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109 Yonge Street, Toronto.

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HEAD OFFICE, TORONTO, ONT.

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The Association has been fifteen years in operation during which time \$915,000 has been returned to the Policy Holders, and at the present time over \$1,500,000 (put up under the Government Standard) is in hand as security for Policies in force.

This year (1886) closes the third Quinquennial Period, which it is expected there will be a surplus of over \$350,000. The surplus at December 31st, 1885, being \$282,199.

Guarantee Capital and Assets now over \$2,800,000.

Policies in force over \$14,000,000.

Policies Non-Forfeitable after two years. After three years Indefeasible.

Mas'r Harry's powerful good to bofe of us nowadays. It's a bressed Christmas dis yere, 'Thus'lem."

The fact was that Henry had determined to make up to Jo for the grief he had given him in the careless shooting of his favorite crow. He was shocked when he saw the agony his careless indifference had given Jo. He had no idea a little, darky like that could feel even worse than he would if any accident should happen to one of his pets. When Harry found out that the color of Jo's skin did not hinder him from being a real boy like himself, with all a boy's appreciation, and much more than an average boy's feeling, Jo went up a good many pegs in Harry's estimation, and not having any white boys handy, he made excellent use of Jo.

There was an air of secrecy about the house that always belonged to Christmas-time. When the Judge came home from town with his pockets bulging out, and winked to his wife to follow him to an adjoining room, nobody thought of prying into their secrets except 'Thus'lem; but then no one minded him.

Harry had his own secrets too, shared by nobody except Jo. He was almost too dignified to take a poor little negro like Jo into his full confidence, but there was a little package in his bureau drawer, and he was bursting to show it to somebody. It was a likeness of himself nicely inclosed in a little locket that would just fit upon his mother's gold chain.

"Don't you say anything about it, Jo."

"Not for de worl', Mas'r Harry. I'd die afore I'd reveal a solum secret like dat dar."

"I believe you would, Jo. I think I can trust you."

Jo's heart almost burst with pride at this mark of confidence. He did not even tell 'Thus'lem, though he was sorely tempted to, as he never kept anything from his pet crow. The very next day it happened that another honor was conferred upon Jo.

Mrs. Malcom had shut herself up in her room, and when Jo brought a scuttle of coal, she did not put aside the pretty purse she was knitting, but nodded and smiled when she saw Jo looking at it.

"It's for Master Harry, Jo. When I get it done and put a few gold pieces in it, don't you think he'll like it all the better because his mother knit it?"

"Shouldn't wunner a bit ef he would, missus. My souls and bodies! wot a Christmas this will be!"

"Don't tell him, Jo."

"I'd be chopped into bits afore I'd tell it!"

"Jo is a faithful, honest, good little fellow," said Mrs. Malcom to Harry; "we mustn't forget Jo at Christmas."

"No, indeed, mamma. Do you know what I think would please him more than anything? A pretty collar for 'Thus'lem, as he calls that old crow. Of course we'll give him clothes and things; but he'd like something of that kind for Methuselah—darkies like trinkets, you know."

"Jes so, jes so, said the crow."

Harry remembered this remark bitterly enough upon Christmas-eve, when the happy moment had at last come for him to bring forth his treasure from its hiding-place, and put it triumphantly in the hands of his mamma.

The Christmas greens were all hung, the Christmas tree was ready for Santa

Claus to trim, and Jack Frost had already begun his wonderful decorations. Little Laura was fast asleep in her snug little bed; Jo had gone, whistling cheerfully, to his garret; and even 'Thus'lem had squeezed himself through the hole in the plaster that led from the main building to the room over the kitchen, and gone to roost comfortably in Jo's back room.

Jo looked out of the little window up to the clear cold sky. One tiny star was glimmering there.

"Pears like as ef it might be de bressed star ob Bethlehem, 'Thus'lem," said Jo; "it's de berry same hebben, 'Thus'lem, as it woz long ago."

"Jes so, jes so," sleepily croaked the crow.

In the mean while Harry had gone to get his treasure. He opened the bureau, put his hand to the accustomed place, and lo! the treasure was gone. With a trembling hand Harry tossed every article over a dozen times. He looked, as people will for missing articles, in all sorts of out-of-the-way and impossible places. At length he yielded to the fact that the locket was gone. The little treasure was lost at the one moment that it was of price-less value to him; for he could get nothing now to take its place. It was too late to secure the cheapest trinket.

For the first time since he could remember he must go empty-handed on Christmas to his mother. Tears of grief, of rage, of disappointment, burst from his eyes. How in the world could it have gone? Nobody knew it was there but himself, nobody but—Jo.

"Darkies love trinkets," he muttered, bitterly. "Jo is the only living soul that could possibly have taken it."

Then he jumped upon his feet, and went down stairs.

"Oh, mamma," he faltered, "I had something for you that I know you'd like, but it's gone, it's stolen."

Then with clinched fists and streaming eyes, Harry told her of his loss.

"My dear boy," said Mrs. Malcom. "Don't grieve; above all, don't lose your temper on Christmas-eve, of all times in the year. I'm just as glad as if I had the pretty picture in my hand; and as for poor Jo, if he did take it, it was from love of your dear face and ignorance of the crime he was committing. But now that you have as good as given me your present, you shall have mine."

She went into her little sitting-room and put her hand into the work-box for her purse. Only that morning she had put in the gold pieces—it ought to be an easy thing to feel them in the dark. But it was not. She lit the lamp, and even then her search was vain. The purse was gone. A serious, sad, and pained expression overshadowed her face. Nobody knew even of the existence of the purse. Nobody had seen it, nobody but—Jo. Sighing heavily, she went back into the parlor. "Harry, my son," she said, "it is so sad to have such a thing happen upon Christmas-eve! I would not have believed it possible; even now I can scarcely credit my senses."

Then she told him all.

Harry's face lit with sudden wrath. "Come, mamma, let's go to Jo's room. I believe he's run away with them. I don't believe he's there."

Mrs. Malcom followed Harry to the kitchen, and up the back stairs to the little garret. Her heart smote her as