In a few brief words that gentleman told him he had resolved to relinquish the prosecution, and that, moreover, in consideration of the dealings his family had had with the bank for so many years, he would himself refund the lost money, and by this means satisfy the proprietors. For himself, he hoped, Frank would repay him some day. He trusted that this warning would exercise a salutary influence, and that Frank would never again allow himself to fall into error.

"Then you do not believe me," cried Frank. "I vow-"

"Excuse me, Mr. Brereton, there is the door. Good evening," interrupted Mr. Wickman, ringing the bell. The footman appeared, and Frank was compelled to retire.

It was with difficulty that Mr. Morgan, who found him wandering along the bank of the river an hour afterwards, could dissuade him from a wild scheme he had formed of placing himself in the power of the police.

In a couple of days Frank quitted the university, leaving no clue by which he could be traced. It was then that, for the first time, he reviled the lot which had caused him to be born among the Upper Ten Thousand, and which had left him no means of gaining a living by the work of his own hands.

Without a character, without interest, he could get into no merchant's, no government office, nor even would he be received in any respectable shop, nor yet as a servant in a hotel or private family. So he did the only thing which remained open to him: under a feigned name he enlisted as a private in a regiment of light dragoons, which was soon ordered on foreign service.

When the tidings of his mother's illness reached him he was still abroad, but he immediately asked for and obtained a few weeks' furlough.

This sketch brings us up to the time of his meeting with Maud, and from that period his own letters tell us his history.

CHAPTER X.

"Ah! How d'ye do, Sir William? Delighted to see you!" cried Mr. Brereton one evening, when on his return home he perceived the gentleman addressed, within a few hundred yards of his own gate. "How lucky that I have just met you!" He did not know that Sir William had been riding up and down those few hundred yards for an hour at least, with the expectation of getting an invitation to dinner.

"Good evening, Mr. Brereton," was the reply. "I scarcely hoped to have been so fortunate."

"Then you wished to see me?" enquired Mr. Brereton.

"No, no! that is to say, not exactly—only in these quiet regions it is always pleasant to meet a neighbour for whom one has a regard."

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