

# Time Heals Most Wounds

A Tale of Love and Disappointment

## CHAPTER XVIII.

Lord Harecastle was intensely relieved by Rebekah's change. A burden seemed to have been lifted from his shoulders, and he could breathe more freely. He ran down to Wolverholme Castle and found that his father was much better. The Earl was full of delight at the approaching marriage. Now and then he wanted to know how the engagement was brought about, for of course he remembered Harecastle's strong opposition when he suggested this marriage as a solution of their difficulties. Harecastle firmly silenced him, and the Earl abstained from further questions.

At times Harecastle wondered if it could be possible for him to carry out his engagement to Rebekah. The worry was beginning to tell on him physically and he feared that he would break down under the strain.

On all sides he received congratulations, the irony of which sank deeply into his soul. At times an intense desire for Ethel seized him, and he longed to go to her and tell her the truth. He was miserable in knowing that all this time she must be deeming him thoroughly worthless, and the thought rankled. Then, too, his father's cheerfulness hurt him, and he wondered what the Earl would do if he knew that this marriage were due to the crime of his youth.

"This Joel money will make all the difference in the world to our position," the Earl remarked to his son. "You will be able to carry out many improvements that have been standing still for want of capital."

Lord Harecastle uttered an impatient exclamation, but his father continued, for the theme was a congenial one.

"With your brains you ought to make yourself a power in the political world. I am ambitious for you, Cyril, and should like to see you attain the eminence to which I myself aspired, but which Fate decided I should never attain."

They were sitting in Harecastle's chambers in the Albany, for the Earl had come unexpectedly to town, and had declared his intention of going on the same afternoon to Leighton Manor. "I want to see more of the charming girl you are going to marry," he said cheerfully. Then he dragged his son out, and they went to a famous jewellers.

"I must buy Rebekah's wedding present, and I wish to see how they are progressing with the resetting of the family jewels."

The celebrated Wolverholme rubies that had for generations adorned the reigning Countess were displayed to them, and the Earl expressed his satisfaction with the alterations that had been made. He asked for an assortment of tiaras to be shown him, and at last decided upon one composed of diamonds and rubies, that would be in suite with their own jewels.

Harecastle took but little interest in the transaction. He knew that it was Joel's money that the Earl was lavishing so generously, and the idea was utterly distasteful to him. He at last succeeded in dragging him away, and they went to lunch to the Earl's Club.

There, Lord Wolverholme was surrounded by a crowd of his friends, for they were all eager to congratulate him upon his recovery. Then, too, it was his first chance of seeing how the world viewed the approaching marriage of his son. Deep in his heart the Earl hated this Jewish strain that was about to cross the blue blood of the Wolverholmes; but he barely admitted such a feeling, even to himself.

"You've the luck of the devil, Wolverholme," Lord Holmhunt, who was an old friend, remarked confidentially. "I only wish there was another Miss Josephs in the world for my boy, but they are difficult to meet. They tell me she is charming, and as pretty as she is rich."

"Pretty is not quite the word. Handsome, and with little outward signs of her rate. Yes, Harecastle is very fortunate," the Earl said reflectively.

"What is the father like? I've never met him," the other asked curiously.

"Quite presentable, and most generous. The settlements are all that one could desire."

"If they satisfy you they must indeed be magnificent," Lord Holmhunt replied with a covetous gleam in his eye, for his only trouble in life was his poverty. "I can't say that Harecastle looks particularly happy," he added grimly.

"Rubbish! He has a lot to think about," the Earl broke in quickly. "I had heard that he was going to marry Miss Ethel Fetherston," she other said with a sly look.

"An utter falsehood," the Earl cried sharply. "This is a love match."

"H'm, love of what? But you mustn't mind my chaff, Wolverholme. It's my jealousy. Come to lunch."

Lord Holmhunt noticed Harecastle's silence during the meal, and he began to wonder if he had accidentally hit the mark, for he certainly did not look like a bridegroom whose marriage was but a few days distant.

Soon after lunch Harecastle ordered his motor-car, for they were to drive to Leighton Manor. Harecastle himself intended to return on the morrow, for it was necessary for him to run down to make arrangements at Wolverholme Castle, where the honeymoon was going to be spent.

