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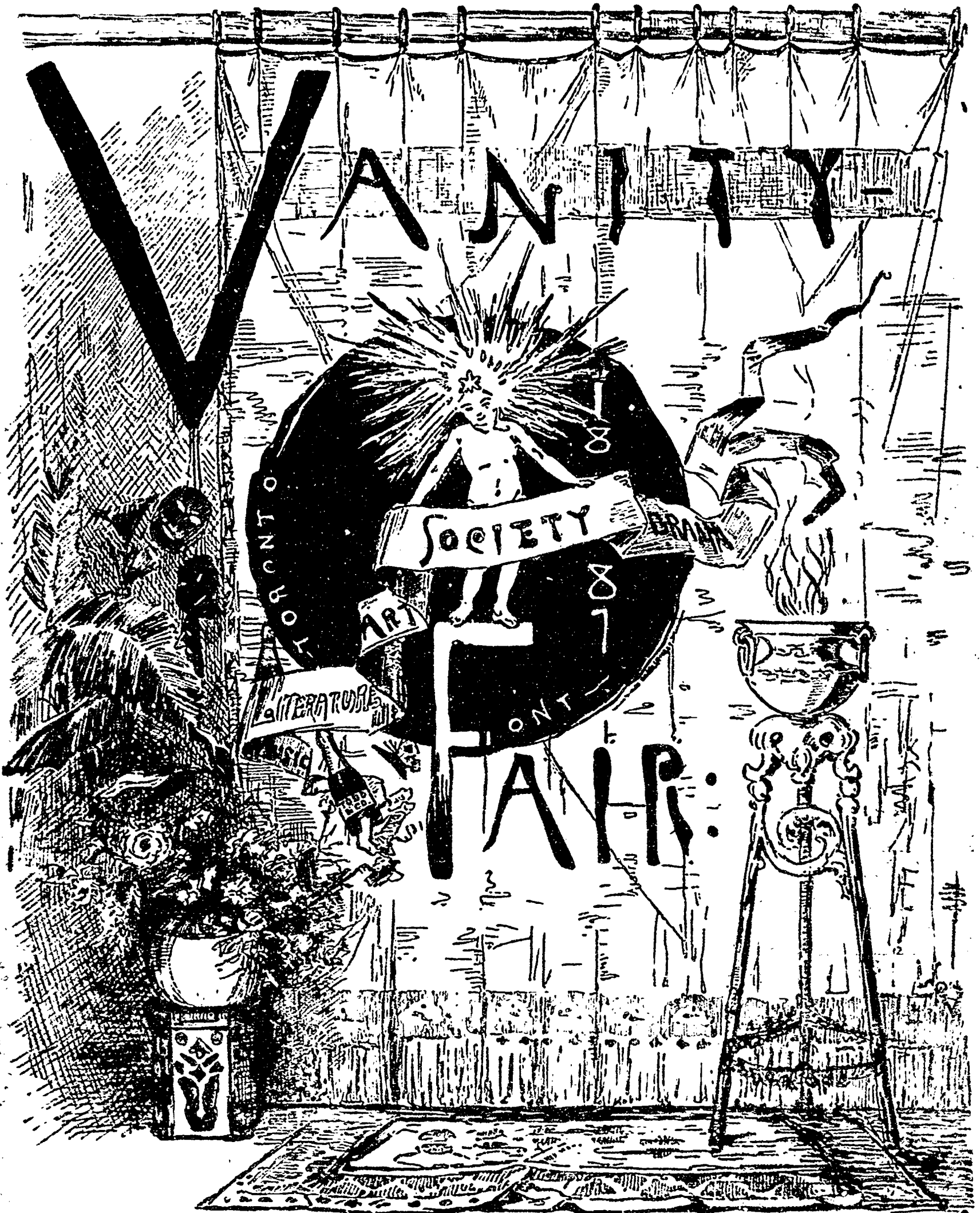
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We will not hold ourselves responsible for money paid to anyone without written authority from our Business Manager. Advertisers, &c., paying accounts to others will do so at their own risk
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Editor VANITY FAIR,
39 and 41 Melinda Street, Toronto

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52 Zephyrs, from the land of beauty and song, will cost a crisp, green momento from the Canadian Bureau of Printing and Engraving, with a large "2," the magical sign "\$" must immediately precede it.

For sale at P. C. Allan's, 35 King street West, and the principal newsdealers everywhere.

Anything a man could do to roll up an immense majority for E. E. Sheppard in West Toronto, would be but his duty, and what Mr. Sheppard deserves. He is a man who stands up boldly and says, "I am E. E. Sheppard—support me," he does not appeal to any family compact or relations. He believes in discussion and he invites criticism, takes his medicine like a man, and does not dance a war-dance and hanger for a scalp every time a man differs with him. He is honest and earnest, and seeks to deserve success. But he is a busy man, and he will waste no time at arguing with charlatans.

The frightful, death-dealing accident, on the American Railroad last week, must carry with it a moral, that he who runs may read. Death, that unwelcome and unbidden guest, too often comes as a thief in the night, and if we are not ready, it matters naught to him. Let us decide then, while it is yet day for night comes apace.

"Come to me, Lord, when first I wake,
As the faint lights of morning break;
Bid purest thoughts within me rise
Like crystal dewdrops in the skies.

Come to me in the sultry noon—
Or earth's low communings will soon
Of Thy dear face eclipse the light,
And change my fairest days to night.

Come to me in the evening shade—
And if my heart from Thee hast strayed,
Oh, bring it back, and from afar
Shine on me like Thine evening star.

Come to me in the midnight hour,
When sleep withholds her balmy power;
Let my lone spirit find its rest,
Like John, upon my Saviour's breast.

Come to me through life's varied way,
And when its pulses cease to play,
Then, Saviour, bid me come to Thee,
That where Thou art Thy child may be."

The old science palministry, has for some time been the craze in New York society circles. Foolish as it may seem to some, there yet is no line on the human face, hand, or foot that is not a faithful chart of the character. Each line is moulded and formed by some emotion, and all that is needed to tell the tale, is a skillful interpreter. A stout hand denotes coarseness, the long delicate hand, refinement. Tapering forefingers and little fingers indicate great sensibility, and indeed genius.

There seems to be every prospect of Mr. Hamden's Club in Chicago, numbering as it now does, over two hundred, reviving the knee-breeches of the past generation. Those bungling and ill-looking trousers of to-day, might well be banished, and the fashion that was inaugurated for a miserable prince, whose mal-formed kness necessitated a covering, may be consigned to the care of the dim and distant past, without causing a pang of regret to any one. We will willingly place our columns, and give any assistance we can to those, who will endeavor to revive the knee-breeches in Canada.

BY THE WAY.

I see that you are taking note of the towns all along the line. We must rouse up—we must be on the alert—when we know that "A chiefs among us takin' notes," especially when we know that "he'll prent 'em." It makes us want your paper too, to see what he has said of us, and others.

So you have declared against all manner of back-biting and evil speaking; I am glad that you will not be a mouthpiece for any one's spite against his neighbour. Fight it out on that line, and you will have the respect of right-minded people.

