

Face to Face

OR, GERVASE RICKMAN'S
AMBITION.

CHAPTER V.

The thick-moted sunbeams of a June midday fell broadly through the windows of Whewell & Rickman's offices, scorning the flimsy screen of the dingy white blinds, rejoicing the companies of flies buzzing drowsily in their complex evolutions through the thick air, and making those clerks swear whose desks were not in the shadow; they poured in a broad stream of light into Gervase Rickman's private room, where he sat at his writing-table out of their range, and commanded a view of the busy street beneath.

Sheets of paper covered with figures lay before him; he had been at work for an hour and more solving complex arithmetical problems, deduced from various documents scattered here and there; the final result of his calculations was evidently satisfactory, though he looked pale and exhausted as well as relieved, like one just delivered from great peril.

"Of one thing I am quite resolved," he said to himself, lifting his face from the papers and leaning back in his chair, "never again will I speculate with other people's money—at least not in large sums—it is too risky."

Only two days before he had been appalled by the receipt of a telegram from a trusty hand in the East to the effect that the hitherto rapidly rising Chinese Chin-Luns in which he had largely invested were about to fall heavily, and an expression unintelligible to any but himself at the end of the dispatch told him they would soon be worthless. He instantly telegraphed to his broker to sell the whole of his Chinese stock; next day he received a telegram to say that the sale was effected at a high though lowered price. Then he breathed freely, satisfied at having doubled his capital, in spite of all. And now the morning papers announced a fall in Chin-Luns heavy enough to have absorbed half his invested money; to-morrow's quotation he knew would be lower; he had only just been in time.

The Chin-Luns were not the only perilous stocks in which he had speculated; they serve as a specimen of the terribly exciting game Gervase Rickman was playing, a game as dependent on chance as any played over green cloth, and yet, like those, subject to certain laws and capable of occasionally yielding satisfactory results to a player of iron nerve and cool and steady brain. By constantly and closely watching commercial and political affairs; by dint of information which he managed to obtain from all sorts of unsuspected channels and which he never hesitated to act upon; by an intuitive insight into men and affairs which amounted to genius, together with a great capacity for calculating and combining, and deducing order from chaos, and a courage that nothing could daunt, this hard-headed young man, resolutely following the noble maxim of buying in the cheapest market and selling in the dearest, had, in spite of many a hair-breadth escape from ruin, doubled and quadrupled his capital in the brief course of a few years. His face wore a triumphant expression as he sat at his writing-table and looked at the final result of the complicated network of investments which he was carrying on, suspected by few, and fully known to nobody.

A newspaper lay on the table; his eye caught the leading points of a criminal trial recorded in the uppermost columns, and he smiled an indulgent, half-pitying smile, such a smile as a skillful artist may accord to the failure of a beginner. "What a number of fools there are in the world," he thought "unconscious fools, who blunder themselves into the grip of the law, thinking themselves capable!" He hastily glanced through the case, that of a lawyer who had speculated with trust-money and lost it, then he tossed the paper aside, and began pondering the question of reinvestments for the Chin-Lun funds. It really went to his heart to have to give such low interest to Alice Lingard after having doubled her money; but he could not give more than the interest legal for trust-money, and after all it would come to the same in the end; was it not all for her? He thought of others whose money had been the golden seed for his rich harvest, widows and orphans among them; and quieted certain faint qualms of what still remained of his conscience by reflecting that all the strictest justice required of him was to return them their capital with fair interest. It is no doubt a fine thing, he considered, for lawyers to manage the affairs of incapables, and take care of their money for them; but then lawyers must live. He was a remarkably clever young man, and, as he frequently thought, it was really a great pity that talents so brilliant and a courage so magnificent were not employed in the direction of large national, even European affairs; a lawyer's office was too narrow a cell for capabilities like his, they could not expand and develop as they ought.

"Soon," he reflected, "if I do not break—and I will not—I shall have enough."

This saying alone proved him to be a remarkable man. How often does one meet with a human being who knows a

limit to his desire for wealth, especially one who has tasted the fierce rapture for gambling? But Gervase Rickman was no money worshiper; he desired wealth only as a stepping-stone to power; nor was he a slave to the passion of gambling; had he been so, he would never have kept the cool brain necessary to a winner.

"I do wonder, Rickman," said his new partner, Mr. Daish, one day, "that with your capacity for public life you are not more ambitious."

