

***SILAS
K. HOCKING***



***A GAMBLE
WITH
LIFE***

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A Gamble with Life

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CHAPTER I

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A STRANGE COMPACT

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"Well, of all the hare-brained proposals I ever listened to, this takes the bun"; and Felix Muller adjusted his pince-nez and lay back in his chair and laughed softly.

"But why hare-brained?" asked his companion, seriously. "Singular, I admit it may be; startling if you like, but I do not see that there is anything in it to laugh at."

"You don't?" and the lawyer's face became suddenly grave. "Do you realise what your proposal implies?"

"I think I do," and Rufus Sterne's face flushed slightly; "but you are thinking of a contingency that will never arise."

"Perhaps I am; but every contingency must be guarded against," and Felix Muller took off his glasses and wiped them meditatively. "You say you are confident of success, and I am bound to admit, from what I know of you and your scheme, I think your confidence is well founded. But you know as well as I do, that nothing is certain in this world but death."

"Well?"

"You may fail. Something may happen you cannot foresee."

"I grant it, as a remote—an exceedingly remote—possibility. But in such an event you will be covered by my life assurance policy."

"But you may live for another fifty years."

Rufus Sterne shook his head and smiled gravely.

"If I fail," he said, "I shall have no further use for life. You need be under no apprehension on that score. The money for which my life is insured will be paid into your hands without any unnecessary delay. I know the company."

"But it would be a direct contravention of the law, and would entitle the company to refuse——"

"My dear sir," Sterne interrupted, sharply, "there are many roads into the land of oblivion. Exits can be arranged, if the parties so desire, in a perfectly natural manner. You need not fear that trouble will arise on that score."

"Nevertheless, I confess I do not like the proposal."

"You seem to have grown suddenly very squeamish," Sterne said, with a slight curl of the lip. "I have always understood that you set no particular value on human life. Indeed, I have heard you argue that a man's life is his own to do as he likes with—to continue it or end it, as seems good in his own eyes."

"I am still of the same opinion. No, I am no sentimentalist. The rubbish talked by parsons and so-called humanitarians makes me ill. All the same I would prefer that someone else——"

"There is no one else," Rufus Sterne broke in, irritably. "You are my last hope. A thousand pounds now will lead me on to fame and fortune. You have the money. You can lend it to me if you like, and for security I make you my sole legatee."

"But the money is not mine, and must be paid back by the 31st of December of next year without fail."

"That gives eighteen months and more," and Sterne laughed. "My dear fellow, six months or a little more will see the thing through."

"I like to see a man confident," Felix Muller said, a little uneasily. "But there is such a thing as over-confidence, as you know. I should be better pleased if you were a little less cocksure."

"But man alive, I have been working at this thing for years. I have tested every link in the chain, if you will allow me to say so. I have faced every possible contingency. I have gone over the ground so often that I know every inch of the way. I have anticipated every objection, every weakness, every flaw, and have provided against it. All I want now is a thousand pounds in hard cash, and in a year's time I shall be able to repay it ten-fold."

"You hope so."

"I am sure of it; as far as a man can be sure of anything in this stupid world. The more or less unpleasant contingency that you persist in looking at will never occur."

"But it may occur," Muller persisted.

"Well, if it does you will not suffer; and I shall be glad to hide myself and be at rest."

"You say that now."

"Do you doubt my courage or my honour?" Sterne demanded, sharply.

"No, I doubt neither," Muller said, slowly; "but the instinct of life is strong—especially in the young."

"When a man has something to live for—some great purpose to achieve, or some proud ambition to realise, he

naturally wants to live. But take away that something, and life is a squeezed orange which he is glad to fling away."

"People still cling to life when they have nothing left to live for," Muller said, reflectively.

"Sentimentalists and cowards," Sterne broke in, hastily. "Men who have been robbed of their courage by priestly superstitions. But you and I have thrown off the swaddling clothes in which we were reared. Your German philosophers have not reflected and written for nothing."

"I am an Englishman," Muller broke in, hastily.

"I do not dispute it for a moment," Sterne said, with a laugh. "But let us not get away from the subject we have in hand. The question is will you accommodate me or will you not?"