No doubt you Torontonians find the weather a fine topic of conversation. We do, though the weather is never very long fine. Our winter is showing as many varieties as Mark Twain's New England weather; he

said they had enough there and to spare, so some of it may have burst out, as he said it might, and come to us.

Do you read the *Century*? I wonder who is to be the "Hundredth Man," in Frank Stockton's story of that name. I hope he will not leave it to conjecture, like "The lady or the tiger." Did you ever read anything so funny as his "Mrs. Leek's and Mrs. Aleshino." Oh, the eminently practical, the managing Mrs. Aleshino! Could anything be more absurd, than the idea of that party's paddling along in the water, and then resting—not on their oars, but on their life preservers—while they eat their lunch, produced from Mrs. Aleshino's pocket." What would the other two have done without her? And the way that love affair on the island was managed! The fellow was brought up standing, before he knew where he was. Poor Aleshino must have felt that there was no chance for the development of any little talent he may have had, and so he shuffled off before the woman that owned him was introduced to us. A husband must have been a useless and irritating appendage in her case, not to mention what she must have been to him.

What is to be the upshot of that fishy business that is causing so much talk? One can't take time to read all the papers say about it. Some of the Americans seem to think that we want too much. Some others, that we have a right to our own. Others again bluster so, that we conclude there is but little discretion—that better part of valour—in them. Some think it would be well to settle this and other questions by annexation. I'm afraid we could never overtake them in their speech. While we would be forming a word in our mouth, they would jerk it out of theirs; while we would be trying to say United States of America, they are out with Nite States 'Murca, and while we are labouring at Chicago, they whip out Sh'caug, and away they are two blocks off. Some of the things in their papers I do not admire much, but one thing struck me as specially worthy of note, in Washington society:—When a dignitary of the Roman Catholic Church honors a fashionable gathering with his presence, the ladies appear clothed, and (we may suppose) in their right minds, which must contribute materially to right states of mind in others. Would that some of our church dignitaries would take to frequenting fashionable gatherings, if their presence would lead to like results. Is it not a pity that our Queen countenances a style of dress so incompatible with modesty and regard for health? In woman's dress, I mean, for I have never understood that anything questionable in men's attire was allowed, nor have I understood that men ever desired to wear any garment deficient in any of its parts. Certainly I have not done so, and no wife of mine shall ever appear in the present favorite style of evening dress—that is, while she is my wife.

The tobogganing is being carried on with great success in different parts of the country. Limbs are getting bruised, sometimes broken, heads are being smashed, beauty marred, backs broken, etc. Any doctor who does not give his support to a toboggan slide in his neighbourhood, is blind to his own interest. Indeed this consideration has been advanced, by parties soliciting a subscription from a doctor, for a slide. Tobogganers are not at all boastful of the success attending their efforts, for many a striking event occurs among them, which is not paraded for public gaze. Tobogganing is another thing forbidden to my wife—as long as I want to have her here. Yours,

SOUTH ONTARIO.

Society.

To secure insertion in the issue of the succeeding Friday, announcements intended for VANITY FAIR should be sent in not later than Wednesday noon.

It must be distinctly understood that all items sent to us for this column must be accompanied by the name and address of the sender, not for publication, but as an evidence of good faith.

ROYAL CANADIAN YACHT CLUB BALL.

The annual ball of the R. C. Y. C. in the Pavillion on Thursday evening, 3rd February, was as largely attended as in former years. It was, however, more decidedly mixed than ever. It seems strange that the yacht club, numbering as it does among its members so many of our wealthy and liberal men, should descend to the level of a church bazaar, the one and only object apparently being the almighty dollar. Anyone having on a wedding garment and being the proud possessor of a two dollar bill was admitted, irrespective of creed, nationality, or color. Why should this be? Cannot the members of our yacht club afford to pay for their summer's enjoyment and pleasure, without taxing the pockets of the great unwashed, who, of course are willing to give up their dollars to fondly imagine, for one brief fleeting night, they are "in the swim." Their conspicuous vulgarity and ostentation, shown in that the happiest, maddest, night of all the glad, new year, is driving, slowly but surely, our refined people away from all the public *venues*. It a Canadian in his pocket, and you touch him in his sorest spot—seems to grow more applicable every hour. But there is a light in the East, and day is at hand, and like the early dew and morning cloud, the shoddy aristocracy will pass away, consigned to the ragbag of oblivion, and in the purer, brighter atmosphere of the perfect noon, we sincerely trust Toronto's grandsons will know the china from the clay. We are aware that these powerful medicines are not very palatable, and we would have felt tempted to put off the day of administering them, did we not feel that procrastination would be fatal, and now like an experienced nurse, we will place the cool, gentle hand, upon the fever-beated, aching brow, and whisper that magical word hope. Though never to the manner born, a long stride will bring a state of perfection deceiving to many.

The ball was a success, and to it we had better pass on. The stage was very handsomely decorated with palms and flowers on the wall at the back of it were hung flags, and two charming water colors of racing yachts at the front were the brass cannons of our well-known yachts. The conservatory was filled with flowers and the light was of a sufficient dimness to greatly lighten the effect of the many sweet nothings, that were softly murmured there. Over the entire ceiling of the Pavillion were suspended the signal flags and banners of the Toronto yachts. On the outside of the railing of the gallery, were gracefully twined red and blue chintz, over a background of white. On each pillar was suspended a Chinese parasol, and between the pillars were handsome curtains artistically draped. The decorations were elaborate, and bore evidence of the good taste and refinement of the designer, Mr. Henry Pellatt. Seager's orchestra of twenty-two pieces furnished the music, not only superb for dancing, but as a musical treat. Mr. Harry Webb had charge of the supper, which was a grand affair. Owing to the unavoidable absence of Commodore John Leys, the guests were received

by the committee. The opening quadrille was made up as follows:—Mr. Bruce Harman and Mrs. Forsyth Grant, Mr. W. J. Baines and Mrs. Bruce Harman, Captain Geddes and Mrs. Baines, Lieut. Col. Otter and Mrs. Cosby. The military (scarlet) and naval (blue) set of lancers was an exceptionally pretty set and was composed of Lieut. Col. Otter and Mrs. H. C. Moffatt, Capt. S. A. Denison and Mrs. Melford Boulton, Capt. McDougall and Miss Langmuir, Lieut. Lowe and Mrs. W. B. Scarth, Mr. W. J. Baines and Mrs. Forsyth Grant, Mr. Bruce Harman and Mrs. W. J. Baines, Mr. A. M. Cosby and Mrs. Cattanaeh, Mr. H. Moffatt and Miss Todd. Among those present were, Mrs. Robinson, Miss Robinson, Mr. Napier Robinson, Capt. and Mrs. Forsyth Grant, Capt. Geddes, A. D. C., Miss Cameron, Lieut. Col. Otter, D. A. G., Mrs. and Miss Otter, Capt. McDougall, Lieut. Sears, Lieut. Wadmore, of C Co. Infantry School, Mr. and Mrs. A. R. Boswell, U. S. Consul and Mrs. Wagner, Consul of the Netherlands and Mrs. Nordheimer, Consul of France, Consul of Italy and Mrs. Bendelari, Mr. and Mrs. C. Heath, Mr. and Mrs. C. H. Symons, Mr. and Mrs. Cattanaeh, Mr. Mrs. and Miss Wright, Boston; Mr. and Mrs. Leigh Spencer.