"Do you?" returned Rickman, sweetly. "Well, it is no doubt a fine thing to be Mayor of Medington, but I think Davis will make a better mayor than I should." So Mr. Davis was elected to the municipal vacancy Mr. Daish wished his partner to fill, and Gervase Rickman saw the latter march to the parish church, in a black silk gown trimmed with blue velvet behind the mayor in scarlet and fur, and thought how funny Mr. Daish's notions of ambition were. Mr. Daish, who knew what an immense practice Whewell & Rickman's was, so immense that, in spite of the addition of a partner to the firm, they were about to give up the affairs of the Gledesworth estate. Yet the financial crisis, or rather crises, through which Gervase Rickman had just passed, coming as it did so shortly before the day of reckoning, Alice Lingard's twenty-first birthday, shook even his iron nerves, so that he rose to leave his office for luncheon at an unusually early hour, feeling an unwonted lassitude and distaste for work, and strolled quietly along the shady side of the streets till he came quite suddenly upon a rustic lane with a mill and bridge, under which a clear, deep stream flowed tranquilly, shadowed by the green gloom of over-arching trees.

Here at rest, leaning on a rail and letting his thoughts wander at will with the quiet flow of the waters, as thoughts will wander, borne peacefully upon a passing stream. The water made the sole barrier between the road and an orchard which sloped from a gentle rise down to the verge, grassy, cool, and fresh, full of the quiet lights which fall at midday through summer trees, and rest upon brown trunks and green grass.

But he could not find the mental repose he sought by the water-side; something which had passed between himself and Alice Lingard a day or two before came and troubled him, satisfactory as on the whole he considered it.

It was the day after Edward Annesley's visit to the Manor, and Gervase had ridden over in the evening, to look, he said, to the marking of the shorn sheep, but really to see how Alice, whom he had missed in the morning, was faring. Of late Alice had drawn closer to him, completely set at rest by the perfect way in which he cloaked the true nature of his feelings toward her, and referring to him in every little doubt and difficulty as she did to no one else. Much as she loved her adopted father and mother, she relied little upon them; her nature was stronger than theirs, and she unconsciously regarded herself as a stay to them, and did not look to them for support. Sibyl was her companion and beloved sister, but a sister, however dear, is not a brother, which Gervase was and proved himself in a thousand unobtrusive ways.

He told Sibyl that he wanted to be alone with Alice that evening, and Sibyl, accustomed to confer privately with him herself, thought this perfectly natural, she therefore soon found an excuse for leaving them to the quiet stroll Gervase proposed, and he and Alice walked on tranquilly alone together in the cool hush of the evening.

"What is it?" he asked, quietly, when their desultory talk had come to an end, and they were resting half-way up the down against a gale.

Alice did not answer for a few minutes, but gazed on silently at the house and church sleeping beneath them in the last rays of evening.

"Wouldn't it be a relief to speak?" he continued, after a little. "You are pale and worn, you look as if you had had no sleep; something is worrying you."

"Yes," she replied, "nothing will ever set this right." Slow tears rose to her eyes, and fell on the rough wood of the gate on which her arms rested, and the tears went to his heart.

"Come, my dear child," he said, almost roughly, "this won't do. This is not like you, Alice."

"Oh, Gervase!" she cried, "you were always a good brother to me," and she turned to him and bent her head till her forehead touched his shoulder and rested there.

He summoned all his iron strength to resist the feelings stirred by that light touch; to yield now to one impulse would be fatal, the impulse to fold the graceful burden stayed thus lightly upon him to his heart, and though he trembled slightly he did not move a muscle. It was but a moment that Alice leaned against the strong arm, feeling an indescribable accession of moral support from the momentary contact, then she lifted her head, and the wild throbbing within him, of which she was so unconscious, quieted down, and Gervase's invincible will resumed its undisputed sway.

She looked up in his face with child-like

confidence, and asked herself why she should bear a crushing burden alone, when she had so true and strong a friend to share it with her; Gervase answered her appealing look with a reassuring smile.

"I have no brother of my own," she continued, "and neither father nor mother to consult, and I have had to make a decision—and I am not quite sure if I have done right."

She had done it, then; a weight was lifted off his heart, and he smiled more paternally than before.

