

A Broken Vow;

—OR—

BETTER THAN REVENGE.

CHAPTER IV.

Out from the darkness and the horror and the tumult of that accident Olive Varney emerged to a new life. In far-off Antwerp she had stood beside the dead, and had snatched from his hand, as it were, the hateful purpose that was thereafter to be the one object of her life. Scarcely losing a moment, she had plunged into the pursuit of this unknown girl; remembering her father and his wrongs only, she had been quick to feel that there was no time to be lost. In fact it had all seemed to be one long nightmare—the death of her father—the fierce letter she had written proclaiming her purpose—the hurried flight to England.

And now, quite suddenly, her journey was stopped. She had come for the second time face to face with Death; and had, by a miracle, stepped aside and let another die in her place. A woman less set upon a desperate errand might have hesitated; might have regarded this extraordinary escape as a warning—teaching her not to go on. Olive Varney, however, regarded it merely as an instrument to assist her purpose; saw in it only some better chance to carry out what she had intended from the first.

There had been varied reasons in her mind for allowing the poor unknown governess to be taken for herself. In the first place, as has been said, in the shock of the time she had not cared to claim what the dead woman held so strongly; and in the second place, the sheer horror of being written off the world's list, as it were, like that had paralyzed her. In that still, silent figure, reverently covered and carried away, she had seen what might have been Olive Varney; almost she came to think that it was Olive Varney. She had got away as rapidly as possible, in the darkness, from the scene of the accident; she wanted above all things to think, and to decide what to do.

She got down a bank, and into a field. At the world seemed very still, after the uproar through which she had passed, she sat down and looked up at the clear sky and began to think, strong, firm, fashion, to shape out this thing that had happened to her, and its consequences. Keeping firm hold of the thought that she was Olive Varney, she began to reason out what would happen if the blunder that had been made by the doctor and the station-master were allowed to stand, and Olive Varney to be counted as dead. A sobering thought; but she was strong enough to face it, and to reason it out quietly.

Let it be remembered that at that time her life held the one purpose, and the one only. Although her father was dead, she was yet under his dominion; she felt that, even from the grave, he guided her and subdued her will to his own, as he had done in life. Her purpose was to discover in what way this accident could assist her.

"It was a bitter blunder to send that letter," she thought to herself, as she sat in the darkness under the stars, in that lonely country place. "I showed my hand—gave the girl time to prepare for my coming, perhaps even to consult friends. More than that, it may seem to be a mere vulgar threat—a thing of which I may be called to account before I can do anything. How much better to have crept into her life in some fashion—wormed my way into her confidence, perhaps—and so have gained a power over her I don't hold now? Yes; I'd give much to recall that letter."

The great difficulty, of course, was that she wanted money, in order to carry out what her father had devised; beyond that she had no thought for the future. And all the money that was hers was in the bag held by the dead woman; save for a few shillings in a worn purse in her pocket, she had nothing. Of course, the simple and direct plan would have been to go to the authorities, explain what had happened, and prove her identity; but she was not engaged on a simple or direct business. More than that, she was still groping in her mind for some way in which this accident should help her; and as yet she had not found it.

Then, all in a moment, the latent honesty of the woman came to her rescue, and showed her, or seemed to show her, what to do. She had written to this girl, whose very name was hateful to her, saying that she would be in London that day, and implying that she would very soon make her presence known; in that threat, at least, she would not fail. Without a moment's hesitation, she returned to the station, feeling pretty certain that after the recent confusion no one would remember having seen her there, and careless as to whether she were recognized or not. She would get to London if possible; time enough afterwards to decide in what way she should set right the mistake that had been made as to the identity of the dead woman.

The fire had not been cleared, but

traffic had been diverted to another line, and the train—a slow affair—was expected very shortly. She discovered that the station was not so far from London as she had imagined; she went out on to the platform, and looked about her. A flare or two along the line showed where the men were working with the wreckage, and she shuddered to think of what they might have found there had she not got out of the train when she did.

The train came in due course, and she took her place in it. So much had that thing she had resolved upon become a part of her life, that the accident, the loss of her money, and the blunder which had been made, seemed to fade away as mere episodes; the nearer she came to the great city, the more she burned to confront this girl; the more clearly was she set upon this real business of her life.

The great station received her. From it she drifted out into the busy roaring streets, and was swallowed up in that London towards which her face had been set so long. Bewildered and at a loss, especially with no belongings and no place to which to go, she stood for a moment looking about her. A man with a sheaf of papers under his arm, and with a flaring contents bill hanging before him, snatched out a paper and thrust it at her. The bill bore the words: "Accident to a Great Eastern Express: Loss of Life."

She groped for a coin and paid for the paper. Standing there under the light of a lamp she looked at the paragraph the man had indicated as he gave her the paper. She read the brief particulars of the train that had been cut in two owing to a mistake; she read the name of the one passenger who had been killed.