"If I do not you will curse me to-day," Muller said, with a drawl; "and if I do, you may curse me more bitterly eighteen months hence. So it seems to me it is a choice between two evils."

"There you are mistaken," Sterne replied. "I certainly shall curse you if you refuse me, but if you become my friend to-day I shall never cease to bless you."

"Not if you fail?"

"Why will you persist in harping on that one string? I shall not fail. Failure is out of the reckoning. I am as certain of success as I am of my own existence."

"Let him that thinketh he standeth take heed lest he fall."

"Please, Muller, don't quote the Bible to me."

"It is sound philosophy wherever it is taken from. Besides, the Bible is good literature."

"So is Dante's 'Inferno.' But if you were dosed with it morning, noon and night, for the space of fifteen or twenty years, you would be glad to have a little respite. But we are getting away again from the subject in hand. Let's stick to the one point till we've done with it. If you've made up your mind that you won't help me, say so."

"My dear fellow, all that I've been anxious to do is to enable you, if possible, to realise all that such a contract implies."

"Well, if I didn't realise it before, I do now. You've been very faithful."

"And you still wish to enter into the arrangement?"

"Of course I do. What do you take me for?"

"Remember, I am no sentimentalist, and whatever may happen to you, I shall be compelled in the end to claim my bond."

Sterne laughed a little bitterly. "You do not mean to insult me, I know. Nevertheless your words imply a doubt that I cannot help resenting. If the worst comes to the worst, you will have no need to *claim* your bond. You will get your own back without effort, and with compound interest."

"I have no desire to insult you, certainly. But equally am I desirous of preventing any misunderstanding later on. In a business transaction of this kind one cannot be too explicit. The time-limit I am compelled to insist upon."

"It is quite ample," Sterne broke in, impatiently. "I shall know my fate long before the end of next year."

"I hope you will succeed even beyond what you hope for."

"Let me tell you for the twentieth time that I am bound to succeed. When shall I have the money?"

"The day after to-morrow."

"That will do. Now I am a happy man."

"I hope you will never have cause to regret the bargain."

"You shall not, in any case."

The lawyer smiled, and lowered his eyebrows. "From a professional point of view," he said, reflectively, "it is not, of course, good business."

Sterne looked up suddenly. "I see what you mean," he said, after a pause. "You are not covered against any failure of courage or honour on my part?"

The lawyer nodded assent.

"I appreciate your trust in me," Sterne replied, with a touch of emotion in his voice. "I do indeed. You are lending me the money without any legal security."

"And the money is not mine," the lawyer added.

"I understand; and when the time comes you shall be rewarded," and Sterne rose to his feet and picked up his bowler hat, which had been lying on the floor.

The lawyer rose also, and held out his hand to his client. "The money shall be ready for you the day after to-morrow." So they parted.

Rufus Sterne went out into the street feeling as though all the world lay at his feet. No thought of failure crossed his mind. The thing he had been working for for years was at last to be realised. His invention would not only put money into his own pocket, but it would revolutionise the chief industry of his native county, and find work for thousands of willing hands.

In imagination he saw himself not only prosperous, but honoured and respected and hailed as a public benefactor. He had a long walk over the hills to the village in which he resided, but it seemed as nothing to him that evening. His heart was beating high with hope, his eyes sparkled with eager anticipation.

From the crest of the second hill the wide sweep of the Atlantic came into view, and for several minutes he stood still, with bared head. He had spent all his life in sight and sound of the sea, and he never tired of it. Relatives, friends, acquaintances by the dozen, slept their last sleep far out in its cool embrace. He had a feeling sometimes that he would like, when his day's work was done, to pillow his head among the seaweed and sleep for ever, while the waves sobbed and sang above him.

The sun was slowly sinking in a sea of molten gold. The window-panes of the scattered farmhouses were flashing back the evening fire. From the valley behind him came the bleating of lambs and the answering call of the mother sheep, and with the cooling of the day a breeze stirred faintly in the tree tops and through the hazel bushes.

