

Love Insurance

By **EARL DERR BIGGERS**

Author of **SEVEN KEYS TO BALDPATE**

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Thacker's claim on him was not such that he must wreck his life's happiness to serve him. Even Thacker must see that.

The red glow of a cigar near by drew closer as the smoker dragged his chair across the veranda floor. Minot saw behind the glow the keen face of a man eager for talk.

"Some scene, isn't it?" said the stranger. "Sort of makes the musical comedies look cheap. All it needs is seven stately chorus ladies walking out from behind that palm down to the left and it would have Broadway lashed to the mast."

"Yes," replied Minot absently. "This is the real thing."

"I've been sitting here thinking," the other went on. "It doesn't seem to me this place has been advertised right. Why, there are hundreds of people up north, whose windows look out on sunset over the brewery—people with money, too—who'd take the first train for here if they realized the picture we're looking at now. Get some good husband to get 'em about it." He paused a moment to talk about myself, but he never forgot to mention Bunker's ink eraser. It was an ever written Bunker ought to be. Will not soil or scratch the paper. If the words Bunker has erased were put side by side—

"Selling it?" Minot inquired wearily.

"No. But I made that eraser. Put it on every desk between New York and the rolling Oregon. After that I landed Helot's bottled sauces. And then Patterson's lime juice. Puckered every mouth in America. Advertising is my specialty."

"So I gather."

"Sure as you sit here. Have a cigar. Trimmer is my name—never mind the jokes—Henry Trimmer, advertising specialist. Is your business flabby? Does it need a tonic? Try Trimmer. Quoting from my letterhead. It is."

"Excuse a personal question, but didn't I see you talking with Miss Cynthia Meyrick a while back?"

"Possibly."

Mr. Trimmer came even closer.

"Engaged to Lord Harrowby, I understand."

"I believe so—"

"Young fellow"—Mr. Trimmer's tone was exultant—"I can't keep in any longer. I got a proposition in tow so big it's bursting my brain cells, and it takes some strain to do that. No; I can't tell you the exact nature of it, but I will say this—tomorrow night this time I'll throw a bomb in this hotel so loud it'll be heard round the world."

"An anarchist?"

"Not on your life—advertiser. And I've got something to advertise this hot February, take it from me. Maybe you're a friend of Miss Meyrick. Well, I'm sorry. For when I spring my little surprise I reckon this Harrowby wedding is going to shrivel up and fade away."

"You mean to say you're going to stop the wedding?"

"I mean to say nothing. Watch me. Watch Henry Trimmer. Just a tip, young fellow. Well, I guess I'll turn in. Get some of my best ideas in bed. See you later."

And Mr. Trimmer strode into the circle of light, a fine upstanding figure of a man, to pass triumphantly out of sight among the palms. Dazed, Dick Minot stared after him.

A voice spoke his name. He turned. The slim white presence again, holding toward him a slip of paper.

"The check, Mr. Minot—\$35. Is that correct?"

"Correct. It's splendid, because I'm never going to cash it. I'm going to keep it."

"Really, Mr. Minot, I must say good—"

He came closer. Thacker and Jephson faded. New York was far away. He was young, and the moon was shining—

"going to keep it—always. The first letter you ever wrote me?"

"And the last, Mr. Minot. Really I must go. Good night."

He stood alone with the absurd check in his trembling fingers. Slowly the memory of Trimmer came back. A bomb? What sort of a bomb?

Well, he had given his word. There was no way out; he must protect old Jephson's interests. But might he not wish the enemy success? He stared off in the direction the advertising wizard had gone.

"Trimmer, old boy," he muttered, "here's to your pitching arm!"



But you must forgive me—I was so excited.

the face of a watch. Let us find some pleasant topic. I believe Lord Harrowby said you were to be married soon?"

"Next Tuesday. A week from tomorrow."

"In San Marco?"

"Yes. It breaks auntie's heart that it can't be in Detroit. Lord Harrowby is her triumph, you see. But father can't go north in the winter—and Allan wishes to be married at once."

Minot was thinking hard. So Harrowby was auntie's triumph? And he was not Cynthia Meyrick's as well? He would have given much to be able to inquire.

Suddenly, with the engaging frankness of a child, the girl asked:

"Has your engagement ever been announced?" Mr. Minot.

"Why—er—not to my knowledge."

Minot laughed. "Why?"

"I was just wondering—if it made everybody feel queer. The way it makes me feel. Ever since 1 o'clock—I ought never to say it—I've felt as though everything was over. I've seemed old—old!" She clinched her fists and spoke almost in terror. "I don't want to grow old. I'd hate it!"

"It was here," said Minot softly, "Ponce de Leon sought the fountain of youth. When you came up I was pretending the one splashing out there was that very fountain itself!"