"Olive Varney!" She was dead. She saw for the first time that she had not really understood before. Here it was in print; here she was proclaimed to the world as done with—cut out of life in a moment. She leaned against the wall and tried to visualize the effect of that news upon herself. She could be in London in a matter of minutes; she could be in London at the moment that had most cause to fear her. The girl Lucy Ewing, and any friends she might have, would be expecting that this woman who had threatened the girl might appear at any moment; they would read the announcement, as all the world must, that she was dead. Never having seen her, might they not, if she ever put in an appearance, refuse to believe that she was the real Olive Varney?

That was one side of the question; then there was her own. There was no one she had ever known likely to appear on the scene, or to declare that the dead woman was not Olive Varney. Her father had known but few people during the later years of his life, and all of them abroad; that possibility might be dismissed at once. The thing narrowed itself down to this: that Olive Varney was expected at a certain place, on a certain matter of vengeance—and that Olive Varney was supposed to be dead, and yet was very much alive. Truly a problem requiring some anxious and careful consideration.

Obviously nothing was to be done that night. She turned into the broad world of London. Remembering her sander purse she wandered a long way before finding, in a mean little street, a place dignified by the title of "hotel"; here, in a sort of cubicle, she tried to sleep, hearing all about her the sounds made by other sleepers almost within reach of her. And all night long through her brain seemed to sing the song that Olive Varney was dead and that someone must take her place. Who was that someone to be?

She woke in the morning with that question still unanswered; she carried it with her into the streets. She possessed in her own eyes and in her own thoughts a new dignity, and yet a new terror. For she was dead, and yet alive; she might be passing someone in the street—any one of these bright, pretty girls hurrying to work—who might be Lucy Ewing, with every reason to fear her, and yet with a heart at rest because Olive Varney was dead. That thought gave her strength; that thought set her upon the way she had not quite discovered yet.

She never swerved for a moment in her purpose—and she began to see in this supposed death an advantage. Lucy Ewing would believe her dead—would be lulled into a false security. There would be nothing more to fear; the threat sent in that unfortunate letter would be a thing to be jeered at, now that the writer was dead. But if someone else took up the burden; if someone else took the place of the dead Olive Varney, and stepped in and worked out the scheme of vengeance in spite of that interposing hand of Death—what then?

"I think I see more clearly the way at last," she thought, as she went on through the streets. "They'll believe

Thirty-Eighth Annual Report

TO JANUARY 1st, 1908, OF THE

Mutual Life of Canada

HEAD OFFICE, - WATERLOO, ONT.

CASH ACCOUNT

INCOME.	
NET LEDGER ASSETS, December 31st, 1906	\$ 9,890,477.70
PREMIUMS:	
First year	\$ 230,636.63
Renewals	1,519,322.77
Annuity	3,450.00
	\$1,753,409.40
Less Re-assurance	20,367.52
	1,733,041.88
INTEREST	509,240.02
PROFIT AND LOSS	1,288.25
	\$12,134,047.85

DISBURSEMENTS.	
TO POLICYHOLDERS:	
Death Claims	\$317,776.50
Matured Endowments	178,785.00
Surrendered Policies	92,133.68
Surplus	80,805.19
Annuities	10,714.93
	\$ 680,220.33
EXPENSES, TAXES, ETC	383,981.33
BALANCE NET LEDGER ASSETS, December 31st, 1907	11,063,846.22
	\$12,134,047.85

BALANCE SHEET

ASSETS.	
Mortgages	\$5,756,070.85
Debentures and Bonds	3,593,965.84
Loans on Policies	1,410,130.87
Premium Obligations	22,534.21
Real Estate (Company's Head Office)	30,875.79
Cash in Banks	280,494.29
Cash at Head Office	1,505.19
Due and deferred premiums, (net)	319,277.97
Interest due and accrued	241,554.91
	\$11,656,409.92

LIABILITIES.	
Reserve, 4p.c., 3 1/2p.c. and 3p.c. standard	\$10,019,563.89
Reserve on lapsed policies on which surrender values are claimable	4,171.22
Death Claims unadjusted	39,350.00
Present value of death claims payable in instalments	38,506.93
Matured Endowments, unadjusted	1,693.45
Premiums paid in advance	12,737.18
Due for medical fees and sundry accounts	10,936.75
Credit Ledger Balances	25,730.82
Surplus, December 31st, 1907	1,503,710.63
(Surplus on Government Standard of Valuation \$1,897,358.23.)	
	\$11,656,409.92

Audited and found correct.

J. M. SCULLY, F.C.A., Auditor

GEO. WEGENAST, Managing Director

Waterloo, January 29th, 1908.

New business written	\$7,000,400
Force (gain over 1906, \$4,179,440)	\$51,091,848
Surplus (gain over 1906, \$300,341)	\$1,503,719

Booklets containing full report of the Annual Report, held March 5th 1908, are being published and will be distributed among Policyholders in due course.

me to be dead; I can creep into this girl's life as an utter stranger, hiding the knowledge I have of her in my own heart, and doing what I like with her. That poor feeble creature who travelled with me will carry to the grave the name Lucy Ewing dreads; I have no name now, and may start again. It is as though I had been blotted out, and yet left alive to do my father's bidding. I see it all; the God of vengeance has put into my hands a new weapon against this girl."