He replaced his hat, and was about to continue his tramp when he was arrested by the sound of carriage wheels behind him. A sharp bend in the road hid the vehicle from sight, but he knew it would be on him in a moment. So he stepped aside, as the road was narrow, and waited for it to pass.

The horse came first into sight, and then the Squire's waggonette. Two people sat on the front seat, the coachman and a lady. The back of the vehicle was piled almost to the

level of their heads with luggage. The horse came on slowly, which gave Rufus Sterne an opportunity of scanning the face of the lady.

"Evidently a stranger," was his first reflection. "Greatly taken with the view of the sea," his second. After that his reflections were of a very mixed character.

Two or three points, however, stood out in his mind with great distinctness. The first was the lady was young—"not more than twenty if she is a day," he reflected. The second was that she belonged to a type he had never seen before. "She's not Cornish, that's certain," he said to himself. "I question if she is English." The third was that she was most becomingly dressed. Whether she was richly or expensively attired he did not know. He had had no experience in such matters. But that her dress became her there could be no doubt. The hat she wore might have been designed by an artist for her alone. On some people's heads it might look a fright, but on the head of this fair creature it was a picture.

He stood so far back in the shadow of the hedge that she did not notice him. Besides, her eyes were fixed on the distant sea, which flashed in the sunset like burnished gold.

"Isn't it just too lovely for words?" Whether she addressed the coachman, or whether she was speaking to herself, he did not know. But her words fell very distinctly on his ear, and touched his heart with a curious sense of kinship or sympathy.

"No; she's not English," he said to himself. "An Englishwoman never speaks with an accent just like that. But wherever she comes from she's the loveliest creature I ever saw. I wonder who she is?"

He came out into the middle of the road, and followed in the wake of the vanishing vehicle. After a few minutes it disappeared completely, and he did not see it again.

"I wonder who she is?" The question occurred to him several times as he tramped steadily on in the direction of St. Gaved. It even pushed into the background his recent interview with Felix Muller, and the strange compact he had made.

The twilight was deepening rapidly by the time he reached the cottage in which he rented two tiny rooms. A frugal supper was laid ready for him on the table, but there was no one to give him welcome, no one to say good-night when he retired to rest. Yet no feeling of loneliness or friendlessness oppressed him. He felt that the day had been an eventful one, and that a future of unmeasured possibilities was opening up before him.

CHAPTER II

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DREAMS AND REALITIES

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Rufus Sterne awoke next morning with a feeling of buoyancy and hopefulness such as he had never before experienced. The sun was streaming brightly through the little window and gilding the humble furniture of the room with thin lines of gold; the house-sparrows were chirruping noisily under the eaves; the fishermen, early in from their night's fishing, were calling "Mackerel" in the winding street below; whilst the memory of pleasant dreams was still haunting the chambers of his brain—dreams in which his own identity had got mixed up in some curious fashion with that of the fair stranger he had seen the evening before.

Mrs. Tuke, his landlady, laid his breakfast in silence. It was very rarely now that she spoke to him. On her face was a look of injured innocence or pained resignation. She had done her best in days gone by to lead him to see what she called the error of his ways, but without success. Now she had given him over—though not without considerable reluctance—to the hardness of his heart. She sometimes wondered whether she ought to keep as a lodger a man who was claimed neither by church nor chapel, and whose religious opinions not a man in the entire village would endorse.

However, as he paid his bill regularly and gave no trouble, and as moreover he had no bad habits, and was

exceedingly gentlemanly both in manners and appearance, she concluded that on the whole she was justified in giving him shelter and taking his money.

Rufus did not notice Mrs. Tuke's resigned look and pathetic eyes this morning. His thoughts were intent on other things. At last he was on the road to fame and fortune, so he honestly and sincerely believed. To-morrow he would walk into Redbourne and take possession of a thousand pounds. Then life would begin in earnest. He would give up his position at the Wheal Gregory Mine and devote all his energies to the completion of the great scheme, which would take the whole county by surprise.