Misses Armstrong, Mr. and Mrs. H. D. P. Armstrong, Miss Aldwell, Douglas Armour, Miss Armour, Mr. and Mrs. Almer A. Allen, Misses Attrills, Miss Birmingham, (Kingston) Mr. and Mrs. W. Barwick, A. B. Broderick, Mr. and Mrs. C. C. Bennett, A. Barker, D'Arcy Boulton, Mrs. and Miss Beecher, Mr. and Mrs. W. H. Burns, H. Brock, Miss Brock, Mr. and Mrs. Gardiner Boyd, R. A. Bull, (Guelph) Mr. and Mrs. M. Boulton, Mr. and Mrs. E. Perry Beatty, Herman Boulton, C. Bogert, Mr. S. G. Beatty, Miss Baldwin, Miss Burton, (Port Hope) Arthur St. George Boulton, Mrs. D. Birchall, Miss Berryman, Misses Birchall, Miss Cumberland, A. W. Croil, Mr. and Mrs. H. Cawthra, Miss. Cawthra, Victor Cawthra, Miss Cassels, Misses Carruthers, Mr. and Mrs. E. S. Cox, W. Crowther, Mr. and Mrs. A. Crawford, Mr. and Mrs. A. M. Cosby, A. C. Campbell, W. G. Cassels, George Dunstan, L. Dwight, Misses Drynans, Mr. and Mrs. E. H. Duggan, Miss Duggan, F. Darling, Miss Domville, A. Foy, Miss Fisker, J. K. Fisker, Mr. and Mrs. A. E. Gooderham, Miss Greet, W. K. George, J. R. George, Maj. and Mrs. Hamilton, Mr. and Mrs. Hoskins, A. Hoskins, Mrs. Handyside, (Montreal) Misses Hay, Miss Hawke, Mr. and Mrs. Bruce Harman, Mr. and Mrs. McLean Howard, Miss McLean Howard, Miss Hugel, (Port Hope) H. C. Haldane, Mr. and Mrs. H. C. Hammond, Mrs. J. H. Ince, Miss Ives, (Rome, Italy), W. W. Jones, Beverly Jones, Lieut. Kingsmill, R. N., Mr. and Mrs. J. C. Kemp, Misses Kemp, J. B. Kay, Mr. and Mrs. W. C. J. King, Mr. and Mrs. Nicol Kingsmill, Mr. and Mrs. A. B. Lee, Burdett Lee, Misses Lefroy, J. A. Langmuir, Mr. and Mrs. W. Laidlaw, Miss Langmuir, Dr. and Mrs. Leslie, H. Leach, Mrs. F. Macklean, (Hamilton) Mr. and Mrs. W. M. Merritt, C. B. Murray, W. R. Moffatt, S. F. McKinnon, Miss McKinnon, Misses Morphy, G. S. Michie, F. Michie, Misses Merediths, J. Macdonald, A. Morphy, Mr. and Mrs. R. Myles, A. D. McLean, Miss McLean, Miss Macdonald, Miss Naugan, Mr. and Mrs. E. A. Mumford, Mrs. Milsom, J. McLaren, Miss Milsom, R. C. McHarrie, R. O. McCulloch, Mr. S. Morrison, Mr. and Mrs. F. C. Moffatt, Mr. and Mrs. J. A. Murray, W. Parker Newton, Mrs. Osler, Miss Osler, Dr. and Mrs. O'Reilly, Mr. and Mrs. C. W. Postlewaithe, Mrs. Prince, Mr. and Mrs. H. Pellatt, E. M. Playfair, A. E. Plummer, Miss Proudfoot, C. A. Pison, Mr. W. Parsons, Miss Parsons, Miss Perry, Mr. and Mrs.

C. Egerton Ryerson, E. B. Reid, W. Reid, J. E. Robertson, W. Sims, Misses Spratt, W. Strathy, Miss Strathy, Miss Smith, Mr. and Mrs. W. B. Scarth, D. W. Saunders, Miss Saunders, Misses Todd, Miss Thorburn, H. P. Torrance, Mr. and Mrs. P. Todd, Mr. and Mrs. G. W. Torrance, J. A. D. Vickers, Misses Vickers, A. H. Van Koughnet, Miss Van Koughnet, F. Winans, Mr. and Mrs. B. Wadsworth, Mr. and Mrs. D. R. Wilkie, J. L. Worrell, Miss M. Young. (Hamilton)

The belle of the ball was undoubtedly Miss E. Hugel, of Port Hope. The following is a brief description of some of the dresses worn.

Miss G. H. Thorburn, silver grey crape, trimmed with pearl ornaments, low satin bodice of the same shade. Mrs. J. C. Kemp, black gros grain silk, chantilly lace. Miss Kemp, black satin merveilleux, jet and lace, diamond ornaments. Miss Bossie Kemp, pink surah and Spanish lace. Mrs. Nicol Kingsmill, black velvet with train, cut square, trimmings, point lace, ornaments, turquoise and diamonds. Mrs. Henry Cawthra, ruby plush with satin train of the same color, trimmed with Milanese lace, jewelry, Italian antique pendant of oriental pearls and rubies. Miss Cawthra, white satin with beaded overskirt. Miss M. Young, (Hamilton), blue and silver gauze dress, silver jewellery. Mrs. Dorset Birchall, pink satin and cream net, ornaments, diamonds. Mrs. Milsom, pink satin, draped with pink silk gauze, ornaments, diamonds. Miss Lizzie Milsom, black satin and net, ornaments, pearls. Miss M. Aldwell, rose pink satin lumineux trimmed with pearl beads, marabout feather trimming in pale azure blue, and draperies of the same shade in satin merveilleux, diamond ornaments. Mrs. F. C. Moffat, white china silk, tulle faille, trimmed with marguerites. Mrs. Beatty, cream silk and lace. Miss Macdonald, a rich combination white lace and silk, trimmed with jet and pearls, feathers. Miss Berryman, blue nun's voiling. Mrs. Bruce Harman, crimson satin, crimson feathers, ornaments, topaz. Mrs. Handyside, black silk train, jet petticoat, ornaments, pearls. Mrs. Melford Boulton, white satin train, front of old lace flounces, satin bodice, ornaments, pearls and diamonds. Miss M. Armstrong, white tulle over satin, pink feathers, silver ornaments. Miss E. Armstrong, cream silk and lace, pearl ornaments. Miss Birchall, cream watered silk with cream jet trimmings, ornaments, Rhinestones. Mrs. G. W. Torrance, white tulle with bunches of ostrich feathers as trimming, and a white feather fan. Miss E. Hugel, (Port Hope), mauve gauze and satin, beautiful fan to match, pearl ornaments. Mrs. Maclean Howard, black lace dress, pearl ornaments. Miss Lucy M. Howard, blue satin, silver ornaments. Miss Morphy, crimson merveilleux satin, trimmed with coffee-colored lace. Miss R. Morphy, cream-coloured lace dress trimmed with marguerites. Mrs. C. C. Bennett, white satin and tarleton trimmed with pearls and white jet. The skirt caught up with bunches of fresh roses, diamond ornaments. Mrs. H. D. P. Armstrong, wine colour net, velvet bodice, diamond ornaments. Mrs. Albert Nordheimer, lemon-colored satin tulle overskirt. Mrs. F. Macklean, (Hamilton), cream brocade, diamond ornaments. Miss Ada Perry, pink silk. Miss Rose Birmingham, (Kingston), orange and white satin. Mrs. Robinson, navy blue velvet, white lace trimmings, ornaments, diamonds. Mrs. Forsyth Grant, white satin lace, pearls and diamonds. Mrs. Charles O'Reilly, white china silk, pearl embroidery. Mrs. J. A. Murray, heliotrope satin and crape, diamonds and pearls ornaments. Mrs. E. H. Duggan, cream satin and lace. Miss Hay,

