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COMPLETE DRAMATIC STORY

A YEAR OF LIFE.

"It isn't good enough. A fight is all right if you've got a sporting chance; but when defeat is certain, what's the good? I'm down and out! The world has no use for me, and I've no use for the world."

The young man who formed these words in his mind, though he did not utter them, was little more than a lad.

He stood on the Thames Embankment, leaning against the parapet, and staring down moodily at the dark and sluggish river.

He had quite made up his mind what he was going to do, and he was not afraid. Death had no terrors for him; it was life that frightened him.

He gave one swift glance to the right and left, to be sure he was alone, and then scrambled up to the parapet.

At that moment a man, who had been watching him, leaped out from the dark shadow of a buttress, seized him bodily, and flung him back on to the pavement.

With a cry of rage, the young man leaped to his feet, and faced his rescuer.

The latter was a tall, well-dressed man of forty; handsome, in a dark, foreign way, with a black, crinkly beard, and a pair of keen eyes, glittering beneath black shaggy eyebrows.

"Going to make a hole in the river?" he inquired pleasantly.

"What the deuce is that to do with you? My life is my own, I suppose?"

"Quite so, and as you were evidently going to give it away, I thought you might care to sell it."

"Eh?"

"I'm a buyer."

"What do you mean?" demanded the youth, and his tone was still angry and impatient.

"I'll tell you if you'll listen. After all, there is no hurry for your job, is there? I've had you in my eye for the last three months. I know what you've gone through. I have watched your career, and I've seen this coming. I know all about you!"

"Who are you? I've never seen you before."

"Never mind. Listen! You were brought up as a gentleman. That means you are an ignoramus. You have no profession, no trade, no means of getting a living. Then you were thrown on the world without money and without friends. You got a job as a clerk, and you can't even spell."

He laughed softly, as though the situation rather amused him.

The young man flushed angrily, but made no reply, and the other continued:

"Your training and your natural tastes incline you to all the refinements of life. Instead of these you have encountered nothing but humiliation, degradation, poverty, sordidness, and dirt. Am I right?"

"What if you are? Why should you blame me for putting an end to a life which I find so vile?" cried the young man passionately.

"I don't. I think you are quite right. You will never make a success of life. I wasn't thinking of you when I interfered with your plans. I was thinking of myself. I want to make money."

"Out of me?"

"Yes."

"Oh, go to the devil! You're crazy!"

"Not really, though eccentric, and a bit of a sportsman. Listen! You have quite made up your mind to take your life?"

"I have; and as soon as—"

"Quite so. Now, you must not change your mind. That is the only thing I insist on. You have got to commit suicide, but not to-night, nor to-morrow, but in exactly twelve months' time!"

"Eh?"

The older man slipped his arm through that of the youth, and led him away.

"You are healthy—fit and sound, eh?" he said, as they strolled along.

The other laughed bitterly.

"Oh, yes! I am healthy enough," he said. "One can't make much out of that."

"Don't be so sure. Agree to my proposal, and I will give you three thousand pounds to spend as you like during the next twelve months."

"Now I know you are mad!" ejaculated the young man.

"Well, hear my babbling to the end, Mr Wrench. The trouble with you is that you are a fool! You don't know your Lon-

don. You don't know the varieties of ways there are of making money in this wonderful city. I do. At any rate, I know some of the ways. This is my plan. To-night we will have a nice little supper together, and I will provide you with some decent clothes. To-morrow we will insure your life for twenty-five thousand pounds. What's your age?"

"Twenty-one."

"Then the premium will be something over five hundred pounds. I'll pay that. The first premium, I mean. Of course, the second will never be paid. Just before it comes due you must meet with an accident. We must make it look like an accident. Well, what do you say?"

The young man stood still, and stared at his companion.

"Yes; three thousand pounds and one whole year of glorious life."

Tom Wrench flung back his head, and gave a wild, reckless laugh.

"What do I say?" he cried. "Lord! Need you ask? Give me a year of life—real life, and you can do what you like with me at the end. You need not fear that I shall not keep my part of the bargain."

"No, I don't fear that," replied the other drily. "Of course, I shall take precautions. I shall so arrange it that if you fail me, you will meet with not only poverty, but also public disgrace and imprisonment. There are one or two papers you will have to sign."

"I'll sign any blessed thing!"

"Good!! Now come along. Let us get into evening clothes, and then we'll go and have a bit of supper at the Savoy."

LADY ZARNLEY'S BALL.

"A very distinguished-looking young fellow."

"Yes; and so clever."

"Is he rich?"

"I imagine so. He spends money very freely, and besides, I heard only this morning, that Lord Zarnley offered him the position of private secretary, and he refused."

"Indeed!"

"Yes. His lordship is so disappointed. So are we all."

The speakers were the Duchess of Berwick and Lady Zarnley.