"If it only were!" the girl cried. "Oh, you could never drag me away from it! But it isn't. It's supplied by the San Marco waterworks, and there's a meter ticking somewhere. I'm sure."

"And now, Mr. Minot?"

"I know. You mean the \$35 I paid for driver. I wish you would write me a check. I've a reason."

"Thank you. I wanted to—so much. I'll bring it to you soon."

She was gone, and Minot sat staring into the palms, his lips firm, his hands gripping the arms of his chair. Suddenly, with a determined leap, he was on his feet.

A moment later he stood at the telegraph counter in the lobby, writing in bold, flowing characters a message for Mr. John Thacker on a certain seventeenth floor, New York:

I resign. Will stay on the job until a substitute arrives, but start him when you get this.

The telegram sent, he returned to his veranda chair to think. Thacker would be upset of course. But, after all,

strolling across the hotel courtyard toward yesterday morning's New York papers. As he walked the pert promises of Mr. Trimmer filled his mind. What was the proposition Mr. Trimmer had in tow? How would it affect the approaching wedding? And what course of action should the representative of Jephson pursue when it was revealed? For in the sensible light of morning Dick Minot realized that while he remained in San Marco as the guardian of Jephson's interests he must do his duty. Adorable Miss Meyrick might be, but any change of mind on her part must be over his dead body. A promise was a promise.

At the newsstand Minot met Jack Paddock, jaunty, with a gardenia in his buttonhole and the atmosphere of prosperity that goes with it.

"I haven't seen you since we left college, have I?" said Paddock. "Well, Dick, for a couple of years I tried to make good doing fiction. I turned them out by the yard—nice quiet little tea table yarns, with snappy dialogue. Once I got \$50 for a story. It was hard work—and I always yearn for the purple, you know."

"I know," said Minot gravely.

"Well, I've struck it, Dick. I've struck the deep purple with a loud, if sickening, thud. Hist! The graft I mentioned yesterday." He glanced over his shoulder. "Remember Mrs. Bruce, the wildest hostess in San Marco?"

"Of course I do."

"Well, I write her repartee for her."

"Her what?"

"Her repartee—her dialogue—the bright talk she convulses dinner tables with. Instead of putting my smart stuff into stories at eighty per I sell it to Mrs. Bruce at—I'd be ashamed to tell you, old man. I remarked that it was essentially soft. It is."

"This is a new one on me," said Minot, dazed.

A delighted smile spread over Mr. Paddock's handsome face.

"Thanks. That's the beauty of it. I'm a pioneer. There'll be others, but I was the first. Consider the situation. Here's Mrs. Bruce, loaded with diamonds and money, but tongue tied in company, with a wit developed in a small town. Bright, but struggling, young author comes to her—offers to make her conversation the sensation of the place for a few pesos."

"You did that?"

"Yes; I ask posterity to remember it was I who invented the graft. Mrs. Bruce fell on my fair young neck. Now she gives me in advance a list of her engagements, and for the important ones I devise her line of talk. Then, as I'm usually present at the occasion, I swing things round for her and give her her cues. If I am not there she has to manage it herself. It's a great life, only a bit of giving on me. I have to remember to be clever in company. If I forget and spring a good one she jumps on me proper afterward for not giving it to her."

"By the way," Paddock said, "you haven't told me what brought you south?"

"Business, Jack," said Minot. "It's a secret. Perhaps I can tell you later."

"Business? I think it's of course, you came for pleasure."

"There'll be no pleasure in this trip for me," said Minot bitterly.

"Oh, won't you hear Mrs. Bruce talk. Wait till you hear Mrs. Bruce talk. See you later."

At luncheon from a certain seventeenth floor in New York, an explosive telegram, it read:

Nonsense. Nobody here to take your place. See it through. You've given your word.

THACKER.

Gloomily Mr. Minot considered. What was there to do but see it through? Even though Thacker should send another to take his place, could he stay to woo the lady he adored? Hardly. In that event he would have to go away—never see her again—never hear her voice. If he stayed as Jephson's representative he might know the glory of her nervousness for a week, might thrill at her smile even while he worked to wed her to Lord Harrowby, and perhaps—who could say? Hard as he might work, might he not be thwarted? It was possible.

So after lunch he sent Thacker a reassuring message, promising to stay. And at the end of a dull hour in the lobby he set out to explore the town. The Mermaid tea house stood on the water front, with a small second floor balcony that looked out on the harbor. Passing that way at 4:30 that afternoon Minot heard a voice call to him. He glanced up.

"Oh, Mr. Minot, won't you come into my parlor?" Cynthia Meyrick smiled down on him.

"Splendid!" Minot laughed. "I walk forlorn through this old Spanish town. Suddenly a lattice is thrown wide, a fair hand beckons. I dash within."