heliotrope silk and white crepe. Mrs. Henry Pollatt, garnet silk. Miss Pollatt, pearl silk, and honiton lace. Mrs. Major Hamilton, blue nun's veiling, embroidered silk. Mrs. A. B. Lee, black velvet, lace, diamonds. Miss McKinnon, pink satin, pearl trimmings, feathers. Miss Donville, sapphire blue plush. Mrs. W. H. Burn, light blue surah silk and tulle, ornaments, diamonds. Miss Greet, white satin, pearls and diamonds. Miss Spratt, black chantilly lace skirt, black merveilleaux waist trimmed with jet, and jet epaulets, silver ornaments. Miss M. Spratt, white silk mulle skirt, white surah silk waist, yellow bows on shoulder and yellow sash, ornaments, pearls; handsome yellow feather fan. Mrs. A. Allen, Nile green moire antique, trimmed with white lace and pearls.

The At Home given by Mrs. W. Ince, "The Patches," on Tuesday evening, 8th February, was largely attended, and a most brilliant success. Mrs. Ince is such a charming hostess, that her entertainments, are ever eagerly looked forward to. Seldom, however, has an At Home been given that was so thoroughly enjoyable. Seager's band furnished the music. The programmes were exceedingly pretty and novel, and in all the arrangements the charming taste of the hostess was observable.

Among those present we noticed, Miss Stennett (Cobourg) Mr. and Mrs. Crowther, Mr. and Miss Hodgins, A. Langmuir, Miss Langmuir, Col. and Miss Otter, Miss Skill, (Cobourg), Miss McLean Howard, Miss DuMoulin, Capt. McDougall, H. Brock, Miss Brock, Miss Fairbairn, (Bowmanville), Mr. Brock, Miss Morphy, A. Morphy, Dr. Covernton, Dr. Nattrass, Miss Manning, Miss Attrill, Mr. Boulton, E. Heaton, Mr. Fox, Mrs. Wm. Merritt, Mr. Ward, A. B. Broderick, F. Drake, Miss Drake, Mrs. Cattanaeb, Misses Langtry, Miss McTavish, Miss Castle, (Cobourg), Mr. Dudgeon, George Dunstan, Mr. and Mrs. H. Patterson, R. Lockhart, Miss A. Osler, F. Moas, Miss Moas, C. A. Bogert, Mr. Stimson, Mr. Hoyles, Mr. Audrows, A. Hoskins, Miss Hoskins, Mr. Fraser, Mr. and Mrs. Webster, H. Mickle, Miss Mickle, Mr. Hollyer. The belles were Miss Skill, Miss Hodgins, Miss Langmuir, Miss Castle, Miss Manning.

Mrs. A. M. Smith, 126 Pembroke street, gives an At Home, Saturday 19th February.

A very pleasant At Home was given last Monday evening, by Miss Denison, Heyden Villa. A large number of red coats were present, which tended materially to make the affair a brilliant success. Among those present were Miss McLean, A. D. McLean, Misses Todd, Miss Langmuir, A. Langmuir, Miss Merritt, W. H. Merritt, Miss Lemon, (Winnipeg), W. H. Dunsford, (Hamilton), Mr. Ward, Miss Cumberland, Mrs. Foy, W. Scott, Tobey Scott, Mr. and Mrs. Payne, Miss Howard, Mrs. Macdonald.

Miss E. Hugel, of Port Hope, is the guest of Mrs. G. W. Torrance, 1 Grange Road.

Mr. Frank Jones, McCaul street, gave one of his charming five o'clock teas last Saturday. It was chaperoned by Mrs. F. C. Moffatt and Mrs. Albert Nordheimer. Nearly all the Toronto girls were there, a few coming in with their tobogganing suits from the slide. Mrs. Torrance and Miss Morgau sang, and Miss Lemon, Winnipeg, played. Mr. Jones made a charming host, and looked remarkably well.

Miss Annie Parsons is visiting her friends in Ottawa.

Mrs. Beardmore, Beverley street, gives an At Home, Friday evening, 18th February.

Miss Boswell, of Cobourg, is the guest of Mrs. C. Parsons.

Mrs. G. W. Torrance gave a very pleasant five o'clock tea last Thursday afternoon.

Mrs. P. H. Drayton, 127 Bloor E, gave a particularly nice "At Home" on last Saturday afternoon.

Mrs. F. Hodgins, Incesdale, gave a very pleasant progressive euchre party last Tuesday evening.

Mrs. Burton, Oak Lodge, Wellington Street, had a five o'clock tea last Wednesday.

Miss Mabel Bright, 15 Ross St., gave an "At Home" on Friday Evening, 18th Feb.

Mrs. H. Cawthra, 9 College St., had a small "At Home" last Saturday evening, from eight to twelve.

Mrs. W. M. Merritt, 292 Ontario St., had a small but exceedingly pleasant "At Home" last Saturday evening. Dancing.

Miss May Brough, 82 St. George, had a young people's five o'clock last Wednesday week.

Mrs. H. S. Howland, 409 Sherbourne St., gave a large and fashionably attended At Home last evening.

Mrs. W. Barwick, Jarvis St., had a five o'clock tea last Friday.

Mrs. Dalton, 136 Isabella street, gives a five o'clock tea to-day.

Miss DuMoulin St. James Rectory, gave a young people's five o'clock tea yesterday.

Mr. C. A. Pison, College Ave., gave a very pleasant five o'clock tea last Friday.

Mr. H. J. Scott gave a dinner at Glen Grove Park last Friday, which was charmingly chaperoned by Mrs. Rainey Gamble.

• OTTAWA.

The Vice-Regal party have left for Montreal, to attend the Carnival, thus putting an end, for the time being, to the Rideau Hall festivities. With the meeting of the "Magi" we may expect the "state ball" and other hospitalities. Up to the present the gaieties have consisted of weekly "dinner parties," and Saturday afternoon "skating," "tobogganing" receptions, and the amateur theatricals.

The opening of the "Tache" toboggan slide, was one of the events of the season. The illuminations and decorations were of a magnificent description, while the slide—which is said to be the best in Canada—was in perfect condition. The attendance was large, comprising the elite of the Capital.

