Time Heals Most Wounds

A Tale of Love and Disappointment

CHAPTER XIX.

Rebekah left her father and went straight to her aunt's room. She found that Mrs. Goldberg was anxiously awaiting her.

"You have decided, dear? You are not going to marry Lord Harecastle?" she asked, and her face was expressive of great agitation.

"I must, aunt. There is no alternative," she said dully.

"Confide in me, dear. Tell me everything."

Rebekah shook her head and tears came to her eyes.

"I am very unhappy, and I don't know what to do. Cyril does not love me, and father insists that I must marry him," she said miserably.

"But he cannot compel you to," she cried quickly.

"You do not understand everything. I shall have to do as he says. But, oh dear, the misery of having to live with him, knowing that he does not love me! I cannot bear it."

"I am surprised at Lord Harecastle. I did not think he was the sort of man whom money would tempt, though I always thought that he did not love you."

"It is not the money. I wish I could tell you, but I am afraid. Father holds some dreadful secret, and he is forcing him to marry me."

She burst into sobs, and Mrs. Goldberg took her to her arms, and vainly tried to comfort her. A knock at the door was heard.

"Dry your tears, dear. Remember that you will soon have to receive the guests. I will see that it is."

"Miss Fetherston has come. I have told them to take her to the drawing-room, and that you will be down soon," Mrs. Goldberg said when she returned.

"What shall I do, aunt?" she asked wearily.

"You must talk to Lord Harecastle, or shall I? There is nothing worse than a loveless marriage. What you tell me explains everything. It is a terrible position, and your father is a wicked man. But I never properly understood Joel. There is a cruel taint in his nature when he is crossed, and he will fight for his own way whatever misery he causes. I am so sorry for you, dear. But dry your tears, we will find out a way," she wound up cheerfully, but she had little hope in her own heart.

It was some time before Rebekah succeeded in composing herself. She could come to no determination. She believed that her father would keep his word if she refused to marry Harecastle, and that he would announce to the world that the engagement was broken off owing to the discovery of the Earl's treason. She preferred to suffer herself rather than her lover should incur the ignominy that would be visited upon his family. Of her father she could not think. His baseness utterly dumfounded her. She likened him to Ackroyd, and the latter did not suffer in the comparison, but she determined to make one mort appeal to his good feelings, though she had very little hope of moving him from the position he had taken up.

She suddenly remembered that Ethel Fetherston was waiting to see her. She proceeded to bathe her eyes, but there still remained visible the effects of her tears. She sat down once more, for she dreaded the coming interview. She thought of making an excuse not to see her visitor, for she was the last person she wanted to think that she had been crying.

But at last she decided to go downstairs. As she passed the library she caught the tone of the Earl's voice and his hearty laugh. She passed on to the drawing-room. The door was slightly ajar, and she was stopped by the sound of voices. It was Ethel Fetherston that was speaking.

"It is not for me to advise you, dear," she was saying gently.

"But I love you, Ethel, and always shall love you."

These words of Lord Harecastle burst like a thunderbolt on Rebekah's ears.

She stood still for a few minutes, and Ethel's answer was unheeded.

"You must not say that," she was saying firmly.

What should she do? The discovery that she had come between Lord Harecastle and the woman he loved was a terrible revelation. Her predominant feeling was of increased pity for him.

She suddenly came to a decision, and quietly opening the door, confronted them.

Rebekah moved slowly towards them; and the light of a great resolve shone in her eyes. She approached Ethel and quietly took her hand.

"Forgive him, Miss Fetherston," she said earnestly. "I am glad that I know your secret. Do not look so troubled. It is better that we should face the truth Lord Harecastle loves you. He has never cared for me."

Ethel Fetherston did not know what to say. She felt utterly mean to think that this girl should have surprised them, in what she must think to be a love scene.

"I did not think that you loved one another, or I should not have accepted Lord Harecastle," Rebekah continued with a simple dignity that was pathetic. "Won't you forget that I ever existed?"

"It is not you alone that have separated me from Lord Harecastle," Ethel said quietly. 'He is not the man I deemed him to be. Perhaps we are both better rid of him," she said coldly.

Harecastle flushed hotly and was about to speak, but Rebekah silenced him with a look.

"I love him with all my heart; and could marry him, giving him my respect, if he loved me," she cried warmly, "but he does not. It is you that he worships, and he is deserving of your love."

"We differ," Ethel said relentlessly. "He has acted basely, not only towards myself, but towards you."