Nothing could damp the Earl's gaiety as they raced rapidly along. Now and then he would look curiously at his son, and wonder what could have induced him to consent to this marriage. He knew that Joel must have had a hand in it, and he could not imagine what argument he had used so effectively. He came to the conclusion that it was no use worrying about it; the marriage was going to take place, and that was all that mattered.

Harecastle's moodiness increased as they approached their destination, and as the Earl noticed it a terrible fear clutched him that something might, at the last moment, interfere with its consummation.

At last they reached the Manor, and Harecastle helped his father from the car.

"I will go and see Joel," the Earl remarked. "I suppose you will be busy with Rebekah."

The Earl crossed the hall, and a servant led the way to the library. Harecastle went to the drawing-room. He stopped for a moment at the door, and then quickly entered.

A tall figure rose to meet him. "Ethel!" he gasped, "you here?" They stood looking at one another. His eyes pleaded eloquently, but her face was expressive of cold disdain.

"Yes. I am waiting to see Miss Josephs," she answered quietly. This unexpected meeting was more than he could bear, and he moved impulsively to her side.

"I am glad to have an opportunity of speaking to you," he began impulsively. "I have been utterly miserable, wondering what you would think of my conduct. I would to God that I could explain everything."

"Your explanations are only due to Miss Josephs. They do not concern me," she said frigidly.

"Do you utterly loathe me?" he asked brokenly.

"You have no right to ask such a question. We shall be compelled to meet, but you must think of me as a formal acquaintance. I think you had better go and find your fiancée, Lord Harecastle."

"You must listen to me, Ethel," he cried passionately. "It may be for the last time, but I want to convince you that I am not utterly bad."

"It is quite useless. I do not see how it can matter what my thoughts are of you—or what you may think of me," she added coldly.

"I can only say that I love you devotedly," he broke out with sudden passion, for her disdain had driven away the last remnant of self-control.

Her eyes blazed furiously. "And this is the man that I respected—that I thought could never do a mean action—that I deemed to be upright and honorable," she cried scornfully.

"I love you," he repeated.

"And you are utterly base to tell me so. You left me to become engaged to another woman. At least

you owe her some loyalty, and now, in her own house, within a week of your marriage, you tell me that you love me," she said with a stinging contempt that brought a flush to his face.

"I do love you, and I am a cur to tell you so. But I can't help it, Ethel. If you only knew what was driving me—" he said helplessly.

"The motive is but too evident. The Wolverholme coffers require to be replenished, but I little thought that you were the man to replenish them in such a manner."

"In your heart you must know that that is not the reason. But I cannot explain; it is not my secret. Can't you trust me, Ethel, and say you forgive me?" he pleaded.

He endeavored to take her hand in his, but she repulsed him fiercely.

"Do not touch me," she cried angrily, "and please do go away."

"I must convince you. What can I say or do?" he asked in despair.

"Nothing. Be a man of honor. Be loyal to the woman that you are about to marry. You ought to despise yourself for daring to tell me that you love me."

"I cannot help it. If you only realized the agony I have suffered, you would have a little pity. And I am doomed to suffer."

"I repeat, leave the room, or I shall," she cried angrily.

"Why did you come here?" he asked quickly.

"I wished to know Miss Josephs. I wished to see the kind of woman you were about to marry. Call it curiosity if you like," she answered listlessly.

"Then you care for me still? You do not utterly detest me, or you would not be interested in Miss Josephs," he cried joyfully.

He strode rapidly to her side and took her hand in his. "Ethel," he said earnestly, "tell me that you do not hate me. I want a little comfort, dear," he pleaded.

He looked into her eyes, and she could see the passion that moved him. For a moment she wavered; a rush of tenderness overwhelmed her, for she still loved him dearly. Her breath came quickly and she endeavored to push him away, but he only drew her down to him.

"I love you, dearest," he breathed softly. "Say you do not hate me."

"I do not hate you, Cyril, but you are very cruel, and I am very weak. Why do you tempt me? It is dishonorable."

"Yes. I am acting like a cad. I know it, Ethel. I feel that I cannot marry Miss Josephs, be the cost what it may."