It has been said that large noses are a sign of good breeding, if such is the case the Capital is entitled to be well up on the list. They are here, a very prominent feature, and are to be found at "five o'clock teas" and like entertainments in endless variety. We have the "Dromedary" with two lumps, the "Camel" with one lump, the "Stork" long and pointed, the "Duck," round-edged, the "Apology," and even the "hanging basket." Some are more than "blue blooded," and have become a "royal purple," whilst others have a "peach blow" colour. Besides being useful to their owners, they are also to the public generally during a "sleepy sermon," or when an awkward pause occurs in the conversation at a dinner party, "Dromedary" is sounded, it has a most startling effect. The "Camel" comes next in order of euphony, closely resembling a "fog whistle," then the "Duck," giving forth a sound resembling a quack. That from the "Stork" and "Apology," approaching nearer to the "flute style of music." Toronto may boast of her "bald heads," but we hold out against "hul creation," on the "nasal organ."

MOLLIE.

WHITBY.

Among those who attended the Oshawa Ball from here were, Mr. and Mrs. Ormiston, Miss Ormiston, Miss Bambridge, Miss Perry, Judge and Miss Dartnoll, Mrs. D. C. Macdonell, Miss Macdonell, Tom Greenwood, Harry Lander, Miss Howard, D. McGillivray, Mr. and Miss Billings, Mr. Dawney.

Miss Campbell, of Toronto, is the guest of Dr. Parsons.

Mr. John Ferguson has recovered from his recent illness, and is about again.

Mr. House left on Monday for the Carnival at Montreal.

Miss Edith Gross left for Montreal on Friday evening, by C. P. R., to attend the Carnival. She intends making her debut at the Windsor Ball, and, judging from the pretty costumes she has taken with her, added to her personal charms, the fair Edith will make sad havoc with the hearts of the sterner sex.

Mr. Ernest Gross accompanied his sister.

Mr. George Ross and Mr. Hatch also left on Monday.

Mrs. Alloway is visiting her mother, Mrs. Cormack.

The Hon. Edward Blake was the guest of Mr. David Ormiston last week.

DORA.

ST. MARY'S

Miss O'Conner, of Ingersoll, is the guest of Mrs. Robert Moore.

Miss Smith, of Toronto, daughter of Mr. G. B. Smith, M.P.P., is visiting Mrs. J. H. Mathieson.

Mrs. A. Carman gave a very pleasant "At Home" last Thursday evening.

A sleighing party from Stratford enlivened our town last Thursday evening. After an elaborate supper at the National, the party adjourned to the large ball room, and together with several of our town people spent a charming evening. Among those present we noticed Mrs. J. H. Mathieson, Misses Sanderson, Miss Wright and General Goldie.

Our young ladies persist in wearing tobogganning suits and yet we haven't any slide nor anything in the shape of a toboggan, except a few old wooden sleighs and one bob sleigh (the admiration and envy of the town). The suits are very pretty and becoming, and we are glad to learn the Young Men's B. and P. Club intend investing in a few toboggans, it is said General Goldie will build the slide.

BOWMANVILLE.

Society here has sustained a severe loss in the death of Mrs. William Jones, wife of the manager of the standard Bank and it will be long ere her many friends will cease to miss her.

The deputation from this town to the Oshawa assembly was very small, no doubt out of respect to the family of the deceased lady.

Mr. Rhys Fairbairn, accompanied by Mr. R. C. Donald, of Toronto, came down on Saturday and remained over Sunday at his home.

It is said that a new combination is soon to be heard of in our little society here and may properly represent a mixture of law and medicine.

The reports of the Oshawa Assembly which have reached this town have had their effect, and it is said 'twill not be long ere the strains of the music will be

heard, and the friends will gather themselves together and then Oshawa may look to her laurels.

A concert was given on Monday night at which Miss Howden, of Millbrook, was the star. It was a great success.

ST. CATHARINES.

Whether the malarial nature of the atmosphere here produces that state of melancholy which is conducive to poetry or not I cannot say, but the fact remains that we have quite a number of local poetasters, and I am credibly informed that several of them are now at work writing poems on the Queen's Jubilee to compete for the prize of one hundred dollars offered by *The Week*.

I mention this fact so that any other aspirants for the prize may desist from their laudable literary labor in time, as I feel certain that no one could produce anything like the verses of our local poet Laureate "Truthful James."

The Evening Star (a one cent paper) has lately made its appearance in the journalistic firmament here. It blows the Conservative trumpet with no uncertain blast, and is also prepared to sound a note in the interest of the Temperance cause. Its birth being concurrent with the commencement of the political fight now going on led me to suppose it was merely a campaign sheet, and I felt further convinced of this by the way it pounced upon the aspiring young barrister who is the Reform candidate for this county.

I hear, however, that the printing establishment from which the paper is issued has just put in steam power and a new Gordon press, and the proprietor declares that the *Star* is a fixed one.

The standard of politics here is not a particularly high one—in fact, it is quite the reverse—and we would more gladly have welcomed an independent paper, free to discuss the questions of the day from a non-partisan and unbiased stand-point, and edited by an intelligent man possessing backbone enough to express his honest opinions regardless of whether he may be treading on the political corns of either Grit or Tory.

This has been an unusually dull season in the theatrical line so far, and the Opera House has hardly been opened lately except for political meetings. Wm. Patterson, M. P. of Brant, and the Hon. Tom White are the only "footlight favorites" that have been on the boards for some time. They drew immense houses at popular prices—reserved seats without extra charge.

The Philharmonic Society's concert is booked for the 15th inst. Besides Rossini's "Stabat Mater" there will be a miscellaneous programme. The following soloists are coming from Hamilton: Mrs. Martin-Murphy, Miss Robbins, Mr. Geo. Clarke and Mr. F. W. Wodell. They are all good singers and ought to make a fine quartette. The Society will give the last chorus, the "Amen," in the "Stabat Mater" in its entirety. Outside of Toronto, Canadian audiences have rarely, if ever, had the privilege of hearing the chorus complete.

Miss Caldwell, of the Boston Conservatory of Music, is visiting relatives in the city. Her singing was the leading attraction of the "Pink Social" given by St. Thomas Church on Tuesday evening.

One of the most enjoyable parties of the season was given by Mrs. Haynes on Wednesday evening. Her handsome rooms were well filled with the youth and beauty of the town, all of whom seemed to be enjoying themselves to the fullest extent.

Miss Goodman and Miss Nellie Larkin will attend the Junior Bachelors' Ball in Toronto.

KINGSTON.

The rarity of fashionable entertainments here, is yearly becoming more noticeable. When I say entertainments, I am not alluding to those little gossiping parties, so common amongst a portion of the elite. "Politeness costs nothing," is an old aphorism, and the same trite remark might apply to hospitality in a certain class in society, with the addition of the words "next to." Still, I feel assured, many are deterred from giving extensive entertainments, not on account of the expenses entailed, but, only desiring the company of special friends, they confine their invitations to such.

Already we have an indication of approaching spring; the accountant of the Federal Bank having dispensed with his beard.

Miss Anna Howden, whose glorious vocal powers have called forth so much admiration throughout the Dominion, recently visited Kingston, for the purpose of taking part in a select ballad concert, held in the Opera House. Her reception was most enthusiastic, and at the conclusion of the performance, a pleasant party of friends adjourned to the residence of Mrs. J. P. Gildersleeve, there to partake of a delightful supper, given by that lady, in honour of the sweet-voiced songstress.