Lady Zarnley's ball—the ball of the season—was in progress in Zarnley House, in Grosvenor Square, and the two ladies had seized the opportunity for a little confidential chat.

"He cannot be very ambitious," observed the duchess. "As Lord Zarnley's secretary any career would be open to him."

"That is what we cannot understand. He has been helping Lord Zarnley, you know, and has displayed extraordinary talents, and yet he won't accept a salaried position."

"Cannot your daughter persuade him to change his mind?" said the duchess significantly. "Lady Mary has influence in that quarter if I am not mistaken."

Lady Zarnley looked grave.

"You have noticed that? Yes, it is pretty obvious. The young people are in love. He as much as she, although he tries to hide the fact. I cannot understand it. This, of course, is strictly between ourselves."

"Oh, quite!"

"Well, do you know, my dear duchess, although young Wench is so obviously in love with my daughter, yet the affair does not progress in the least. Something seems to be holding him back."

The two ladies' heads came closer together, and the conversation became still more confidential.

The band ceased, the dancers scattered, and across the polished floor of the great ball-room a handsome young couple moved side by side.

The man was Tom Wrench, the girl Lady Mary Zarnley.

Lady Mary was barely twenty, and radiantly beautiful.

It was her first season, and she looked up at her companion with eyes of innocent and undisguised adoration.

Tom Wrench's face was grave, even when he returned her smile. He was good looking, and of commanding appearance. In spite of his youth, he looked a person of importance, and many eyes were turned upon him.

At Lady Mary's suggestion they passed from the ball-room to the cool conservatory.

"I am sorry I have to leave early to-night," said Tom when they were seated.

"So am I," replied the girl, looking down and toying nervously with her fan.

"It has been very pleasant, our friendship, Lady Mary—very pleasant to me, I mean."

"And to me."

"It is good of you to say that. I may be going away soon—"

"Going away?"

She was too innocent to conceal the startled note in her voice.

"Yes. If we never met again, would you regret our friendship?"

The girl looked up at him then, and there were tears in her eyes.

Burning, passionate words rose to Tom Wrench's lips, but he forced them back and rose hastily to his feet.

How he tore himself away he did not know, but he did not feel safe till he was outside the house.

Nearly a year ago he had begun to live, and for ten months he had lived a full and eager life—happy, reckless, and care-free. And then he had met Lady Mary Zarnley. That was six weeks ago, and since then all was changed.

Tom Wrench was a young man absolutely without fear.

He had never repented of his bargain with the stranger who met him on the Embankment. He had thoroughly enjoyed his year of life, and he was quite prepared to pay the price.

Before he met Lady Mary the thought of the coming end had never troubled him, never cost him an hour of sleep.

But now, as he walked home to his suite of bachelor apartments through the quiet London streets after parting with the woman he loved, he was shaken, and his whole soul was torn by a bitterness far worse than the bitterness of death.

A DAY AT THE RACES.

"Six more days?"

"Yes; on Tuesday next the—er—the accident must occur."

Tom Wrench looked at the man as he sat in his office chair and bent over the papers on the desk before him.

Silas Brooke was very calm, very definite, very business like. There was no relenting in his gleaming eyes.

"There is no way out?" suggested Tom hesitatingly.

"Hardly. You see, by your lamentable death I shall collect 25 thousand pounds. It has cost me, with your allowance, the premium, and sundry expenses, about four thousand pounds. If you fail me I have the means of sending you to prison and of disgracing you in the eyes of—"

"That will do! I shall not fail!"

"Of course, if you can give me the 25 thousands pounds—"

"Don't be absurd! Have you arranged how my death is to be—"

"Everything is arranged. If you will call here at 10 a.m. on Tuesday, you will find everything fixed up to—our mutual satisfaction."

He rose and smiled evilly.

Tom Wrench was once more in the street, he went to his bank.

He had lived joyously during the last year, but not viciously, nor had he indulged in any wild, extravagant follies. He knew there must still be several hundreds to his account at the bank, and he determined to spend the whole amount in buying a little farewell present for Lady Mary.

The whole amount, sir?"

"Yes, I wish to clear the account."

"Exactly one thousand and fifteen pounds, sir. Will you have a thousand pound note, sir?"

"That will do."

Tom left the bank with three notes—one for a thousand, one for ten, and one for five pounds.

He went next to Bond street and spent an hour of the morning looking into the windows of jewellers' shops. Suddenly a club friend accosted him—a good fellow named Terry, of somewhat sporting proclivities.

"Why, Wrench, how solemn you look! Pipped?"

"Not a bit of it!" replied Tom, rousing himself.

"Then come with me to the races. There's some good racing to-day. The weather is ideal, and my car is here."

Tom laughed and assented.

They had a glorious run down, and when they were in the ring, and all the animated life of the racecourse was going on around them, Tom almost forgot the

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