

A fortnight later the discharged clerk walked out of Pepper and Salt's for the last time, his last week's salary in his pocket. Refusing another invitation of Dixon's he wandered moodily back to his lodgings in Gloucester-street, Linwood. During his fortnight's "notice" he had answered several advertisements. But all in vain. To-day he was feeling terribly "hipped," regularly down upon his luck. The feeling was a painfully familiar one. This young fellow (he was but thirty) was one of those people that astrologers declare are "born under an unlucky star." His whole life, as he had told Dixon, had proved a failure. Left an orphan at ten years of age he had been adopted by his rich Uncle Gregory and his wife, his only living relations. What they did for him was prompted solely by a feeling of duty. They never took to him or he to them. At five-and-twenty he had been packed off to New Zealand, and landed at Lyttelton with a meagre outfit and a ten pound note. Gregory Temple, the retired contractor, in presenting him with the latter, had not failed to remind him (for the thousandth time) that he (Gregory) had started life with half-a-crown, and found it amply sufficient as the nucleus of his handsome fortune. Reginald, who hated his dependent position, was glad enough to leave England, where he had had far from a happy time. He was anxious to see whether a change of climate would bring a change of luck. It did not. The young fellow was steady enough. He was certainly no fool. He was not bad looking; his manners were pleasant and those of a gentleman, but he was unlucky. Before his ten pound was all spent he had secured a good berth in a Christchurch shipping-house. A few weeks later a severe attack of rheumatic fever laid him low—and severed his connection with the firm. Recovering he secured, with great trouble, a billet as traveller for a wholesale house—which went through the court shortly afterwards. Every step he made seemed to lead to disaster, just as had been the case ere he had quitted England. When, after a long series of ups and downs—the downs

very much preponderating—he secured a post with Pepper and Salt (three months before this story opens) he hoped he was all right at last. With Salt, the junior partner, he got on well enough. But when crusty old Pepper returned from England he seemed to take a dislike to the new clerk at once. His early dismissal followed, as we have seen. It was, as he had said, "just his infernal luck, that was all."

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Reginald's first care on reaching his lodgings on the day he left his billet was to



A CABLEGRAM ARRIVED AT PEPPER AND SALT'S.

settle with his landlady, Mrs Nipper, for his week's board. Then he paid one or two other trifling debts, and found his total available capital reduced to the sum of five shillings. He went to bed early that Saturday night, and tried to find forgetfulness in sleep. But in vain. Throughout the long night the young fellow lay thinking. The outlook was far from cheering. He had never thoroughly recovered from the attack of rheumatic fever. His doctor, with the irony for which his profession is celebrated,