"Thanks for dashing," Miss Meyrick greeted him on the balcony. "I was finding it dreadfully dull. But I'm afraid the Spanish romance is a little lacking. There's no moonlight, no lattice, no mantilla, no Spanish beauty."

"No matter," Minot answered. "I never did care for Spanish types. They flash like a skyrocket, then tumble in the dark. Now, the home grown girls!"

"And nothing but tea," she interrupted. "Will you have a cup?"

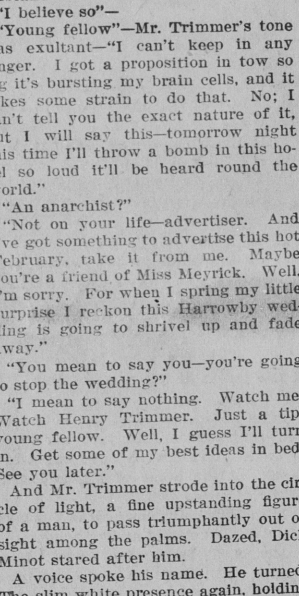
"Thanks. Was it really very dull?"

"Yes. This book was to blame." She held up a novel.

"What's the matter with it?"

"Oh, it's one of these books in which the hero and heroine are forever 'gazing into each other's eyes.' And they understand perfectly. But the reader doesn't. I've reached one of those puzzling matches now."

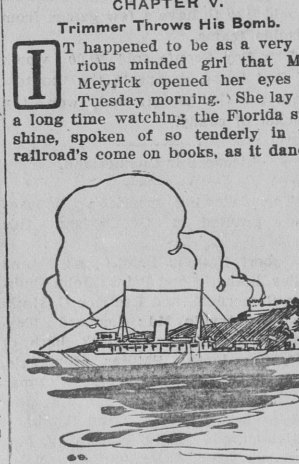
She was interrupted by the shrill triumphant cry of a yacht's siren at her back. She turned her head.



The Lileth.

across the foot of her bed. Today the Lileth was to steam into San Marco harbor! Today her bridegroom was to smile his slow British smile on her once more! She recalled these facts with the semblance of a thrill.

Mr. Minot after a lonesome if abundant breakfast, was at this moment



The Lileth.

"The Lileth," she said.

"Exactly," said Minot. "The bridegroom cometh."

Another silence.

"You'll want to go to meet him," Minot said, rising. He stood looking at the boat, flashing gayly in the sunshine. "I'll go with you as far as the street."

"But—you know Lord Harrowby. Meet him with me."

"It seems hardly the thing—"

"But I'm not sentimental. And surely Allan's not."

"Then I must be," said Minot. "Really—I'd rather not."

They went together to the street. At the parting of the ways Minot turned to her.

"I promised Lord Harrowby in New York," he told her, "that you would follow your lamp trimmed and burning."

She looked up at him. A mischievous light came into her eyes.

"Please—have you a match?" she asked.

It was too much. Minot turned and fled down the street. He did not once look back, though it seemed to him that he felt every step the girl took across that narrow pier to her fiancé's side.

As he dressed for dinner that night his telephone rang, and Miss Meyrick's voice sounded over the wire.

"Harrowby remembers you very pleasantly. Won't you join us at dinner?"

"Are you sure an outsider—"

"Nonsense. Mr. Martin Wall is to be there."

"Ah, thank you! I'll be delighted," Minot replied.

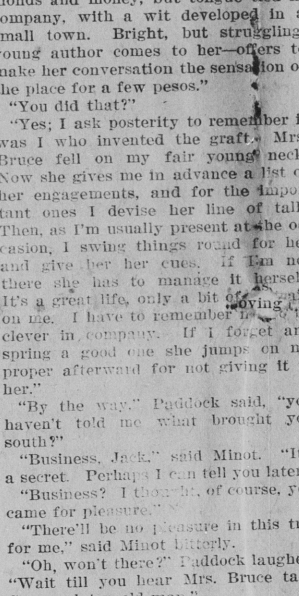
In the lobby Harrowby seized his hand.

"My dear chap, you're looking fit. Great to see you again! By the way, do you know Martin Wall?"

"Yes. Mr. Wall and I met just before the splash," Minot smiled. He shook hands with Wall, unaccountably genial and beaming. "The Hudson, Mr. Wall, is a bit chilly in February."

"My dear fellow," said Wall, "can you ever forgive me? A thousand apologies. It was all a mistake, a horrible mistake."

"I felt like a rotter when I heard about it," Harrowby put in. "Martin



The Lileth.

mistook you for some one else. You must forgive us both."

"Freely," said Minot. "And I want to apologize for my suspicions of you, Lord Harrowby."

"Thanks, old chap."

"I never doubted you would come—after I saw Miss Meyrick."

"She is a ripper, isn't she?" said Harrowby enthusiastically.

Martin Wall shot a quick, almost hostile glance at Minot.