"My dear child," he returned, "I have no doubt that you have acted wisely and well, but the wisest of us need a little friendly counsel at times."

"And besides the confidence I have in you," she added, "there is no one so fitted by circumstances to advise me upon this subject."

"No? That is a good thing."

"Gervase," she said, in the low tones of intense feeling, "I was under the trees by the Dubs that afternoon—I had been asleep. I overheard what you and Edward Annesley said."

Gervase was startled for a moment from his self-control; all the blood rushed to his heart as he gazed half-terrified upon her, wondering what she could have heard, and trying to recall the exact circumstances of their meeting and the words of the conversation. "I heard your promise," she continued, "and I will not ask you to break it, but I will ask you this. Because of what occurred that day, and for no other reason, I refused to-day to marry Edward Annesley. Was I right?"

He did not answer for awhile; all the sunny, peaceful fields whirled before his eyes, his brain throbbed. Had he known that she would put this terribly direct question to him he would never have risked being alone with her. He looked at her earnest face, worn by inward suffering and noble with pure and loyal feeling, and felt that never before had she been so dear to him as now, while she was thus guilelessly confiding to his ears her love for another man. In a dim way he realized the depth and beauty of that love, such a love as he could never hope to win. He knew that he held Alice's happiness in his hands, that the whole of her future life depended upon the next words he should say, and his heart was rent asunder with conflicting feelings. It would be sweet to make her happy, to see her face lighten and brighten and break into perfect joy at his words; that would be better than any more selfish satisfaction that might come from making her his own.

"Oh, Alice!" he faltered, lifted above himself for a moment by the purifying passion of his love, oblivious of self, desiring nothing but the good of the guileless being whose moral beauty had so conquered him, "Alice!"

Yet he paused, true to his cautious character, before yielding to his higher nature, and irrevocably changing the course of their lives, and the pause, as such pauses are, was fatal. All his life, with its aims, ambitions and strong purposes, flashed before him in a moment of time—for the Tempter exercises a strong necromancy over those who palter with their better impulses, and crushes a life-time of thought and feeling into a moment—he thought with poignant self-pity of the long years during which his heart had been wasting in patient love for Alice, and he shuddered to think how black and unbearable a future without her would be. Then the second strong feeling of his heart, his love for Sibyl, appealed to him along with more selfish passions; all her life, so closely bound up in his own, came before him from her babyhood till now, and that subtle something, which twists everything within us to selfish ends, and justifies our evil wishes, persuaded him that Sibyl's interests rather than his own were at stake. He recalled his sorrow when she lay as a child at the point of death, and they told him she must die; he remembered how he prayed, as he never prayed before or since—prayer was a long disused habit with him—how he nursed her, feeling as if his strong affection had wrested her from the jaws of death. He thought with tender pride of her beauty and talents, and he thought of her face the evening before, when she looked upon Edward in his trouble; Sibyl must be happy at any cost. So he resolved.

Alice interpreted his apparent agitation with a sinking heart; she scarcely needed words to confirm her worst fears. "Was I right?" she repeated.

There was a singing in his ears, his lips were so dry that he could scarcely speak; he paused again, and at last said in a voice that sounded strange and harsh to both of them, "Quite right."

Alice made no reply, but the look in her face was one he never forgot, never could forget, and the tones of his own voice rang hauntingly in the ears of his memory long after, lowly as they were spoken. "Quite right," echoed the harsh voice of the corn-crake in the evening stillness. "Quite right!" cawed the long string of rooks proceeding solemnly homeward, dark specks against the pure sky. "Quite right," tinkled the bells of the browsing sheep on the down above. "Quite right," murmured the rhythmic beat of his own heart, till the words, simple and few as they were, became meaningless by repetition, and yet more dreadful. To Alice, rising on the gale, with bowed head and averted face, they were the final knell of all that made life dear.

After some minutes of painful silence, Alice lifted her head, and the rose-light of the setting sun struck full upon the marble calm of her face, enhancing and still further spiritualizing its already spiritual beauty.

"Dear Gervase," she said, with the indescribable smile which comes from the depths of suffering, "you will never again refer to this."

"Never again," he murmured. "Shall we go just to the crest of the hill?" she added; and they strolled

ESTIMATES and RESULTS.

When the Great-West Life commenced business in 1892, participating rates were issued calling for dividends in 15 and 20 years, and also with the "Quinquennial" or 5 year dividend period.