It is rumoured that there will be an amateur dramatic performance given in our city ere long. There is not much local talent in that line here, but so many proprietors of pretty faces have agreed to take part, I feel assured that the entertainment will be, at any rate, a spectacular success. The rehearsals and performance are under the sole guidance of "Professor" Clark. As I am persuaded that that gentleman is quite capable of giving a most masterly rendering of the hind leg of an elephant, in a Christmas pantomime, I by no means despair of the dramatic element being a success. Ponder, Oh, Henry Irving and Edwin Booth, on the "Professor's" rapid rise—the sun will surely eclipse the glow-worm—and thank Heaven, there are such things as Houses of Industry.

The grand Conservative mass meeting, which took place in the Opera House on Saturday night, when the chair was occupied by that prince of good-fellows, (or as somebody once said, at an "Ancient Samuel" dinner, that golly jood fellow,) Dr. Smythe, proved an undoubted success. Many of our most intelligent women assembled to harken to the words of the brilliant statesman. I, for my part, got quite "Dizzy," and visions of the Berlin Treaty, and reminiscences of the "Sophistical rhetorician inebriated with the exuberance of his own verbosity," were floating through my brain. The big Gunn must be heavily charged, if the gunners' intend to make any impression upon the old Conservative fort.

A portion of the gentlemanly cadets of the Military College who attended the ball recently held in our City Hall, gave an *en'ree* "assault at arms" in the supper-room, but discarded the sword and bayonet for the knife and fork, and treated turkeys and chickens even as Samuel did Agog, and as the prodigal did the husks of swine; but the performance not being encored, a repetition of it will not take place. I had been laboring under the delusion that this was the first of the kind committed by them, but having discovered that it was merely a repetition of their proceedings at an entertainment of a somewhat similar kind, at which they had, like Hood's

"Jack Hall," "a rack to carry bodies off in," I have no hesitation in denouncing their conduct as altogether unbecoming embryo officers.

Persons of aesthetical taste, who are pining for something pretty, should endeavor to bring about a re-organization of the "Fan Brigade," commanded by a military latter.

The opera house presented a most attractive appearance on Saturday afternoon; youth, beauty and fashion having assembled to witness a most creditable performance by the Woodward Company.

A very successful and select entertainment took place at the Tete de Pont Barracks on Friday. The entertainment was given by one of the officers of "A" battery in liquidation of an innocent little gaming liability, contracted with one of Kingston's favorite daughters. The debt was paid in the above mentioned form at her request. In small or great wind-falls, it is pleasant to see their recipients wishing their friends to share the enjoyment arising from them, and any one acquainted with the young lady referred to, will be aware that to this maxim she will ever adhere.

LINDSAY.

The Private Theatricals on Wednesday evening at Judge Dean's, were a grand success.

Mrs. C. L. Porteous gives a five o'clock tea on Friday.

Mrs. Weston Jones gave a very pleasant five o'clock tea on Thursday.

Mrs. MacGachen gives a large Toboggan party on Saturday evening.

OSHAWA.

Society in the neighborhood has been much exercised lately over the long talked of annual assembly of the young bachelors of this town, and Friday night witnessed the brilliant success of the efforts of those engaged in its management.

The Music Hall where the event took place was gaily decorated with flags, and draped from pillar to pillar with bunting in red, white and blue. The distinguished patronage under which the ball was given, was no doubt one of the chief reasons for its great success. The executive part of the arrangement was carefully attended to by a large staff of efficient stewards, and all present will readily testify to the self-denying efforts of these gentlemen to make every person, especially the stranger, at home. Among those present, there were a large party comprising the youth and beauty of Whitby, chaperoned by Mrs. D. Ormiston; another from Port Perry, and smaller ones from Bowmanville, Newcastle, and other towns in the neighborhood. In addition to the local celebrities, there was quite a number from the Queen City. Amongst whom were noticed, Miss Martin, Miss Fuller, Miss Howard, Miss Shibley, Mr. D. L. Brock, Mr. J. G. McCallum, Mr. R. D. Fairbairn, Mr. Mandy, Mr. McMurtry, and Mr. R. C. Donald. The dancing was kept up till a late hour, the hall not being cleared until the first rays of the sun began to appear. To the Secretary, Lieut. Fred Grierson, the thanks of all are due for the pleasant time spent, and also to the stewards.

WOODSTOCK.

Mrs. D. Hughes Charles gave a very pleasant Musical last Wednesday evening. After the Musical there was

a dance. The Harpers, from London, played superbly. The decorations of the house and supper room were most elaborate. Mrs. Charles is such a charming hostess it is needless to add the whole was a grand success.

Mrs. John White, "The Firs," gave an At Home on Thursday evening, 3rd Feb., which was a very pleasant affair.

Mrs. Philip Strathy, who has been the guest of Mrs. McCraig, returned to her home in Toronto last week.

That charming young lady, Miss Kate Howitt, who has been on a visit with Mrs. D. Hughes Charles, returned to her home last Saturday. She will be greatly missed by all.

Mr. Howard J. Duncan, the enterprising barrister, has been spending a few weeks in New York.

The Woodstock Amateur Opera Co. have decided not to produce the Mascott, but have substituted, The Little Duke and Pinafore. The Mascott we know, with the Little Duke we are familiar, but what is Pinafore?

The Bachelors are busy arranging for their proposed Assembly.

HAMILTON.

Mrs. W. F. Burton, Victoria Terrace, gave a ladies' At Home on Wednesday, the 2nd. All the elite of the city were there, and several strangers. Mrs. Burton gave a very enjoyable progressive euchre party on Friday evening, the 5th. The inside decorations of the house, both floral and otherwise, were beautifully arranged, and the event was one of the affairs of the season. Among the guests were Mrs. and the Misses Hendrie, Mr. and Mrs. H. C. Baker, Mr. and Mrs. F. A. Mills, Mr. and Mrs. J. S. Crerar, Dr. and Mrs. Cockburn, Mr. and Mrs. J. S. Hendrie, Mr. and Mrs. Stinson, Mr. and Mrs. P. D. Crerar, Mr. and Mrs. Alex. Ramsay, Misses Stuart, Parker, Brown, Crerar, Robertson, M. McGiverin, Mrs. Girouard, of Montreal; Messrs. R. B. Ferrie, Alex. Harvey, R. K. Hope, P. M. Bankier, Walter Ferrie, Geo. Hope, Geo. Gates, Mr. and Mrs. Frank Mackelcan.

Mr. P. M. Bankier, who recently passed his barrister's examination so successfully, has returned to Hamilton. He goes into partnership with P. D. Crerar. Mr. Bankier will shortly become a benedict.

Mr. and Mrs. Wm. Hendrie and the Misses Hendrie left Sunday night for the Montreal carnival. They will be absent all week.

Among the belles of the Yacht Club ball were Misses Kilvert and Domville, of Hamilton.

Captain G. H. Hill, who for the past six years has been rusticated in Galt, has recently returned to Hamilton. Mrs. Hill at one time was a very active member of the Garrick Club. The Captain is a fine fellow, and very popular with the boys.

Philip H. Stuart, Teller of Molson's Bank, has been promoted to that position in Toronto.

