!”

ALMAVIVA.