The Price of Liberty

OR, A MIDNIGHT CALL

CHAPTER XLVIII.

Lord Littimer was greatly interested in all that Chris had to say. The whole story was confided to him after dinner. Over his coffee on the terrace he offered many shrewd suggestions.

"There is one thing wherein you have made a mistake," he said. "And that is in your idea that Henson changed those cigar-cases after Miss Gates laid your votive offering on Steel's doorstep."

"How else could it be done?" Chris said.

"My dear, the thing is quite obvious. You have already told me that Henson was quite aware what you were going to do—at least that he knew you were going to consult Steel. Also he knew that you were going to make Steel a present, and by a little judicious eavesdropping he contrived to glean all about the cigar-case. The fellow has already admitted to your sister that he listened. How long was that before you bought the cigar-case?"

"I should say it might have been a week. We had inquiries to make, you know. In the first instance we never dreamt of offering Mr. Steel money. I blush to think of that folly."

"Well, blush a little later on when you have more time. Then Henson had a week to work out his little scheme. He knows all about the cigarcase; he knows where it is going to be bought. Then he goes to Lockhart's and purchases some trifle in the shape of a cigar-case; he has it packed up, yellow string and all. This is his dummy. By keeping his eyes open he gets the chance he is waiting for. Ruth Gates hadn't the faintest idea that he knew anything when she left that case the day she bought it within reach of Henson. He gets her out of the way for a minute or two, he unties the parcel, and places the Van Sneck case in it. No, by Jove, he needn't have bought anything from Lockhart's at all. I only thought of that to account for the yellow string and the stamped paper that Lockhart's people use. He first takes one case out of the parcel and replaces it with another, and there you are. You may depend upon it that was the way in which it was done."

The more Chris thought over the matter the more certain she felt that such was the case. Like most zpparently wonderful things, the explanation was absurdly simple. A conjurer's most marvellous tricks are generally the easiest.

"How foolish of us not to have though of this before," Chris said, thoughtfully. "At any rate, we know all about it now. And we know who bought the cigar-case so promptly returned to Lockhart's by Henson. I should like to see this Rawlins."

"You have got to find him first," said Littimer.

"I'm going into Moreton Wells again to-morrow to make inquiries," said Chris.

But she was saved the trouble. Once more the ever-blessed telephone stood her in good stead. She was just on the point of starting for Moreton Wells when Steel called her up. Chris recognised him with a thrill of eager pleasure.

"You need not be afraid," she said. "You can speak quite freely. How is Van Sneck?"

"Very queer," David responded. "Bell hoped to have operated upon him before this, but such a course has not been deemed quite prudent. The day after to-morrow it will be, I expect. Henson has found out where Van Sneck is."

"Indeed. Has he been to see you?"

"He has been here more than once on all kinds of ingenious pretences. But I didn't call you up to tell you this. We have been making inquiries at Walen's, Marley and myself. The time has come now to let Marley behind the scenes a bit."

"Did Walen's people know anything about the tall American?"

"Oh, yes. A tall American with a thin beard and a faint suggestion of small-pox called about a week before the great adventure, and asked to see some gun-metal diamond-mounted cigar-cases—like the one in Lockhart's window."

"Did he really volunteer that remark?"

"He did, saying also that Lockhart's were too dear. Walen's hadn't got what he wanted, but they promised to get some cases out of stock, which meant that they would go to the same wholesale house as Lockhart and get some similar cases. As a matter of fact, one of Walen's assistants was sent round to study the case in Lockhart's window. The cases were procured on the chance of a sale, but the American never turned up again. No notice was taken of this, because such things often happen to shopkeepers."

"And this was about a week before the night of the great adventure?"

"Yes. Wait a bit. I have not quite finished yet. Now, once I had ascertained this, an important fact becomes obvious. The American didn't want a cigar case at all."

"But he subsequently purchased the one returned to Lockhart's shop."

"That remark does not suggest your usual acumen. The American was preparing the ground for Van Sneck to purchase with a view to a subsequent exchange. You have not fully grasped the vileness of this plot yet. I went to Lockhart's and succeeded in discovering that the purchaser of the returned case was a tall American, quite of the pattern I expected. Then I managed to get on to the trail at the Metropole here. They recollected when I could describe the man; they also recollected the largeness of his tips. Then I traced my man to the Lion at Moreton Wells, where he had obviously gone to see Reginald Henson. From the Lion our friend went to the Royal at Scarsdale Sands, where he is staying at present."

"Under the name of John Smith?"

"I suppose so, seeing that all the inquiries under that name were successful. If you would like me to come up and interview the man for you——"

"I should like you to do nothing of the kind," Chris said. "You are more useful in Brighton, and I am going to interview Mr. John Smith Rawlins for myself. Good-bye. Just one moment. For the next few days my address will be the Royal Hotel Scarsdale Sands."