"And you will jilt her too?" she cried scornfully, and she wreathed herself from him. "Are you a man or a fiend?"

"I don't know myself. I seem to have been living another life these last few weeks. I cannot think; I have no spirit to direct me. I wander aimlessly on, wondering what is going to happen. Everything seems unreal save my love for you, Ethel. And now I am dishonored utterly. Will you marry me if I break off this engagement?" he asked desperately.

"Marry you? Never. I must be able to respect the man I marry, and do you think I would accept happiness by sacrifice of another? I fear that you do not understand me, or I you, Lord Harecastle," she answered with biting scorn.

"I pity this poor girl," she continued hotly. "When I first heard of your engagement I naturally felt bitter, but when I met her the other day I knew I had misjudged her. She is no party to this mercenary bargain. You have played your part only too well, and I suppose she thinks that you love her as a husband should love a wife. What a future of misery is in store for her. You will obtain your payment in cash, and she will receive the husk of a love. Oh! it is mean, horribly mean, and I wonder you can look an honest man in the face!"

"It's all true. Everything you say is true. I have hated every moment since I was forced to this position. But I will throw it up; I will tell Rebekah that I do not love her, and give her the chance of choosing for herself. If she decides that she will marry me, then I will carry it out. If she says that we must part—"

He looked appealing at her, but she maintained silence.

"Advise me, dear. I only want to do what is right. I wish I could tell you all."

(To be continued.)

"Do the new neighbors annoy you as much by borrowing as their predecessors did?" asked Mr. Blykins. "No," answered his wife.

"They haven't run over to borrow a thing. I never saw anybody quite so haughty and unsociable."

# The Federal Life Assurance Co. of Canada.

## Twenty-seventh Annual Statement

### DIRECTORS' REPORT

The Twenty-seventh Annual Meeting of the Shareholders of the Federal Life Assurance Company of Canada was held at the Company's Home Office in Hamilton, Tuesday, 16th February, 1909, at 2 p.m., Mr. David Dexter in the chair, Mr. W. H. Davis, Acting Secretary.

The Annual Report, as follows, was read and adopted, on motion of the President, Mr. Dexter, seconded by Vice-President Lieut-Col Kerns:

Your Directors have the honor to present the Report and Financial Statement of the Company for the year which closed 31st December, 1908, duly touched up by the Auditors.

The new business of the year consisted of two thousand six hundred and thirty-one applications for insurance, aggregating \$7,713,689.36, of which two thousand four hundred and twenty-three applications for \$3,377,785.33 were accepted.

As in previous years, the income of the Company showed a gratifying increase, and the assets of the Company have increased by \$314,383.91, and have now reached \$3,314,656.65, exclusive of guarantee capital.

The security for Policy-holders, including guarantee capital, amounted at the close of the year to \$4,124,654.65, and the liabilities for reserves and all outstanding claims, \$3,845,785.09, showing a surplus of \$278,869.56. Exclusive of uncalled guarantee capital, the surplus to Policy-holders was \$278,869.56.

Policies on ninety-seven lives became claims through death, to the amount of \$162,166.56.

Including Cash Dividends and Dividends applied to the reduction of premiums, with annuities, the total payment to Policy-holders amounted to \$283,745.24.

Careful attention has been given to the investment of the Company's funds in first-class bonds, mortgage securities, and loans on the Company's policies amply secured by reserves. Our investments have yielded a very satisfactory rate of interest.

Reserves have been confined to a reasonable limit, consistent with due efforts for new business. The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of nearly ten and one-half per cent. in assets.

The assurances carried by the Company now amount to \$28,186,400.61, upon which the Company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

You are to be congratulated on the fact that the surplus over Capital and all Liabilities increased \$56,154.65, or nearly seventy per cent., during the past year.

The field officers and agents of the Company are intelligent and loyal, and are entitled to much credit for their able representation of the Company's interests. The members of the office staff have also proved faithful to the Company's service.

Your Directors are pleased to be able to state that the business of the Company for the past two months of the current year has been of a most satisfactory character, and that the outlook for the future is most encouraging.

DAVID DEXTER, President and Managing Director.