"You've noticed that yourself, haven't you?" he said in Minot's ear.

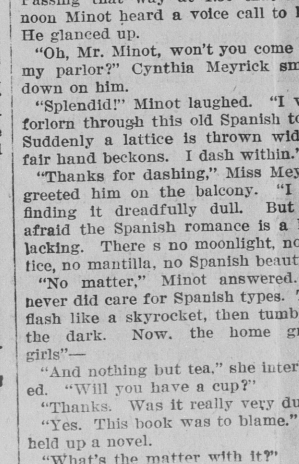
At which point the Meyrick family arrived, and they all went in to dinner.

It was after dinner when they all stood together in the lobby a moment before separating that Henry Trimmer made good his promise out of a clear sky.

Cynthia Meyrick stood facing the others, talking brightly, when suddenly her face paled, and the flippant words died on her lips. They all turned instantly.

Through the lobby, in a buzz of excited comment, a man walked slowly, his eyes on the ground. He was a tall, blond Englishman, not unlike Lord Harrowby in appearance. His gray eyes when he raised them for a moment were listless, his shoulders stooped and weary, and he had a long, drooping moustache that hung like a weeping willow above a particularly cheerless stream.

However, it was not his appearance that excited comment and caused Miss Meyrick to pale. Hung over his shoulders was a pair of sandwich boards such as the outcasts of a great city carry up and down the streets, and on the front board, turned full toward Miss Meyrick's dinner party, was printed in bold black letters:



His Eyes Fell Upon the Door of a Huge Safety Vault.

At the finest display of black pearls south of Malden Lane, New York.

Quickly he turned away. His eyes fell upon the door of a huge safety vault. It was swinging open!

Little beads of perspiration began to pop out on the forehead of Martin Wall. His heart was hammering like that of a youth who sees after a long separation his lady love. His eyes grew glassy.

Then Mr. Wall shut his lips firmly and thrust both of his hands deep into his trousers pockets. He stood there in the middle of that gorgeous room, a



His Eyes Fell Upon the Door of a Huge Safety Vault.

fat figure of a man suffering a cruel, inhuman agony.

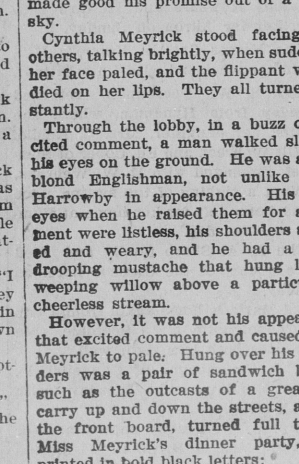
He was still standing thus when the tall man came running back. Apprehension clouded that sallow face.

"It was very kind of you," the small eyes of the clerk darted everywhere, then came back to Martin Wall. "I'm obliged—why, what's the matter, sir?"

Martin Wall passed his hand across his eyes as a man banishing a terrible dream.

"The little girl?" he asked.

"Hardly a scratch," said the clerk, pointing to the smiling child at his side. "It was lucky, wasn't it?" He was behind the counter now, studying the trays unprotected on the show-case.



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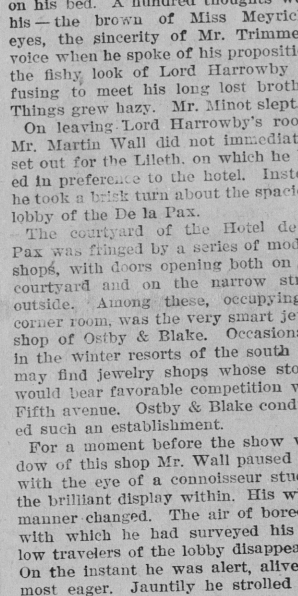
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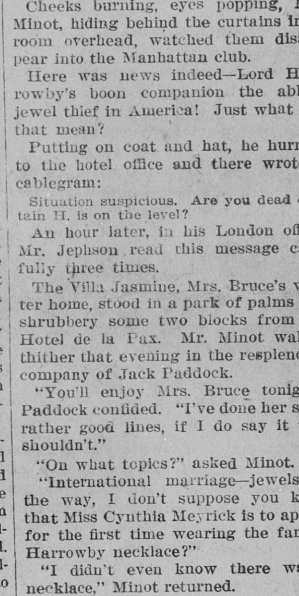
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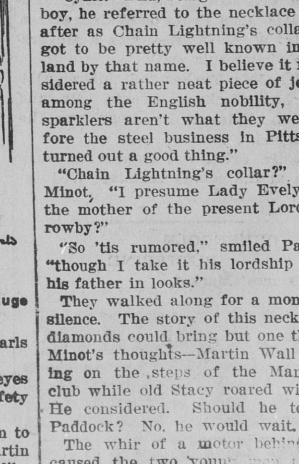
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(continued next week)