"You do not know. You cannot understand. But I tell you solemnly that he is in every way worthy of you. Take him back to your heart," Rebekah said imploringly.

Ethel looked at her wonderingly. What manner of woman was this, who pleaded so earnestly for the man she loved, not for her own sake, but that of another.

"He has behaved from no unworthy motive, I assure you. If you but knew the truth you would cherish him to your heart, for he is acting a noble part," she continued quietly.

"I cannot believe you," Ethel said firmly. "My trust has been dealt too severe a blow."

"Can you really love then? Do you understand the meaning of the word?" Rebekah cried passionately. "Can you imagine my sufferings? I am not ashamed to own that I worship him, and if he loved me the world would not contain my joy. But alas! it was not so, and I have renounced my hope. But I am not selfish, I long for his happiness, and so I appeal to you to forgive. Have you the heart to resist my plea? Will you let me exceed you in generosity?" she asked with direct simplicity.

"I cannot allow this," Harecastle said quietly. "I deserve your contempt, Miss Joseph, and you are heaping coals of fire on my head. Miss Fetherston has formed a reasonable opinion from my conduct, which must appear to her to have been dastardly, and she is justified in refusing to have anything to do with me."

"But, you see, I happen to know the secret that has impelled you," Rebekah said quietly.

Harecastle moved forward and looked at her in consternation.

"It is safe with me. You can trust me, Lord Harecastle," she said with a pitiful smile.

"Then if you know all, how can we break off this marriage?"

"They cannot force us if we both refuse."

"But the effect—the terrible effect. Your father will never consent."

Her face turned white. She remembered her recent interview with him and the firm attitude he had taken up. Would she be able to move him? If she and Harecastle went together and made an appeal to his better feelings!

"You and I must see him together; he may grant our wish." But Ethel broke in upon their conversation.

"You may do as you like. But you must not think that if this marriage is broken off, I shall accept your discarded husband, Miss Josephs," she cried fiercely.

Rebekah turned to her with a pained look.

"Some day you will regret your unbelief. I should trust Cyril, should the whole world be against him," she cried warmly.

"But you appear to have superior information. You share his secret and possess his confidence to the full. You may well trust him. I can only judge him of his actions. Do you think I am unreasonable? There was no happier woman in the world than I, when he asked me to be his wife. I loved, I revered him. When he asked me to trust him and keep our engagement secret, I consented gladly, for I never deemed him capable of an act that was not strictly honorable. Then, too, when he came to me and wished me to give him back his word—although my heart was broken, I consented. But what happened; within a few hours I read of his engagement to the wealthy Miss Josephs. Not a word to me of warning. The blow came and my whole nature was warped. Poverty I never feared, and I told Cyril so. I believed, too, that he would have been content to bear it with me. And yet riches tempted him. He tells me that he never loved you. There might have been some excuse, if your beauty had tempted him and his love had left me. But no, in cold blood, loving me, as he tells me, he asks you to marry him. And you say that you forgive him. You are not a woman. You are an angel," she cried with biting contempt.

"Be silent, Ethel," Harecastle cried fiercely. "You know not what you say. Miss Joseph is so generous and large-hearted, that your attitude seems pitiful beside her self-sacrifice."

"And you thought he was about to mary me for my money," Rebekah said reproachfully. "You understand him so little as that? Miss Fetherston, you make me think that you are not worthy of his love. Have faith in him. I implore you take him to your heart. Blot out these days of misery and be happy with him—then I shall be content."

For a moment Ethel wavered, but Rebekah's appeal only angered her. Then, too, Harecastle's warm defence of the woman to whom he was engaged did not please her. She knew there was a mystery, but she did not think that it could be of such a nature, that it would give her back the respect that she formerly had for him.

The pity of it was that she knew she still loved him, but she hardened her heart and faced them coldly.

"I do not want to hear any more. My mind is made up. I should like to go," she said firmly.

"Lord Harecastle, would you mind leaving us together?" Rebekah asked eagerly.

He hesitated for a moment and looked at Ethel, but she showed no sign of either assent or dissent. He finally went out, and Rebekah eagerly approached the other.

"Sit down, Miss Fetherston," she said softly. "Do let us be friends. I have never had a real friend in my life, except my aunt."

She led her to a seat and sat down beside her.