Chris countermanded the dog-cart she had ordered and repaired to the library, where Littimer was tying some trout-flies behind a cloud of cigarette smoke.

"Thought you had gone to Moreton Wells," he said. "Been at the telephone again? A pretty nice bill I shall have to pay for all those long messages of yours."

"Mr. Steel pays this time," Chris said, gaily. 'He has just given me some information that obviates the necessity of going into the town. My dear uncle, you want a change. You look tired and languid——"

"Depression of spirits and a disinclination to exercise after food. Also a morbid craving for seven to eight hours' sleep every night. What's the little game?"

"Bracing air," Chris laughed. "Lord Littimer and his secretary, Miss Lee, are going to spend a few days at Scarsdale Sands, Royal Hotel, to recuperate after their literary labors."

"The air here being so poor and enervating," Littimer said, cynically. "In other words, I suppose you have traced Rawlins to Scarsdale Sands?"

"How clever you are," said Chris, admiringly. "Walen's American and Lockhart's American, with the modest pseudonym of John Smith, are what Mrs. Malaprop would call three single gentlemen rolled into one. We are going to make the acquaintance of John Smith Rawlins."

"Oh, indeed, and when do we start, may I ask?"

Chris responded coolly that she hoped to get away in the course of the day. With a great show of virtuous resignation Lord Littimer consented.

"I have always been the jest of fortune," he said, plaintively; "but I never expected to be dragged all over the place at my time of life by a girl who is anxious to make me acquainted with the choicest blackguardism in the kingdom. I leave my happy home, my cook, and my cellar for at least a week of hotel living. Well, one can only die once."

Chris bustled away to make the necessary arrangements. Some few hours later Lord Littimer was looking out from his luxurious private sitting-room with the assumption of being a martyr. He and Chris were dressed for dinner; they were waiting for the bell to summon them to the dining-room. When they got down at length they found quite a large number of guests already seated at the many small tables.

"Your man here?" Littimer asked, languidly.

Chris indicated two people seated in a widow opposite.

"There!" she whispered. There he is. And what a pretty girl with him!"

CHAPTER XLIX.

Littimer put up his glass and gazed with apparent vacancy in the direction of the window. He saw a tall man with a grey beard and hair a man most immaculately dressed and of distinctly distinguished appearance. Littimer was fain to admit that he would have taken him for a gentleman under any circumstances. In manner, style and speech he left nothing to be desired.

"That chap has a fortune in his face and accent," Littimer said. "'Pon my word, he is a chance acquaintance that one would ask to dinner without the slighest hesitation. And the girl——"

"Is his daughter," Chris said. The likness is very strong."

"It is," Littimer admitted. "A singularly pretty, refined girl, with quite the grand air. It is an air that mere education seldom gives; but it seems to have done so in yonder case. And how fond they seem to be of one another! Depend upon it, Chris, whatever that man may be his daughter knows nothing of it. And yet you tell me that the police——"

"Well, never mind the police, now. We can get Mr. Steel to tell Marley all about 'John Smith' if we can't contrive to force his hand without. But with that pretty girl before my eyes I shouldn't like to do anything harsh. Up till now I have always pictured the typical educated scoundrel as a man who was utterly devoid of feelings of any kind."

Dinner proceeded quietly enough, Chris having eyes for hardly anything else beyond the couple in the window. She rose presently, with a little gasp, and hastily lifted a tankard of iced water from the table. The girl opposite her had turned pale and her dark head had drooped forward.

"I hope it is not serious," said Chris. "Drink a little of this; it is iced."

"And they told me they had no ice in the house," the man Rawlins muttered. "A little of this, Grace. It is one of her old fainting fits. Ah, that is better."

The man Rawlins spoke with the tenderest solicitude. The look of positive relief on his face as his daughter smiled at him told of a deep devotion and affection for the girl. Chris, looking on, was wondering vaguely whether or not she had made a mistake.

"Lord Littimer obtained our ice," she said. "Pray keep this. Oh, yes, that is Lord Littimer over there. I am his secretary."

Littimer strolled across himself and murmured his condolences. A little time later and the four of them were outside in the veranda taking ices together. Rawlins might have been, and no doubt was, a finished scoundrel, but there was no question as to his fascinating manner and his brilliant qualities as a conversationalist. A man of nerve, too, and full of resources. All the same, Littimer was asking himself and wondering who the man really was. By birth he must have been a gentleman, Littimer did not doubt for a moment.

But there was one soft spot in the man, and that was his love for his daughter. For her sake he had been travelling all over the world for years; for years he had despaired of seeing her live to womanhood. But she was gradually growing better; indeed, if she had not walked so far to-day nothing would have happened. All the time that Rawlins was talking his eyes were resting tenderly on his daughter. The hard, steely look seemed to have gone out of them altogether.