What a relief it would be to get away from the commonplace and humdrum tasks that had filled his hands for the last three or four years—tasks that any young man with a School Board education could discharge without difficulty. He did not despise the work—no honest labour was to be despised. But the work was not of the kind that appealed to him. It was monotonous, mechanical, uninteresting. There was nothing in it to call out latent skill or originality. He might go on doing it till his brain stagnated and the springs of imagination ceased to flow.

He was called the secretary of the mine—a high-sounding name enough—but the name was the only important thing about it. He was time-keeper, clerk, and office-boy rolled into one.

The salary was just enough to keep him in a position of respectable poverty. The only way he could hope to save any money was by insuring his life until he was a certain age. But there were times when he was half disposed to let

his policy lapse. It was such a pinch to find the money to pay the premiums.

At last, however, he believed the struggle was over. His thoughts were going to take tangible shape; his nebulous dreams were to be reduced to concrete form. The lines he had so carefully traced on paper would be seen in brass and steel; the mental travail of years would end in the birth of a great invention.

He walked away from the house humming a popular waltz, and his steps kept time to the music. Wheal Gregory lay over the hill more than a mile away. Taking a field path he skirted the park of Trewinion Hall, the residence of Sir Charles Tregony, the squire of the parish and the largest landowner in the district. It was Sir Charles's waggonette that passed him the previous evening when returning from Redbourne.

He slackened his pace almost unconsciously, and looked over the tall thorn hedge in the direction of the squire's mansion. An opening in the belt of trees brought a portion of the terrace into view, with a strip of lawn and a glimpse of the rose garden. At the moment, however, Rufus saw neither the garden nor the lawn. It was a graceful girlish figure clad in white that arrested his attention. She was flitting in and out among the standard roses with a pair of scissors in one hand and a large bunch of blooms in the other. She stood still at length and looked towards the house, then waved her hand to someone Rufus could not see. Then she turned right about face and looked in his direction. Rufus lowered his head in a moment and peeped at her between the branches of a tree. It might not be the

height of good manners, but he could not help it. She was so fair a picture, so graceful, so piquant and fresh, that he would be almost less than human if he did not make the most of his opportunity.

A few minutes later she was joined by the squire's daughter, Beryl, and together they walked away till the thick foliage hid them from view.

Rufus heaved a little sigh, and then continued his walk in the direction of Wheal Gregory.

"I wonder if people who live in big houses, and have lovely gardens and lawns and all the other pleasant things of life are happier than ordinary folks," he said to himself. "I wonder if that girl is happy. I wonder if she knows how pretty she is? I wonder where she came from? I wonder who she is? I wonder if she has come to stay?"

He laughed at length quite loudly, for no one was near to listen. It was strange that he should be interested in anyone who had come to stay at the Hall. Sir Charles was one of the proudest and most exclusive men in the county. There was no one in the parish of St. Gaved, excepting perhaps the vicar, that he considered good enough to associate with, and Sir Charles's visitors were generally as exclusive as himself.

The rattle of the "fire stamps" down in the valley called him back at length to more mundane affairs. It was nothing to him who the new visitor at the Hall might be, and whether she stayed a week or a year was no concern of his. He had his own work to do, and just now that work would fill his thoughts night and day.

He did his best to give all his attention to his ordinary duties, but it was no easy matter. He had lost all interest in Wheal Gregory Mine. His resignation as secretary would be handed in on Saturday morning: for the future he would live on another plane, and more important issues would claim his thought and attention.

The day seemed interminably long, but it came to an end at length, and he turned his face towards St. Gaved with a light heart. Every day now would shorten the period of his exile and inactivity. He was eager to get his own great enterprise under weigh, eager to show the people among whom he lived the stuff of which he was made.

On the following day he opened a banking account with a thousand pounds to his credit, and the day following that he handed his resignation in as secretary of Wheal Gregory Mine.

He walked homeward slowly in the glow of the evening's sun, taking a wide sweep round by the coast. The sky was almost cloudless, but the warmth was tempered by a cool breeze from the West. A pathway skirted the edge of the cliffs which was rarely used by anyone after sunset, for the cliffs were treacherous and a false step might mean instant death.

On one of the highest points he sat down on the spongy turf and looked westward. The sun was sinking in a lake of burnished gold. The sea was like glass mingled with fire. He could not help wondering if these bright days and glorious sunsets were an augury of his own future.