"I know you still love Cyril, for you cannot help it. Your heart ought to be glad with joy. I throw away my pride and tell you that I would give the world to be in your place—that he should love me. For a time, when I thought that I held his heart this earth was Heaven to me. There is a chance of happines for you. Grasp at it eagerly; sink your distrust and believe. Let nothing turn you, but cling to him, and all difficulties will vanish. Within a day or two, the world will know that our engagement is broken off. Be the result what it may, I tell you that it shall be done. It may entail suffering, but what is that compared with a life's happiness? I ttll you frankly that I shall suffer, but if you turn away from Cyril, you will only add to my misery. I don't think I am small-minded. To know that he was with you would bring me comfort, in my sorrow."

"You are a strange girl, and very generous. I cannot understand you," Ethel said in a softened voice, for the appeal had touched her heart.

"We Jews have passionate natures; but we have been brought up to think self-sacrifice a privilege of our race. We art not jealous in the way of other people. My only desire is for Cyril's happiness. He has been cruelly treated, and has behaved nobly."

"In making love to me to-day," Ethel broke in hotly.

"But there was the temptation. One cannot always govern one's feelings. You must forgive him, for is it not my right to be angry rather than you?" Rebekah said simply.

"It was an insult to us both. Ah! child. I am so miserable," she ended weakly.

Tears came to her eyes, and Rebekah dreaw nearer to her.

"Just tell me that you will forgive him," she insisted. "I will bring him to you. As for me, you must see that our engagement is at an end. Don't let my consideration for me prevent you from opening your heart."

"No, I cannot say that I forgive him. I have been too deeply wounded."

"Think again, dear. For when you know the truth, you will be proud to take him back to your heart, and you will blame yourself for your unbelief. Be generous. You will never regret it," Rebekah cried passionately.

She might have been pleading for her own life, she spoke so eloquently, but her words appeared to fall on deaf ears, for Ethel turned impatiently away.

(To be continued.)

"I have taken *Scott's Emulsion* for six weeks and have found it a wonderful remedy. Before I took the Emulsion I had no appetite; was weak; had lost nearly fifty pounds of flesh, and now I eat well and am gaining every day. I find *Scott's Emulsion* to be very easily digested and a good food for all weak people."—FLORENCE BLEEKER, No. 1 Myrtle Avenue, Bridgeton, N. J.

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ALL DRUGGISTS

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SCOTT & BOWNE
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FEDERAL LIFE PROGRESS.

Financial Statement for Past Year Pre-eminently Satisfactory.

Policy-holders and shareholders of the Federal Life Assurance Co. must be highly gratified with the twenty-seventh annual financial statement of the directors, which appears in another column. The progress it has made during the past year clearly reveals that Canadians appreciate home companies that are wisely managed, in preference to those operating under foreign charters.

This company offers policy-holders ample security and pays them liberal bonuses on the maturity of their policies.

During the past year income and assets show a healthy increase. The latter now stand at $3,314,856.65, an increase of $314,383.91, exclusive of guarantee capital.

The security for policy-holders, including guarantee capital, now stands at the high figure of $4,184,856.65, whilst the liabilities for reserves and all outstanding claims is $3,045,786.00, showing the handsome surplus of $1,140,070.65, exclusive of uncalled capital.

A FOND RECOLLECTION.

"I have wondered sometimes," said the amiable head of a voracious city family, "why we didn't have more griddle cakes, wheat and buckwheat, and that sort of thing in our house, because I am very fond of such cakes, and so are all the children, and of buckwheat cakes in particular I have a very pleasant recollection.

"When I was a boy we used to have always buckwheat cakes for breakfast in winter, with fried pork chops or fried sausages, and I used to think that that was a breakfast good enough for anybody, and I still think so.

"The cakes we used to mix in a batter pot different from any other piece of crockery I ever saw, and I can see it now in my mind's eye as plainly as if it stood before me, a deep, straight sided, earthenware pot of a very dark brown glaze and in capacity of about a gallon and a half and having on the other side a handle; the only pot of just that style and dimensions that I ever saw, and perhaps it was the only one ever made.

"We valued it highly. I am sure that if anything had happened to that pot it would have been regarded as a household calamity, familiar to us as it had become through year after year of use, and the mixing of the batter in it was a mighty familiar household rite, the last thing done in winter before we went to bed.

"Every morning when the cakes were cooked there was left in the pot just enough of the material to serve as yeast for the next day's batch; and every night the last thing we did was to get out the buckwheat batter pot and mix up in it the batter for the next morning's cakes. Then we would put a loose cover on the pot and set it near the kitchen stove, where it would get a little warmth, but not too much, so that the batter would rise just right. Sometimes it would run over, but not often, for our folks were high experts in making buckwheat batter, and usually our batter rose just enough to fill the pot, rising at the same time to the highest attainable quality; and then in the morning the batter was thinned down a little, so that it would spread just exactly right when poured on the griddle, and then the family was ready to eat 'em.