### AUDITOR'S REPORT.

To the President and Directors of the Federal Assurance Company:

Gentlemen: We have carefully audited the books and records of your Company for the year ending 31st December last, and have certified to their accuracy.

The Cash and Journal Vouchers have been closely examined and agree with the entries recorded.

The Debentures, Bonds, etc., in the possession of the Company have been inspected, while those deposited with the Government or Banks have been verified by certificate, the total agreeing with the amounts as shown in the Statement of Assets.

The accompanying Statements, viz., Revenue and Expenditure, Assets and Liabilities, show the result of the year's operations and also the financial position of the Company.

Respectfully submitted,  
H. S. STEPHENS,  
CHARLES STIFF,  
Auditors.

Hamilton 1st February, 1909.

## FINANCIAL STATEMENT FOR 1908

RECEIPTS.	
Premium and Annuity Income.....	\$ 675,004 85
Interests, Rents and Profits.....	151,553 96
	\$ 826,558 81
DISBURSEMENTS.	
Paid to Policy-holders.....	\$ 303,745 23
All other Payments.....	226,119 93
Balance.....	297,984 65
	\$ 826,850 81
ASSETS, DECEMBER 31st, 1908.	
Debentures and Bonds.....	\$ 1,071,735 71
Mortgages.....	863,282 51
Loans on Policies, Bonds, Stock, etc.....	626,104 10
All other Assets.....	753,754 33
	\$ 3,314,856 65
LIABILITIES.	
Reserve Fund.....	\$ 2,995,478 00
Death Losses awaiting Proofs.....	36,676 00
Other Liabilities.....	14,633 09
Surplus on Policy-holders' Account.....	278,070 65
	\$ 3,314,856 65
Assets.....	\$ 3,314,856 65
Guarantee Capital.....	870,000 00
Total Security.....	\$ 4,184,856 65
Policies not Issued Assuring.....	3,377,733 33
Total Insurance in Force.....	29,128,400 61

After the adoption of the Report the retiring Directors were re-elected for the ensuing year. At a subsequent meeting of the Directors the retiring officers and Executive Committee were re-elected.

### KILLED IN RIOTS.

Regular Pitched Battles Between Rival Processionists.

The average man is rarely very tolerant of street demonstrations with whose principles he disagrees. Frequently, as a result, bricks are thrown, or even more dangerous missiles, says an English paper.

At Barcelona, for instance, on June 7th, 1896, certain anti-clericals went to the length of pitching dynamite bombs into the ranks of a religious procession, killing fifteen persons and wounding fifty.

No longer ago than July, 1851, a procession of Orangemen in Liverpool raised so fierce a riot that the thoroughfares through which it passed were strewn thick with the dead and dying on both sides. A similar march of Orangemen through the streets of Belfast, too, led to the frightful conflicts of August, 1864, in the course of which nine persons were killed outright and 150 wounded.

Old residents in East London, again, will remember the dreadful riots directed against the ritualistic processions in what was then Ratcliffe Highway, nearly half a century ago; while, at a later date, the open-air processions of the Salvation Army aroused even fiercer resentment in many parts of England.

At Gravesend, Guildford, and elsewhere, "Solemn Armies" were

enrolled, and regular pitched battles took place between the rival processionists. At Worthing firearms were brought into requisition, and many people were badly hurt. At Brighton the casualties in connection with a fortnight's fighting amounted to over 100; while at Tredegar, the rioting, that followed the breaking up of a procession by Irish rought, resulted in the en-bay Irish rought, resulted in the en-sacked and demolished, with loss of life, and many minor casualties.

### RUSSIAN MARRIAGE REFORMS

Ceremonies Abroad to be Recognized in the Empire.

Important reforms in the marriage laws are impending. Russia is about to recognize the validity of civil marriages and to remove divorce cases from the jurisdiction of the religious to that of the civil courts.

At present a Russian who contracts a civil marriage in England, France, or Germany can, on returning home, marry again without any hindrance, his first marriage being considered invalid. Many women have been wronged through ignorance of this fact.

The Government has now presented proposals to the Douma greatly facilitating divorce cases—which will be tried before a civil judge instead of a religious synd or consistory—and also elaborating a scheme for civil marriages.