As yet no cloud dimmed the brightness of his vision, no thought of failure flung a shadow across his path. He was as

confident of success as he was that the Atlantic was rolling at his feet. It was this confidence that had blinded his eyes to the moral obliquity of his contract with Felix Muller.

"If I fail," he had said, "you shall have my insurance money," and he had said it in the most light-hearted fashion, for he never suspected for a moment that he would fail.

Moreover, if he did fail the defeat would be so crushing that he was quite sure he would not want to live. And as he had lost the faith of his childhood, and death meant only an endless and a dreamless sleep, dying gave him no concern.

But there was one thing he had never considered, and that was the rights of the insurance company. He did not see that it was a felony he proposed in case of failure. The idea had never crossed his mind. He had laid stress on his honour in making his appeal to Muller, and he failed to see that in case his schemes came to nothing he was proposing an act of deliberate dishonesty. He would save his honour at the expense of his honesty.

It was not of failure, however, he thought, as he looked towards the sunset. The future was opening out before his imagination in widening vistas of success.

"I shall astonish everybody," he said to himself, a bright, eager smile spreading itself over his face. "Muller believes in me, but he has no idea how great my scheme is. I don't see the end of it myself, for one thing will lead to another. Oh! I shall have a crowded life; for one success will beget other successes, and so I shall go forward—never idle—till my day's work is done."

He was roused from his pleasant reverie by a light footstep near him, and looking round quickly he saw the fair stranger who had interested him on two previous occasions. She did not hesitate for a moment in her walk, but came briskly forward till she was directly opposite where he sat.

"Pardon me," she said, in a voice that was distinctly musical in spite of its unfamiliar accent, "but can you tell me if there is a path anywhere hereabouts leading down to the beach?"

He was on his feet in a moment, and raising his hat he said, with a smile, "The nearest point is down Penwith Cove; that is at least half a mile further on."

"And is the path easy?"

"Quite easy."

"Not dangerous at all?"

"Not a bit," he answered, with a smile.

"You will excuse me speaking, won't you?" she said, with a mirthful light in her eyes. "I'm not at all sure that it's a bit proper. Sir Charles has read me several lectures already about speaking to people I don't know, but if I only speak to people I know I shall never speak at all when I'm out of the house."

"You are a stranger in St. Gaved?" he questioned, nervously.

"I come from across the water," she answered, with delightful frankness. "I never saw your country till four days ago."

"And do you like it?" he questioned.

"Well, yes—up to a certain point. I shall get used to it in time, no doubt. But at present it seems a bit dull and slow."

"You've lived in a city, perhaps?"—he was astonished at his boldness, but her whole manner seemed to invite conversation.

"That's just it," she replied. "And after New York this place seems a trifle dull and quiet."

"I should think so," he said, with a laugh. "Why, even natives like myself find it almost insufferable at times."

"Then why do you stay here? Why don't you go right away where the pulse of life beats more quickly?"

"Ah! that question is not easy to answer," he said, looking out over the fire-flecked sea. "Our home is here, our work lies here. Beyond is a great unknown. Many have gone out and have never returned."

"Got lost, eh?" she questioned, with a musical laugh.

"Lost to us who have remained," he answered. "Some have prospered, I have no doubt. Some have failed, and died in obscurity and neglect. Better, perhaps, endure the ills we have than fly to others we know not of."

"Well, yes, I guess there's truth in that," she answered, raising frankly her soft brown eyes to his. "Yet there's always fascination in the unknown, don't you think so?"

"No doubt of it."

"That's the reason, I expect, why I'm just aching to explore these cliffs, and the caves of which Sir Charles says there's any number."

"That won't take you very long," he answered, "though it would hardly be safe for you to go alone."

"That's what Sir Charles says; but would you mind telling me just where the danger comes in?"

"Well, you see, the rocks are often slippery. And if you are not acquainted with the tides you might get caught."

"Ah! that would be interesting."

"Well, scarcely. Strangers have been caught and drowned before now."

"They could not swim?"

