"This is indeed a surprise," Frank said; "and I shall be obliged, sir, if you will at once draw out a paper for me to sign settling the five thousand pounds at once upon my sister. Whatever may happen then she will be provided for."

The accession of this snug and most unexpected fortune in no way altered Frank's views as to his future profession. He worked hard and steadily and passed with high honours. He spent another three years in hospital work, and then purchased a partnership in an excellent west-end practice. He is now considered one of the most rising young physicians of the day. His sister keeps house for him in Harley Street; but it is doubtful whether she will long continue to do so. The last time Dick Ruthven was at home on leave he persuaded her that it was her bounden duty to endeavour to make civilian life bearable to him when he should attain captain's rank, and, in accordance with his father's wish, retire from the army, events which are expected to take place in a few months' time.

Ruthven often laughs and tells Frank that he is a good soldier spoiled, and that it is a pity a man should settle down as a doctor who had made his way in life "by sheer pluck."

THE END.