Altogether a charming and many-sided rascal, Littimer thought. He was fond, as he called it, of collecting types of humanity, and here was a new and fascinating specimen. The two men talked together till long after dark, and Rawlins never betrayed himself. He might have been an Ambassador or Cabinet Minister unbending after a long period of heavy labor.

Meanwhile Chris had drawn Grace Rawlins apart from the others. The girl was quiet and self-contained, but evidently a lady. She seemed to have but few enthusiasms, but one of them was for her father. He was the most wonderful man in the world the most kind and considerate. He was very rich; indeed, it was a good thing, or she would never have been able to see so much of the world. He had given up nearly the whole of his life to her, and now she was nearly as strong as other girls. Chris listened in a dazed, confused kind of way. She had not expected anything like this; and when did Rawlins find time for those brilliant predatory schemes that she had heard of?

"Well, what do you think of them?" Littimer asked, when at length he and Chris were alone. "I suppose it isn't possible that you and I have made a mistake?"

"I'm afraid not," Chris said, half sadly. "But what a strange case altogether."

"Passing strange. I'll go bail that that man is born and bred a gentleman; and, what is more, he is no more of an American than I am. I kept on forgetting from time to time what he was and taking him for one of our own class. And, finally, I capped my folly by asking him to bring his daughter for a drive to-morrow and a lunch on the Gapstone. What do you think of that?"

"Splendid," Chris said, coolly. "Nothing could be better. You will be good enough to exercise all your powers of fascination on Miss Rawlins to-morrow, and leave her father to me. I thought of a little plan to-night which I believe will succeed admirably. At first I expected to have to carry matters with a high hand, but now I am going to get Mr. Rawlins through his daughter. I shall know all I want to by to-morrow night."

Littimer smiled at this sanguine expectation.

"I sincerely hope you will," he said, drily. "But I doubt it very much, indeed. You have one of the cleverest men in Europe to deal with. Good-night."

(To be Continued.)

NO LIE.

"Brokeley must be getting rich. He told Borroughs he hadn't anything less than a $50 note."

"That's the simple truth. A penny is less than a $50 note and Brokeley hasn't even got that."

35TH ANNUAL REPORT OF

The Mutual Life

ASSURANCE CO., of Canada,

FOR THE YEAR 1904.

INCOME.

Premiums	$1,373,364 69
Interest and rents	351,944 21
	$1,725,308 90

DISBURSEMENTS.

Death Claims	$ 220,304 50
Matured Endowments	160,053 00
Purchased Policies	52,394 54
Surplus	83,183 40
Annuities	8,679 90
Expenses, Taxes, etc.	300,807 00
Balance	899,886 56
	$1,725,308 90

ASSETS.

Mortgages	$3,760,617 53
Debentures and Bonds	2,897,496 42
Loans on Policies	888,492 41
Loans on Stocks	7,000 00
Liens on Policies	31,161 25
Real Estate	68,285 53
Cash in Banks	136,728 03
Cash at Head Office	4,317 18
Due and Deferred Premiums (net)	266,713 94
Interest due and accrued	159,718 16
	$8,220,530 45

LIABILITIES.

Reserve, 4, 3½ and 3 per cent	$7,355,172 24
Reserve on lapsed Policies liable to receive or surrender	1,967 10
Death Claims unadjusted	28,066 00
Present value of Death Claims payable in instalments	31,122 82
Premiums paid in advance	15,023 96
Amount due for medical fees	5,847 50
Credit Ledger Balances	11,257 96
Net surplus over all liabilities on Company's Valuation Standard	772,072 87
	$8,220,530 45

Net Surplus over all Liabilities on Government Standard of Valuation.....$1,049,400.71

Audited and found correct.

J. M. SCULLY, F.C.A., Auditor. GEO. WEGENAST, Manager.

DIRECTORS' REPORT.

Your Directors have pleasure in submitting their 35th Annual Report showing the transactions for the year, and the Financial standing of the Company as at December 31st, 1904. The business of 1904 was most gratifying in all respects, large gains having been made in Income, Assets and Surplus.

INSURANCE ACCOUNT.—The volume of new business exceeds that of any former year, being 3,452 Policies for $5,048,168, all of which, except $30,000, was written within the Dominion. The total assurance now in force is $40,476,970.58 under 27,742 policies, the net addition for the year being $2,889,119. While many of our native Companies are seeking business abroad, some of them in distant parts of the world, it is thought by our Directors that good Canadian business is preferable to foreign business, which is secured with less certainty as to its quality, and at excessive cost.

INCOME.—The total income was $1,725,308.90, being $1,373,364.69 for premiums, and $351,944.21 for interest. The gain over 1903 was $164,238.87.