"It seems to me that the pork chops we had in those days were better than any to be had now; they were from locally raised and fattened pigs, and they were very tender and superior. Certainly it would be difficult to find now such sausages as we had then.

"We used to eat those buckwheat cakes red hot off the griddles, with those superior pork chops, or those extra superior sausages, and with the pork or sausage gravy on the cakes—a morning meal of great delight and glory.

"A meal calculated to tax the stoutest constitution surely, but we all had cast iron stomachs and it did us no harm; and I have wondered sometimes why we couldn't have something of that sort now; but she, meaning thereby my better half, telling me that cooking cakes means a headache and a burned face and a tired back, that cooking cakes for this family would be an awful task and that it wouldn't do. So that grand breakfast of buckwheat cakes and sausages comes to me now in memory only."

How to Speculate

Money is made by getting in on the ground floor in all mining propositions. An investor putting up his money to develop a new claim is the person who is entitled to the first profits. The first profits on all good mining deals are enormous.

The Crown Reserve Mining Company was composed of thirty shares of $1,000 each. When the property had been sufficiently developed to warrant its being turned into a Company, each syndicate shareholder received 30,000 shares of stock in the Company, for each $1,000 he had paid in. Each share of these 30,000 shares is to-day selling at $2.80.

The Temiskaming & Hudson Bay Mining Company's shares were sold at 25c. each. To-day they are selling at $3.00 per share and have paid over 12,500% in dividends.

The Right of Way Mining Company's shares were sold at 15c. and are to-day selling at $4 per share.

These results are obtained by taking the first chance. If the property in which you are interested turns out good, you make a fortune, if not, you have a limited loss.

We are organizing a syndicate to operate three claims in Gow Ganda, the richest silver section ever discovered. These claims, we think, will turn out well and should show enormous profits to the syndicate members. The syndicate will be for $50,000, divided into 100 shares of $500 each. These shares are payable $100 cash and four further payments of $100 per month. Of this $40,000 will be paid for the properties and $10,000 provided for working capital. If development work warrants the formation of a Company, a Company will be formed with $2,000,000 capitalization, and each share in the syndicate will be entitled to 15,000 shares of stock in the Company, and the remaining 500,000 shares will be left in the Treasury for future developments. Syndicate shares are going fast. Write us at once.

We strongly recommend the above as a good speculation. Make all cheques payable to

PATRIARCHE & COMPANY,
BROKERS,
Standard Stock Exchange Building, Toronto, Can.

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 vouched for by the Auditors.

The new business of the year consisted of two thousand six hundred and thirty-one applications for insurance, aggregating $3,713,609.36, of which two thousand four hundred and twenty-three applications for $3,377,723.33 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 $3,314,856.65, exclusive of guarantee capital.

The security for Policy-holders, including guarantee capital, amounted at the close of the year to $4,184,856.65, and the liabilities for reserves and all outstanding claims, $3,045,786.00; showing a surplus of $1,140,070.65. Exclusive of uncalled guarantee capital, the surplus to Policy-holders was $270,070.65.

Policies on ninety-seven lives became claims through death, to the amount of $162,160.56.

Including Cash Dividends and Dividends applied to the reduction of premiums, with annuities, the total payment to Policy-holders amounted to $303,743.23.

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.

Expenses 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 $20,186,400.61, 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	151,853 96	
		$ 826,858 81

DISBURSEMENTS.

Paid to Policy-holders	$ 303,743 23	
All other Payments	226,110 93	
Balance	297,004 65	
		$ 826,858 81

ASSETS, DECEMBER 31st, 1908.

Debentures and Bonds	$ 1,071,735 71	
Mortgages	863,262 51	
Loans on Policies, Bonds, Stock, etc.	626,104 10	
All other Assets	753,754 33	
		$ 3,314,856 65

LIABILITIES.

Reserve Fund	$ 2,993,478 00	
Death Losses awaiting Proofs	36,675 00	
Other Liabilities	14,633 00	
Surplus on Policy-holders' Account	270,070 65	
		$ 3,314,856 65
Assets	$ 3,314,856 65	
Guarantee Capital	870,000 000	
Total Security	$ 4,184,856 65	
Policies were Issued Assuring	3,377,733 33	
Total Insurance in Force	20,128,400 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.