Life Policies issued in 1892 on the five year dividend plan received their first dividend of the full estimated bonus of \$50.00 per \$1,000.00; their second dividend in 1902 of 50 per cent. over the estimated dividend; and this year, 1907, are receiving their third dividend of just double the first dividend and estimate.

Every Policyholder has expressed his gratification with these dividends, which are paid at the option of the Policyholder as fully paid bonus additions, the equivalent in cash, or in reduction of future premiums.

The distribution is on the English basis of an equal percentage of the sum assured, and not on the American so-called "contribution" system, and the eminent English Actuaries, R. P. Hardy, F.I.A., and George King, F.I.A., F.F.A., reported recently to the New Zealand Government "that as a working system it has marked advantages over the contribution plan, because it gives more uniform results."

Our 15 year Deferred Dividend Policies issued in 1892 mature this year, and our Actuary has reported that they have earned, and are entitled to be paid, the full amount of the profits estimated at the time.

Our Non-Participating rates are, and always have been, very low, but the results of our fifteen years' experience prove that the cost of Participating Insurance has been very much less than these low non-participating rates, because of our high interest earnings.

The applications for the first quarter of 1907 are over a million dollars in excess of the same period of 1906, every Province of the Dominion having contributed its quota to these magnificent figures in appreciation of the unprecedented results accomplished by this representative Canadian Company.

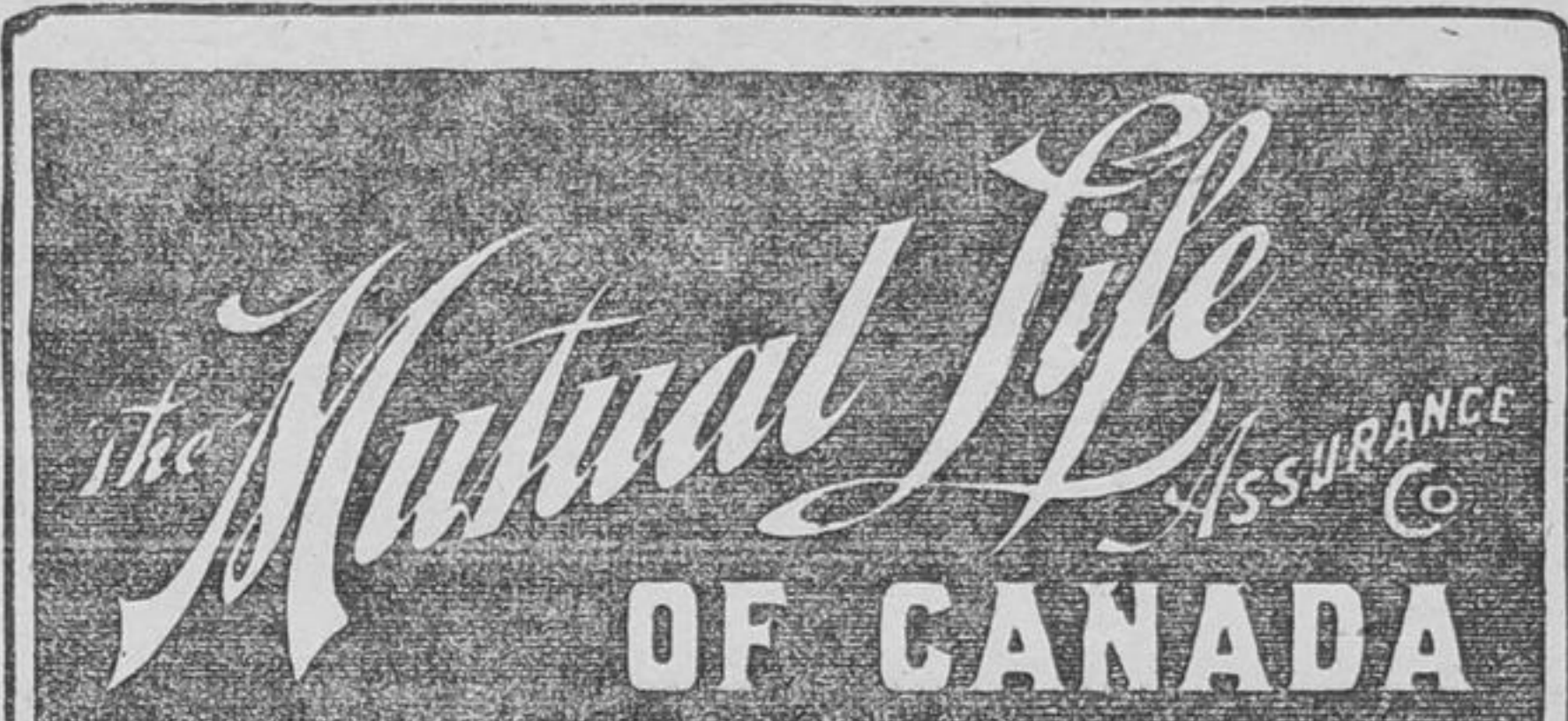
No attempt of faddy foreign actuaries, disgruntled newspapers that fail to get the advertising they expect, or legislative committees, well described by D. P. Fackler, the well-known ex-President of the Actuarial Society of America, as "absolutely innocent of any life insurance knowledge," must be allowed to "knock" the Canadian business of Life Insurance.