DISBURSEMENTS.—The payments to Policyholders amounted to $524,615.34, and consisted of Death Claims, $220,304.50; Endowments, $160,053; Purchased Policies, $52,394.54; Surplus, $83,183.40, and Annuities, $8,679.90. The claims by death were exceptionally light, being $51,404 less then last year, and only 41 per cent. of the amount expected.

THE EXPENSES AND TAXES were $300,807, being 17.4 per cent. of the total income, or about 1 per cent. less than in 1903.

ASSETS.—The cash assets are $7,794,098.35, and the total assets $8,220,530.45, showing gains of $905,450.05 and $937,372.05, respectively. The funds are being invested in the same classes of securities as heretofore, principally in Mortgage loans on farms and city properties, Bonds and Municipal Debentures. The latter are taken into account at their book value or cost, which is considerably below their market value. The demand for money was active during the year, at better rates than for some years past, resulting in a slight advance in the rate of interest earned, viz., 5.09 per cent. Payments on Mortgages for interest and instalments of principal were well met, though in the case of our Manitoba loans they were not quite as satisfactory as in former years, due to the partial failure of the wheat crop. The interest and rents overdue at the close of the year were but a small portion of the receipts, being only $13,740.19, most of which has since been paid.

LIABILITIES.—The liabilities were again computed on the Combined Experience Table with 4 per cent. interest for all business up to January 1st, 1900. From that date to January 1st, 1903, on the Institute of Actuaries' Table with 3½ per cent., and thereafter on the same Table with 3 per cent.

SURPLUS.—After making provision for all liabilities the surplus on our own standard is $772,072.87, being an increase of $170,920.20 over 1903, and this after distributing amongst Policyholders $83,183.40. On the Government standard of reserves, namely, 4½ per cent. for business to January 1st, 1900, and 3½ per cent. thereafter, our Surplus is $1,049,400.71. The earnings for the year were $254,103.60.

On behalf of the Board.

ROBERT MELVIN,
President.

The various reports having been adopted, the retiring directors, Right Hon. Sir Wilfrid Laurier, A. Hoskin, Esq., K.C., Hon. Mr. Justice Garrow and E. F. Clement, Esq., K.C., were unanimously re-elected. After a number of able and thoughtful addresses had been made by members of the Board, prominent Policyholders, the Manager, the agents and others, the meeting adjourned.

The Directors met subsequently and re-elected Mr. Robert Melvin President; Mr. Alfred Hoskin, K.C., First Vice-President; and the Hon. Mr. Justice Britton, Second Vice-President of the Company for the ensuing year.

(Booklets containing full report, comprising lists of death and endowment claims paid, of securities held, and other interesting and instructive particulars are being issued and will in due course be distributed among policyholders and intending insurants.)

Waterloo, March 2, 1905.

W. H. RIDDELL,
Secretary.

SENTENCE SERMONS.

No passion, no power.

Grip is better than graft.

Love increases by labor.

It is the goals we miss that make us.

You cannot convince without conviction.

Too many read "Charity weepeth long."

Character is simply the product of all our choices.

The gift of the gab will not do the work of the grace of God.

A man often shows his wisdom by keeping his wit to himself.

The music of heaven does not depend on the misery of earth.

The long winded prayer often goes with a broken winded practice.

It takes more than molasses on the lips to make honey in the heart.

Piety is not a penance paid on earth to purchase property in heaven.

Lies may be the poorest hens we have, but they always come home to roost.

The only one who lived above all sin was the one who lived for all sinners.

TRAFFIC IN HUMAN SKIN.

There is at the present time quite a regular traffic in the selling and buying of human skin. Several of the London hospitals have on their books the names and addresses of men and women on whom they can rely for several square inches of cuticle when the necessity arises. These patients, if one may call them so, are by no means among the poor and destitute.

MUCH MORE POWERFUL.

Professor Smith was once lecturing on natural philosophy, and in the course of his experiments he introduced a most powerful magnet, with which he attracted a block of iron from a distance of 2ft.

"Can any of you conceive a greater attractive power?" demanded the lecturer, with an air of triumph.

"I can," answered a voice from the audience.

"Not a natural terrestrial object?"

"Yes, indeed."

The lecturer, somewhat puzzled, challenged the man who had spoken to name the article.

Then up rose old Johnny Sowerby.

Said he: "I will give you facts, professor, and you can judge for yourself.

"When I was a young man, there was a little piece of natural magnet done up in a neat cotton dress as was called Betsy Maria. She could draw me fourteen miles on Sunday over ploughed land, no matter what wind or weather there was. There was no resistin' her. That magnet o' yourn is pretty good, but it won't draw so far as Betsy Maria!"