"I am speaking of an event which hoppened ten years ago. I was then twenty-one, ambitious, energetic, eager to make my way in the world, enthusiastic, and in love. It sounds absurd, you think, but I tell you, John, a boy' of twenty can love as truly and as strongly as any older man. Did I not love her? My God, have I ever ceased to love her?

She was two years my senior, tall and fair, the fairest of her sex. will not describe my daring to you. I could not do so adequately, though her image is imprinted on my mind in lines that no time can effect. I will only report that I loved her as no other woman has ever been loved. It is said, 'Tis better to have loved and lost than never to have loved at all " In a way that is true. Her away induced in the same in the same induced a way that is true. Her sweet influence is now guiding me, coming to me from Heaven. She was too pure for this earth, so God took her first, to wiit for my there.

We had been engaged for several months, and, immediately on my coming of age, the date was fixed for our wedding. A few days before that day we were walking together on the banks of a Welsh river. It was a broad stream, rather than a river, and here and there fell over a deep precipice, forming a cataract. In places, also, were tiny cascules, far less terrible than the cataracts, over which the huge mass of water thundered, sending

up high into the air dense columns of foam.

The stream came from a mount in near by, so of course it ran very swiftly towards the sea. On our side the bank rose about six feet above the river, sometimes overhanging the clear water. Opposite us towered lofty trees, swarming with twittering birds. The leaves were just turning to a deep yellow tint, and altogether it was a charming scene.

But, as you may imagine, we paid little notice to the heautiful landscape. Mabel was carrying a little silk umbroll, this one, which she infinitely preferred to any parasol, and I was smoking a pipe. We were castle-

building, as lovers are apt to do.

All of a sudden Mabel said, 'Arthur, what should you do if I were to fall in there?' She pointed to the rushing torrent. I answered her in the same merry tone. 'Woll, I suppose I should look about for the next best girl and marry her instead. If you once get in there you would never come out alive.

'Good bye, then,' she exclaimed, 'I will release you and give you the opportunity.'

She flung down her umbrella and ran towards the edge. I followed

quickly and seized her in my arms.

'I can't spare you just yet,' I cried, laughingly. 'I'm not tired of you already. But I will throw you in if you wish. It would not be suicide

then, but murder?' 'Promise to jump in and re-one me then!'

'Of course. Just like a hero in a story book,' I replied, and I pre pared to hurl her into the water.

She entered quite into the spirit of the joke, and struggled violently to

free herself, and then——"
Though his face was turned from me I could see an ashen hue creeping over it like the gray twilights of death.

"And then, somehow, I never knew how it all happened-my memory cannot properly recall the scene—the earth beneath us crumbled and gave way—and slipped down. Mabel uttered one piercing shri-k, and next moment she was struggling in the swift current. I leaped in and struck out desperately. About three hundred yards lower down was a citaract. Unless I could overtake her before she reached it she would be swept over. For my own safety I had no thought. What was life worth to me if her's were in danger.

I never swam better before or since, for the prize was the price of my lifelong happiness. Arm over arm I struggled along. Right before me I could see the falls, and hear the roar of the water as it dashed upon the rocks beneath. A yard more and I saw to my agony that Mabel was unconscious. She was a splendid swimmer, but the fright had done for ber

Another yard - was I gaining on her or not? The current wes running even more swiftly as it neared the precipice, and it flished upon my mind that, though I might overtake Mibel, I could never return to the bank through that irresistable torrent. Well, I thought, we shall both be borne over together. It was better so. I saw my darling's body disappear, and then the whole terrible scene was blotted out. I heard a thud-my head struck violently against a rock, and I knew no more."

He was still gazing out of the window-the same faraway look on his white face. I dared not interrupt the train of bitter memories which his

story had aroused.

I reproached mysely keenly for having revived these painful recollections. It was all my cursed curiosity. I appreciate now the pain my foolish question caused him.

"Several months passed before I recovered consciousness, and then I learnt all. The doctors told me I had had a severe attack of brain fever, so severe that many a time I was given up. The turning point came just as I opened my eyes. If I had not done so 4 should have passed away as in a sleep. Oh! why did I recover? Why did a merciful Providence bring me back to life?

Just as poor Mabel's body was hurled over the falls, I struck against a rock, and remained fixed in a crevice for several hours. Then some pis sers-by discovered me, and rescued me after great peril and difficulty. I would have thanked them had they sent me over the falls too. Why should I live now Mabel was gone? And such a horrible death too! Three days

before our wedding, John !

The green umbrella was found soon after where she had thrown it. Now you can understand, perhaps, why I value it. I have no greater treasure on earth. Some day I shall go to join her. God grant it may be in the same way !"

I rushed forward and clapsed his hand in sympathy. I could not trust myself to utter a word.

" I had another hereavement," he continued, with a bitter laugh. few years later my widowed mother was drowned in the wreck of the Princess Alice, my second loss by drowning, there are never two but three. Who will be the third? God knows. But here's our station. Good night."

He left me abruptly, for his heart was full, and I never saw him again.

When I went indoors my wife said, "How strange you look, dear.

Have you been working too hard to-day?" Or has anything worried you?" I replied: "I have just listened to a story which I once wanted to hear,

but which now I shall regret over having heard"

My wife is not inquisitive, so the subject was not pursued, and un'il quite recently she never knew what Meadowes had told me.

Immediately after this I lost sight of him completely. I heard he had gone away for his holidays—the irony of that word to such a min! but time passed and he did not return.

One morning a friend of his met me, and we travelled up to town together. Presently he said-

"Oh, you knew poor Meadowes, didn't you?"
"Yes," I replied, "what of him?"

" He is Jend."

Doad! A horrible thought struck me. "How did he die?"

"Drowned! Then my suspicion was right.
"Drowned! Ilow? Where?"
"Drowned? his holidays. O "He was at Bognor for his holidays. One morning he was walking along the esplanade in his usual melancholy manner. The sea was rough. A woman bathing had got into difficulties, cramp or something. Meadoweg went in after her, saved her life, but lost his own. It was a most here'c re: cue. Noble fellow!"

Noble fellow, indeed! I recalled his words: "Some day I shall g, to join her. God grant it may be in the same way!" In this world the

wishes of all of us are not fu filled.

One word more. I was left his sole executor. He must have maled is will after telling me his story; for to me was bequeathed, as a special legicy the little green umbrella.

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