OUR INQUISITIVE BOY VISITS OTTAWA.

This is a pretty large town, father?

Yes, my son, it is.

It is larger than New York, isn't it father?

Many men think so, my son.

Father, what does that "wise" looking man do with A. D. C. marked on his handkerchief?

Carries a horn, my boy.

What kind of a horn, father?

A tandem-horn, my son.

Oh! Pa, where is that man with the big waxed moustache you told me so much about?

Do you mean Dickie Bird, my son?

Yes, father.

He has flown to his rocky fastness in the wilds, near Brockville, my boy.

Father, who is that fine-looking man?

That is Joe Edmonds, my boy.

Has he refused the throne of Bulgaria?

Yes, my son, he appointed J. H. L. P. O'Hanly in his place.

Father, who is that ordering all those silk hats?

That, my son, is the celebrated R. J. Devlin.

Will he go to heaven, father?

It is uncertain now, my boy; the 22nd will decide if he will mount the golden ladder, or be cast into outer darkness where there is weeping and gnashing of teeth.

Father, who is that prominent figure over there, who seems to be an absolute necessity to everybody?

That is Boardy, my son, the Scotchman.

That's hardly his fault, father, is it?

No, my son, though it is a great disadvantage.

What is he going to do, father?

He is going to marry—

Father, don't sing the Mikado here, people might think we were from Hamilton.

Father, who is this pretty girl coming across the street?

That is Mollie, my boy.

The young lady who writes for VANITY FAIR?

Yes, my son.

Well, father, I'm going to tell mother that I don't think you wanted government advertising at all, when I get home.

You had better run over to the hotel, my boy, Mollie may have some business to talk over with me.

All right, father, but I'll tell ma all the same.

HAMILTON.

CARNIVAL NOTES.

Among the distinguished guests present were Lieut. Gov. Robinson, guest of George Roach, Dr. Charles O'Reilly, Mr. and Mrs. John Leslie, Ned Hanlan and Fred. Worts, Toronto; Hon. D. McInnes, Cornwall; W. K. Muir, Detroit, guest of Wm. Hendrie; W. S. Jennings, of C. P. R., London, etc.

Thos. P. Webster, formerly of Bank of Hamilton here, now of Central Bank, Guelph, was in town on the 3rd. Tom, who is now a benedict, was looking as portly as an alderman.

Some of "the boys," prominent among whom were two well known young married men, serenaded the nice girls of Dr. Burns' Methodist Seminary at a late hour on the night of the 3rd.

THE HOTELS DURING CARNIVAL.

The Royal wore a very festive appearance both days. "Jimmie," the gentlemanly dispenser of "cocktails" connected with that establishment, opened the ball, by having his raven locks specially prepared for the occasion by a celebrated tonsorial artist imported from Dundas for the purpose.

Alex. Dunn, of the St. Nicholas, arose on the morning of the 2nd, wearing his largest shirt collar and most genial manner. Both hotels were filled to overflowing. Messrs. Young and Old, from Goderich, were at the St. Nick.

Bank Notes.

In the good old days Mahomet visited the mountain. Now the mountain journeys to Mahomet, or gets decidedly left. But when two or three mountains go out with their guns after one poor snipe, something is going to drop, and heavily, too. The other day I walked out to Parkdale and ran into the arms of a number of these sturdy hunters. There was Reid, the standard bearer, Darling, the man of many words and soft sentences, Kemp, the swift-limbed, and a number of boys carrying the game-bags. Reid was the only one who had bagged anything, and it was but a miserable snowbird. They were busily engaged matching coppers to see who would pay for the street car tickets, but Darling said he was hardly accustomed to such luxuries, and made the party walk to town.

CHICAGO MARKETS.

REPORTED BY COX & CO.

The wheat market has been very quiet all week. On Thursday a decided break occurred, which was not unlooked for. Wheat is high, and in the face of receipts from Australia and South America shortly, a quiet sinking in values is the only outlook.

Provisions continue very firm and with slight reactions will climb high on the golden ladder.

NEW YORK.

A quiet, dull market early in the week, with a tendency to firm up, and may now take another advance. St. Paul, R. & T. have many friends, and it is thought they will be requested to go up higher. Norfolk, N.-W. and N. E. come in for their share of ardent admirers.

Music and the Drama.

HE WAS SUSCEPTIBLE TO MUSIC.

"If there is anything I like better than classical music," said Maj. Brannigan, in a high voice, as he moved with the throng out of the concert-room, "it's lemons. They both set my teeth on edge."—*San Francisco Post*.

On Wednesday evening, 26th Jan., a grand organ recital and sacred concert took place, at St. Basil's Church, St. Joseph street. Mr. Torrington presided at the organ, and favored the large audience with many fine selections, in his masterly style. Among the soloists, were, Miss Bolster, Mrs. Petley, Miss Braniff and Mr. Kirk. Miss Bolster was the star of the evening, and her sweet, clear, well-cultivated voice, was heard to great advantage, in a beautiful "Ave Maria," by Millard, with violin obligate, by Mrs. Adamson. Mrs. Petley gave a fine rendering of "Not Ashamed of Christ." Her duet with Miss Bolster, was exceptionally grand. The recital was a success, and lovers of good music wish, we were more often favored with them.

WITH WYATT AND A TOBOGGAN.

For weeks Harry Wyatt had been pouring into my ear the wild delights of tobogganning, and knowing him to be a man who sees all there is to see and knows more about sports in general than Fred Gooch, I was fired with enthusiasm and a heroic desire to take in Canada's chief winter amusement. My only experience previously in this line was sliding down the banisters at home long ago, and in those days we didn't need any canton flannel bath-

ing suit or worsted cap, but Harry said it did not make any difference, as persons not in costume were allowed on the floor. That evening after I had bid my anxious wife and little ones good-by with tearful eyes, I hurried to the park. The excitement was intense; the atmosphere quivered like heated air, and although Harry said there were only four ambulances, there seemed to be a million, and I began to think it was in an evil moment I had been persuaded to tempt Providence on a slide. When they let go of the toboggan, at the top of the descent, there were six good-sized men on it, and I was pulling the stroke oar.

Someone gave Gallagher the necessary directions, and he let her go. If I could only identify that man, Gallagher, I would kill him on sight. Well, the toboggan began its downward career. I tried to catch breath enough to ask the man behind me what time we would reach Montreal, but I couldn't. Then my foot slipped off the perch, and one pant-leg began to act as a snow-plow. I wouldn't have minded this so much, but the man behind was a stranger to me, and the snow annoyed him by blowing in his face as it came out the back of my neck. When the machine came to a standstill, I told Harry if he didn't mind, I would walk over to the Yonge street cars and ride down town, which I did. But I now fully believe that the sun never rises and sets on tobogganers the same as on other men.

ALAN DALE.

The Library.

The volume of poems just issued by John Imrie is alike creditable to the author and printer. The preface of the author, who is already well known as a poetical contributor to our press (most of the pieces in this volume having already appeared in various publications), at once disarms criticism, even if we felt inclined to find fault with a work so modestly put forward; but we feel sure that all readers will heartily endorse the very kindly introduction of Mr. G. Mercer Adams.

Sidewalk Whispers.

