

recommened a generous diet and a long sea voyage. He might as well have prescribed a trip to the moon to the unfortunate man who was called upon to face the world afresh with a couple of half-crowns in his pocket. Towards morning an idea came to him—and not for the first time. He smiled as the familiar thought returned, and rolling over on his side fell into an uneasy slumber, which lasted till it was time to get up and face another day.

After eating an apology for a breakfast that fateful Sunday morning, Reginald Temple went out and sauntered aimlessly, pipe in mouth, into Hagley Park. Here he sought the quietest spot he could find, and threw himself upon the grass beneath the pleasant shade of a spreading tree. For two hours he lay there striving to find a way out. And he could see none. Bitter experience had warned him to avoid borrowing money, and he had, months before, registered a solemn vow that he would never run seriously into debt again. Therefore he could not borrow, and he would have been at a loss to know to whom to apply for a loan even had he felt himself free to do so. His few acquaintances, including Dixon (a married man), were pretty nearly as needy as himself. He thought of his uncle Gregory rolling in money, as Dixon had said, and amused himself in speculating on the result of despatching a cable to that gentleman—supposing he had the wherewithal to pay for it. He smiled a little bitterly as he thought of Gregory Temple's virtuous indignation on receipt of his wire. "He wouldn't advance another copper if he knew I was dying," said Reginald to himself. So, as billets do not grow on gooseberry-bushes, and he had no money to pay his way till he got one, and as he was physically unfit for manual labour there seemed to the broken-spirited man absolutely no way out—save one. And as he thought again of that way he smiled once more. "So be it," he said rising, and consulting his cheap metal watch. "And, in the meantime—lunch. I will eat, drink, and be merry, though to-

morrow ————" He didn't finish the sentence, but set off at a brisk walk in the direction of Warner's, where he treated himself to a half-crown lunch, and a decent cigar after it. Then he strolled out into Cathedral Square. A Sumner tram was on the point of leaving. He scrambled on top of one of the cars, and after paying for his ticket had just one solitary shilling left.

He saw Dixon near the Cave Rock, walking on the sands with his wife and children—and envied them. But he carefully avoided meeting them. He had no desire for any company but his own. Apparently he had much to think of. Early in the evening he returned to town. When the tram was passing the City Hotel—and owing to being a little behind time, it was travelling very fast—Reginald Temple did a strange thing for a man of his cautious habits. He descended, and without waiting for the cars to reach the terminus, swung himself off the platform.

Then there was a sudden shout, a bump, a jolt, the tram stopped. A great crowd gathered—and all that was mortal of Reginald Temple was lifted on a shutter and conveyed to the hospital. The house-surgeon said death must have been instantaneous. The coroner's jury returned a verdict of "Accidental death." Tears were in honest John Dixon's eyes as he read the report of the inquest. He had been standing on the next platform of the crowded tram when Reginald swung himself off, and he alone had noticed what he was thankful to be spared from telling to the jury.

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The morning following Reginald's death a cablegram arrived at Pepper and Salt's for him. Dixon ventured to open it. It briefly announced that Geoffrey Temple (who had been for some months a widower) was dead. Apoplexy. The family solicitors desired Reginald to come Home at once and enter upon his inheritance. And they directed him to draw on the Bank of New Zealand, at Christchurch, for whatever money he might require.