For fuller particulars, send for a copy of the Great-West Life Report for 1906.

The Great-West Life Assurance Company

HEAD OFFICE—WINNIPEG.

BRANCH OFFICES—Vancouver, Calgary, Montreal, Toronto, Halifax, St. John, N.B.



1906 shows large gains over 1905. New business amounts to \$5,503,547 in 3,026 policies, of this \$46,000 was written in Newfoundland and the balance entirely within the Dominion. The following are some interesting facts from the Company's 37th Annual Statement.

INCOME.		DISBURSEMENTS.	
Premiums, less reinsurance..	\$ 1,604,581.74	Death Claims	\$ 327,975.50
Interest and rents	404,646.98	Matured Endowments	168,486.00
Profit from sale of Real Estate	3,194.41	Purchased Policies	88,607.47
		Surplus	83,947.55
		Annuities	10,845.68
		Expenses, Taxes, etc.	338,717.40
		Balance	1,054,043.53
	\$ 2,072,423.13		\$2,072,423.13
ASSETS.		LIABILITIES.	
Mortgages	\$ 5,013,647.45	Reserve, 4 3/4 and 3 per cent.	\$ 9,053,332.18
Debentures and Bonds	3,429,025.49	Reserve on lapsed policies liable to revive or surrender ..	3,001.98
Loans on Policies	1,129,517.25	Death Claims unadjusted	43,683.00
Premium Obligations	25,786.38	Matured Endowments unadjusted	3,000.00
Real Estate	900.20	Present Value of Death Claims payable in installments	45,338.00
" Company's Head Office	30,875.79	Premiums paid in advance	13,781.50
Cash in Banks	207,552.05	Amount due for medical fees	6,482.00
Cash at Head Office	3,540.53	Accrued rents	805.00
Due and Deferred Premiums (net) ..	286,081.81	Credit ledger balances	10,367.50
Interest and rents due and accrued ..	197,712.83	Sundry current accounts	2,370.00
		Surplus on Company's Valuation Standard ..	1,203,378.53
	\$10,385,539.84		\$10,385,539.84

The Company has a surplus on Government standard of valuation of \$1,552,364.26. The following are some striking gains made in 1906. In Income, \$115,904.22; In Assets, \$1,089,447.69; In Surplus (Company's Standard) \$251,377.46; In Insurance in Force, \$2,712,453.00.

Send to Head Office, Waterloo, Canada, for booklet giving Annual Report and proceedings of Annual Meeting.

Robert Melvin, President A. Hoskin, K.C. } Vice-
Geo. Wegenast, Manager Hon. Justice Britton } Pres.
W. H. Riddell, Secretary

tranquilly on, occasionally talking upon homely, trivial subjects.
(To be continued.)

EXTRAORDINARY DENTISTRY.

Perhaps the greatest dental operation on record was performed upon an elephant some years ago in the city of Mexico. The aching tooth was 12 in. long and 4 in. in diameter at the root.

After Mr. Elephant had been securely fastened by chains his mouth was prised open and a quantity of cocaine applied to deaden the pain. When this was done a hole was bored through the tooth and an iron bar inserted; then a rope was twisted around the bar, four horses attached, and the tooth pulled out.

Every boy knows several men he expects to whip when he grows up.