"It would take a very strong swimmer to clear St. Gaved Point and get into the harbour."

She turned her eyes in that direction and looked grave.

He studied her face a little more closely and allowed his eyes to wander over her graceful and well-knit figure. She was very simply dressed, without ornament of any kind. A large picture hat shaded her pale face. Her eyes were large and dark, her forehead broad, her nose straight, her lips full and red.

She caught him looking at her and he blushed a little. "I don't think I could swim that distance," she said, turning her eyes again in the direction of St. Gaved Point.

"I don't think you would be wise to attempt it." Then he blushed again, for she turned on him a swift and searching glance, while her lips parted in a smile that seemed to say, "I did not ask you for advice."

For a moment there was silence, then she said, "Do you know the sea has been calling me ever since I came."

"Calling you?" he questioned.

"Well, I mean it fascinates me, if you understand. I want to get close to it, to paddle in it. It is so beautiful. It looks so cool and friendly. Beryl says she cannot bear the sea; that it is not friendly a bit; that it is cruel and noisy, and treacherous."

"Ah! she has lived near the sea most of her life."

"And yet you can scarcely see it from the Hall."

"But it can be heard on stormy nights, and when a westerly gale is raging its voice is terrible."

"You have lived here all your life?" and her lips parted in the most innocent smile.

"Here, and in a neighbouring parish," he answered, frankly.

"And do you like the sea?"

"Sometimes. On an evening like this, for instance, I could sit for hours looking at it, and listening to the low murmur of the waves. But in the winter I rarely come out on the cliffs."

"I have never seen the sea real mad," she said, reflectively; "but I expect I shall if I stay here long enough."

"Do you expect to stay long?" he questioned. If she asked questions he did not see why he might not.

"Well, I guess I shall stay in England a good many months anyhow," she answered slowly, and with an unmistakable accent; and she turned away her eyes, and a faint wave of colour tinged her pale cheeks.

He would have liked to have asked her a good many other questions, but he felt he had gone far enough.

"I fear I shall have to go back now," she said at length, without looking at him, "or they'll all be wondering what has become of me."

"You could not easily get lost in a place like this," he said, with a laugh.

"No, nobody would kidnap me," she said, arching her eyebrows.

"No, I don't think so," he answered in a tone that was half-mirthful, half-serious.

She raised her eyes to his for a moment in a keen searching glance, then, with a hasty "Good evening," turned and walked away in the direction she had come.

He stood and watched her until she had passed over the brow of the hill in the direction of Trewinion Hall. Then he slowly resumed his journey towards St. Gaved.

That night he awoke from a dream with a feeling of horror tearing at his heart. He dreamed that his great scheme had proved a failure, and that Felix Muller stood over him demanding the immediate fulfilment of the contract.

So vivid had been the dream that, for the moment, he seemed powerless to shake off the impression. He sat up in bed, and stared round him, while a cold perspiration broke out in beads upon his brow.

For the first time he realised, in any clear and vivid sense, the nature of the compact he had entered into. The possibilities of failure had seemed so infinitely remote that he had never seriously tried to realise what failure would mean.

Now that awful contingency forced itself upon his heart and imagination in a way that seemed almost to paralyse him. It was as though some invisible but powerful hand had pushed him to the edge of a dark and awful precipice, and compelled him to look over. His knees shook under him, his head seemed to reel, he struggled to get back to safer ground.

The feeling of horror passed away after a few minutes, and he lay down again.

"Of course, I shall not fail," he said to himself. "The contingency is so remote that I need not give the matter a second thought."

And yet the impression of that dream was destined to remain with him in spite of all his efforts to shake it off.



CHAPTER III

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THE VALUE OF A LIFE

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During the next few weeks Rufus Sterne was kept so busy that he had very little time for either retrospect or anticipation. His great complaint was that the days were all too short for the work he wanted to crowd into them. He had told Felix Muller that six months would see his scheme well on its way to completion. But he had not been at work many weeks before he began to fear that twelve months would be much nearer the limit. Contractors were so slow, workmen were so careless, and accidents—none of them serious—were so numerous, that delays were inevitable, and the days grew into weeks unconsciously.