The first thing to be sure of was that there could be no mistake as to identity. The thing must be planned here. There must be no blunder afterwards, no sudden discovery of her real identity. In other words, she must know that the blind world accepted this dead woman as Olive Varney and hid her away under the earth in that name; after that her course was clear. Firm in that intention, she spent some of the little money she had to carry her back, at the end of a long and weary day, during which she had fought out the problem, to that little town near which the accident had occurred.

Arriving there, she got a bed at a cottage and visited the scene of the accident next day, only to discover the bright steel rails, fair and straight and smooth again, as though no tragedy had ever happened there. Making enquiries, she found out where the inquirer on the luckless woman was to be held, and actually had the daring to attend it.

It was a mere formal business; and a jury who received their strict instructions from the coroner went to view the body. Evidence was given which showed that this lady had been travelling, apparently alone; that in death she held in her grasp a bag, the contents of which clearly established her identity. No papers, and but little money were discovered on the body itself; but in the bag was a sum of over two hundred pounds. No one had come forward to identify the body, and the unfortunate passenger had apparently no friends. Their duty was clear enough; they had merely to declare the cause of death, and to say who the dead lady was, according to the evidence before them.

All a very solemn business, with one white-faced woman watching at the back of the little Court and waiting for the verdict. And a curious feeling stirred in her breast when she was solemnly pronounced as dead and done with.

She wanted to be so certain of the business that she lingered for another day in the little town, until a new mound of earth had appeared in the little quiet churchyard, and the poor unknown governess had been laid to rest. Then, sure of the fact that Olive Varney was done with, unless she should care, in some remote future, to resurrect herself, she returned to London.

There, of course, a new difficulty presented itself. She had yet to get into the life of Lucy Ewing; and she was an utter stranger to her. In what capacity should she present herself to this girl she had never seen; in what way could she, an unknown woman, creep into the girl's confidence. Olive Varney had held a certain power, if only one of fear; this stranger, who once had been Olive Varney, held no power at all. She had no thought of that.

There was one thing to be done first; she must view the future battle-ground. She found her way to Chelsea, and to Greenways' Gardens; she watched the house; and watched particularly those who came and went. She saw the heavy figure of Osley appear at a window or two, and also at the door; and at last she saw the bright, neat figure of a young girl come out. There could be no mistake as to whom she was; grimly enough, Olive Varney swore to herself that she would change that bright look, and bow that erect little head in shame, in the time to come—if only she could find the way.

She ate but little; the few remaining coins must be husbanded, until at least she knew what she was to do. She remembered that she stood—a stranger without a name—in the great world of London, of which she knew nothing; she remembered that she had a purpose to fulfil, and must keep herself alive, at least until it was accomplished. But she never ceased to watch the house; she never ceased to beat her brains to find some opportunity for getting into it. And, watching the house herself, became aware at last, in a dull way, that someone else was watching it also.

It was some time before she noticed this other person; and then she saw that it was a little thin, faded, frail-looking old woman with a gentle face. A frightened old woman, who scurried away at once if anyone came to the door, either going in or not; a sad old woman, who shook her head, and sighed, and seemed perplexed. But always she watched No. 3 Greenways'

Gardens, with that half-frightened, half-wistful expression on her face.

At last Olive made up her mind to speak to her. Waiting until it was dark, she suddenly approached her and laid a strong hand on the weak, trembling arm of the old woman. The old creature turned her gentle face up towards the younger woman, and tried to get away.

"Don't be frightened," said Olive Varney, in her calm, slow voice. "Why do you watch this house?"

"Well, you see, my dear," said the old woman, reassured a little, "I want to go inside."

"Why not do so, then? You have only to knock at the door, surely?"

"I can't do that," said the old woman, beginning to cry in a helpless way. "I'm afraid to do that—because I carry bad news. I've come here to find a young fellow—a mere boy—who lives here. Name of Dayne," she went on garrulously, "and I'm afraid to meet him. I shall never get up courage enough to look him in the face, poor boy."

"What is your name?" asked Olive, looking steadily into the wavering eyes beneath her own.

"They call me Aunt Phipps," said the little old woman, with a smile.

"Come with me," said Olive, quickly. "I think I can help you; I think I can show you a way. For I want to get into that house myself—and I'm afraid, too."

(To be Continued.)

NOT A FINANCIAL SUCCESS.

Mrs. Munro was reading items of interest from the weekly paper, and making frequent exclamations of surprise or pleasure or dismay.

"Why, Edward, listen to this!" she cried. "Here's a man who makes a business of taking new tables and chairs and treating them in some way so they look as if they were a hundred years old."

"And he makes a great deal of money by it," she added, reading on.

"Does he indeed?" said Mr. Munro. "Well, I'd trust our Tommy to make a new table look as if it were a good deal more than a hundred years old, but I hadn't thought of it as a paying business."

He—"Woman is a delusion." She—"Yes, man is always hugging some delusion or other!"