So the three Toronto's are going Conservate this year. This has the smell of a Friday's kitchen about it that is refreshing, and reminds us of the balmy days of Harry Piper's big fish.

Our friend G. R. R. Cockburn says anything he told us about the election was private. The voters of Centre Toronto will soon place him in a position to say privately, and not officially, whatever he desires to say.

A man named Blizzard was found dead in Ohio the other day. Inasmuch as all men have to die, and as in the great ocean of eternity one life is but as a drop, perhaps it is just as well, at this time of the year, Blizzard went up higher.

It is rather a remarkable coincidence that two such great financiers as George Durstan and Harry Simions should hail from one city, and that, too, the city where it is popularly supposed people do not hustle for their living, but just sit around in the sunshine and whittle sticks and love each other as brothers.

Never put off till to-morrow what you can do to-day, but send two crisp Williams and have your name on our list.

The attention of our readers is directed to the report and balance-sheet of the North American Life Assurance Co., which appears in advertisement form on another page. It will be a matter for congratulation to others besides the share-holders and policy-holders in the company, to watch the enormous strides made by it under the able management of Mr. McCabe, and to see that it has taken its place in the front ranks of insuran companies.

All-Wool French Dress Goods

Worth 30 Cents, for 15 Cents.

All-Wool French Dress Goods, worth 40 cents, for 20 cents.

All-Wool French Dress Goods, worth 50 cents, for 25 cents.

Tables of Dress Goods sold at 50 cents on the Dollar.

THE BARGAINS AT THE BON MARCHE

"Attract Crowds of Anxious Buyers."

Tables of Fresh and Fashionable Fancy Dry Goods, at 50 cents on the dollar.

Tables of Staple Dry Goods at 66 cents on the dollar. Come and secure the bargains to be cleared previous to Stock-taking.

F. X. COUSINEAU & CO.
7 and 9 King Street East.

HOSIERY AND GLOVES

At 66 Cents on the Dollar.

Underclothing at 66 cents on the Dollar.

Ribbons at 66 cents on the Dollar.

Housefurnishings at 66 cents on the Dollar.

Lace Curtains at 66 cents on the Dollar.

LADIES whose hair is falling out getting thin, becoming grey, and that are suffering from Dandruff, should not fail to try **DR. DORENWEND'S GREAT GERMAN**



"HAIR MAGIC."

This wonderful preparation has already saved many heads from becoming bald and grey.

Dandruff is cured in remarkably quick time. Testimonials by the hundreds, showing its good results.

Wholesale Manufacturer, Dorenwend.

Paris Hair Works.
103 AND 105 YONGE STREET.

Ask your druggist for it, and if he does not get it for you, come or write direct to my store.

Art.

Mr. Cruickshank is teaching the life class at the Ontario Society's rooms.

"Imagination in Landscape Painting" is the title of a new book by Philip Gilbert Hammerton.

Mr. Dickson Patterson has a portrait of Sir John Macdonald on the easel, which is the best thing he has ever done, the flesh tints are excellent, and it reflects great credit on the artist.

Originality is more desirable in art than in any other profession, but when

North American Life Assurance Co.

THE Annual Meeting of the North American Life Assurance Company was held in the Company's Offices on TUESDAY, the 25th ult., the President, HON. ALEX. MACKENZIE, in the chair. The following is the Annual

REPORT.

The Directors, in submitting their Annual Report, have to express their entire satisfaction with the amount and character of the business done.

During the year 1,335 applications for \$2,721,450 were received, upon which were issued 1,220 policies for \$21,209,500, the rest being unacceptable; and seven policies for \$16,350, which had lapsed for non-payment of premium, were revived. This is a volume of new business amounting to nearly \$600,000 over that of any former year, and sixty per cent. in excess of that done by any other Canadian company in the same period of its history.

The accompanying revenue account and balance sheet show that the assets have been increased nearly 15 per cent., and the investments in first mortgage securities have been more than doubled.

The progressive prosperity of the Company will be best seen by comparison with the largest Canadian companies. For example, the cash premium receipts for its 6th year exceeded those of the Confederation at the end of its 8th year; of the Sun, at the end of its 10th year; of the Ontario, at the end of its 13th year; and of the Canada Life, at the end of its 22nd year, as shown by the published official reports. The company's reports are kept in such a complete and systematic manner that its balance sheet was finished a few hours after the prorogation of Parliament. For several years the full report of this Company has been received by the Department in the first week in January.

The last official report of the Superintendent of Insurance shows that this was the only life company whose report was received by the Department in January; that those of 10 companies were not received until February; of 22, not until March; and of 7, not until April, thereby preventing the issue of the Superintendent's report until long after the prorogation of Parliament. For several years the full report of this Company has been received by the Department in the first week in January.

The Insurance Act as amended last session calls for a preliminary report showing the main features of the year's business to be sent to the Government not later than January 15th. Should all the companies comply with this reasonable requirement, it would enable the Superintendent to publish his report months in advance of its present publication, and thereby greatly enhance its value and accuracy.

The Superintendent of Insurance points out in his last report that the amount of business effected by our home companies in 1885, as compared with that done in 1875, had risen from \$5,077,601 to \$14,891,625, and the business in force had increased in the Canadian companies during that period from \$21,257,226 to \$74,291,139, while the corresponding increase in the American companies had been less than six millions, making a difference in favour of our home companies of nearly forty-seven millions. This very gratifying fact is evidence of the rapid national development of the Dominion, showing that we are strong enough to support great commercial enterprises, and that our home companies are more than holding their own against their foreign competitors.

The same report of the Superintendent shows that the foreign life companies alone received in premiums from Canadian policy-holders during the same period of eleven years nearly thirty-two millions of dollars, a great part of which was, therefore, withdrawn from the available capital of the country, and went abroad, thereby aiding the advancement of commercial competitors. By dealing with our home companies, such money would have been utilized in building up and extending Canadian interests.

The report also shows that the United States companies have only deposited with the Government a small portion of the reserve on their policies in force here, while the securities deposited are almost wholly foreign stocks.

The entire reserves and resources of Canadian Life Companies are invested in Canada. The advantage and convenience to policy-holders are largely in favour of doing business with well managed home companies.

The services of the Company's staff of officers, inspectors and agents again deserve special commendation.

The directors all retire, but are eligible for re-election.

January 25th, 1887.

ALEXANDER MACKENZIE,
President

FIRST SCHEDULE.

Revenue Account of the North American Life Assurance Co., for the year ending Dec. 31, 1886.

1885.		1886.			
Dec. 31.	To Net Ledger Assets.....	\$ c.	Dec. 31.	By Expenses.....	\$ c.
1886.	" Cash for Premiums.....	175,454 04	"	Commissions and Salaries to Agents.....	23,646 18
1885.	" Cash for Interest.....	18,795 35	"	Re-insurances.....	9,222 75
			"	Claims paid under policies.....	20,487 15
			"	Profits to Policy-holders.....	6,543 00
			"	Surrendered Policies.....	4,037 71
			"	Annuities.....	459 23
			"	Interest on Guarantee Fund.....	4,800 00
					\$107,748 94
				Balance Net Ledger Assets.....	375,257 33
					\$483,306 27