He maintained, however, a brave and hopeful spirit. Delays and disappointments were, no doubt, inevitable. No one ever carried out a great scheme without encountering a few disappointments. Later on, when victory was assured, they would seem as nothing, and would be quickly forgotten.

He saw no more of the beautiful stranger who had so much interested him. For several days he kept a sharp look out, and wondered if by any chance he would cross her path. Then he heard that Sir Charles and all his family had gone to London till the end of the season, and he assumed that she had gone to London with them.

He had had a second interview with Felix Muller, which had left an impression that was not altogether pleasant. Muller was in his most cynical and ungenerous mood. He had not a word of encouragement to give to his client. On the contrary, he appeared to take a delight in pricking Rufus with pointed and unpleasant suggestions.

"It is well, no doubt, to hope for the best," he said to Rufus; "but it is equally well to be prepared for the worst."

"I really think you would not trouble much if I should fail," Rufus said, in a tone of irritation.

"Then you do me an injustice," was the suave and tantalising answer. "If you were to fail I might have trouble in getting my own."

"You mean that I would back out of the contract at the last?"

"No, I don't mean any such thing. I know you are not only a man of honour, but a man of courage; but if you should bungle——"

"Look here, we need not go any further into details," Rufus said, impatiently. "My point is you are not a bit troubled about me as long as you get your money back."

"Oh, but I am! I would rather you prospered than that you failed, any day. Still, if in the order of chance you should fail—well——," and he shrugged his shoulders, "It would be in the eternal order, that's all."

"You would not fret, of course?"

"My dear fellow, why should I? We must all pass out into the great silence sooner or later. And now, or next year, or next century for that matter, matters little. You and I have got beyond the region of sentiment in such things. Nature

sets no value on human life. We take our place among the ants and flies, and the human is treated as remorselessly as the insect. The wind passeth over both, and they are gone."

"Yes, that is true enough," Rufus answered, looking out of the window.

"Besides," Muller went on, as if he read his thoughts, "in the business of life we are bound to take risks."

"You mean money risks?"

"Not only money risks. A man who drives to market, who explores a mine, who crosses the sea in the interests of commerce, who fights for his country, not only risks his property, but he risks his life."

"Not always intentionally."

"Well, not always, perhaps. But in the greatest and noblest enterprises, yes. And what is more, it is counted to a man an honour when he risks his life in a great cause. If you become a martyr for a great ideal I shall revere your memory."

Rufus winced, and looked uncomfortable. "I am not risking my life in the public interest," he said, "but in my own."

"It all amounts to the same thing," Muller said, cynically. "You are part of the public, and anything that benefits a part benefits, more or less, the whole. I am taking risks myself on the same chance of doing good."

"Doing good to whom?"

"To myself in the first place. Charity should always begin at home."

"And don't you think also that it should stop there?"

"Well, in the main, I do. I am no sentimentalist, as you very well know. Every man for himself is the first law of life."

"So while Nature sets no value on human life, you think that each individual should set great value on his own?"

"No, I don't. Everything depends on the individual, or on his circumstances. If a man thinks his life is worth preserving, well, let him preserve it by all means. But if he thinks it is worthless, why should he not let it slip?"

"There seems no particular reason," Rufus answered, reflectively.

"There's no reason at all," Muller went on, dogmatically, "while a man is doing something, something useful I mean, something that is of benefit to himself and to others, he ought to keep agoing as long as he can. But when he is a failure, when he becomes a burden to himself and his neighbours, it is cowardly to hang on, and why should anybody fret because he makes himself scarce?"

"You mean this as a little homily to myself?" Rufus questioned.

"Oh, not a bit of it! I am not afraid of you not doing the right thing! Besides, you are not going to fail," and he laughed, cynically.

"No, I am not going to fail," Rufus answered, rising from his seat; "I am going to succeed."

"That's right. I hope you will. But don't forget that there is nothing certain in this world but death," and he smilingly bowed Rufus out of the room.

In the street Rufus purchased an evening paper, that he might get the latest news of the war. He did not open it until he got into the quiet lanes outside the town. There had been