Love Insurance

EARL DERR BIGGERS

Author of

SEVEN KEYS TO BALDPATE

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He kept the bitterness from his tone as he greeced them there amid the soft magic of the Florida night. Together they went inside. In the center of a magnificent hallway they found Mrs. Bruce standing, like stout. Cortez on his Darlen peak, triumphant amid the glory of her gold.

Mr. Bruce slipped out of the shadows into the weariness of another formal dinner. Mrs. Bruce glittered, and he wrote the checks. He was a scraggly little man who sometimes ast for hours at a time in silence. There were those inkind enough to say that he sought lack, trying to recall the reason that had led him to marry Mrs. Bruce. When he beheld Miss Cyathia Meytick and knew that he was to take her into dinner Mr. Bruce brightened persentibly. None says a blind and deaften could have failed to. Castantis on could have failed to. Castantis on some the lang reom. Except for the Meyricks, Lartin Wall, Lord Harrowby had Paddek, Dick Mines, knew none of them her were a couple of colorless men with the referred to as "prominent".



club men," a horsy girl from Westclub men, a horsy gril from west-chester, an ex-ambasador's wife and daughter, a number of names from Boston and Philadelphia with their re-spective bearers. And, last but not least, the two Bond girls from Omaha bish even in that company, for their mether was a Van Reypan, and Van Reypans are rare birds in Omaha and

Mr. Minot took in the elder of the Bond girls and found that Cynthia Meyrick sat on his left. He glanced at her throat as they sat down. It was bare of ornament. And the he held, sparkling in her lovely hair, the perfect diamonds of Chain Lightning's collar. As he turned back to the table conlar. As he cannot be caught the eye of Mr. Martin Wall.
Mr. Wall's eye happened to be coming away from the same locality.
A half hour later Mrs. Bruce's dinner party was scattered among the palms

and flowers of her gorgeous lawn. Mr. and flowers of her gorgeous lawn. Mr. Minot had fallen again to the elder girl from Omaha, and blithely for her he was displaying his Broadway ignorance of horticulture. Suddenly out of the night came a scream. Instantly when he heard it Mr. Minot knew who had uttered it.

Unceremoniously he parted from the Carelle heavily and sped over the lawn.

Omaha beauty and sped over the lawn. But, quick as he was, Lord Harrowby was quicker, for when Migot came up he saw Harrowby bending over Miss Meyrick, who sat upon a wicker bench. "Cynthia, what is it?" Harrowby was

caying.
Cynthia Meyrick felt wildly of her hair.
necklace," she gasped—"Chain
ng's collar! He took it! He

"No matter," Harrowby replied.
"Don't give it another thought, my

"But how can I help"

"But how can 1 help"—
"I shall telephone the police at once."
announced Spencer Meyrick.
"I beg you'll do nothing of the sort,"
expostulated Lord Harrowby. "it
would be a great inconvenience. The
thing wasn't worth the publicity that
would result. I insist that the police
be kept out of this."

Argument—loud on Mr. Meyrick's

thing wasn't worth the publicity that would result. I insist that the police be kept out of this."

Argument—loud on Mr. Meyrick's part—ensued. Suggestions galore were offered by the guests. But in the end Lord Harrowby had his way. It was agreed not to call in the police. Mr. Minot, looking up, saw a sneering smile on the face of Martin Wall. In a flash he knew the trutb.

With Aunt Mary calling loudiy for smelling salts and the whole party more or less in confusion, the return to the house started. Mr. Paddock walked at Minot's side.

"Rather looks as though Chain Lightning's collar had choked off our gay-need two corking lines for me by not wearing it where you'd naturally expect a necklace to be worn."

Minot maneuvered so as to intercept Lord Harrowby under the portico.

"May I speak with you a moment?" how seen of another formal firuce glittered, and he is. He was a scraggly sometimes sat for hours me. There were those to say that be sought means the reason that marry Mrs. Bruce.

What should he do-go to her and tell her of Harrowby's amiable eccentricities? He could hardly do that—Harrowby had taken him into his con-

fidence—and, besides, there was Jeph-son of the great bald head, the Peter Pan eyes. Nothing to do but wait. Returning to the hotel from Mrs. Bruce's villa, he found awaiting him a cable from Jephson. The cable assured him that beyond any question the man in San Marco was Allan Harrowby and, like Caesar's wife, above suspicion.

suspicion.
Yet even as he read Lord Harrowby walked through the lobby, and at his side was Mr. James O'Malley, house detective of the Hotel de la Pax. They



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Who took this necklace from Miss Meyrick's hair?" asked Minot hotly. came from the manager's office, wher

came from the manager's office, where they had evidently been closeted. With the cablegram in his hand Minot entered the elevator and ascended to his room. The other hand was in the pocket of his topcoat, closed tightly upon Chain Lightning's collar—the bauble that the Earl of Raybrook had once wagered against a kiss.

Mr. Minot opened his eyes on Thursday morning with the uncomfortable feeling that he was far from his beloved New York. For a moment he lay dazed, wandering in that dim borderland between sleep and waking. Then suddenly he remembered.

"Oh, yes, by jove," he muttered, "Tve been knighted. Groom of the backstairs scandals and keeper of the royal jewels—that's me."

Jewels—that's me."

stairs scandals and keeper of the royal jewels—that's me."

He lifted his pillow. There on the white sheet sparkled the necklace of which the whole British nobility was proud—Chain Lightning's collar. Some seventy-five blue-white diamonds, pear shaped, perfectly graduated. His for the romain!

seventy-five blue-white diamonds, pear shaped, perfectly graduated. His for the moment!

"What's Harrowby up to, I wonder?' he reflected. "The dear old top! Nice, pleasant little party if a policeman should find this in my pocket."

Another perfect day shone in that narrow Spanish street. Up in Manhattan theatrical press agents were crowning huge piles of show with posters amounting their attractions. Ferries were held out by the high the fractions building. Here half where the tree of the thought he fractions building. Here half simple and the fractions building. Here half simple and the fractions building. Here half simple and the fractions the action where he had a present in white flammels, above his grandwith the accepted Paddock's invalidation to join him.

"By the way," said him, house the conjuntance of the San Masce Mail

"I don't know what to make of it," answered Minot truthfully. He was suddenly conscious of the necklace in his inside coat pocket.

After the Trained Seals.

INOT and Paddock returned late, and their dinner was correspondingly delayed. It was 8:30 o'clock when they at last strolled into the lobby of the De la Pax. There they encountered Miss Meyrick, her father and Lord Harsenblock.

"We're taking Harrowby to the movies," said Miss Meyrick. "He confesses he's never been. Won't you come along?"

night-white, slim, laughing, irrisisti-

After the third picture the lights of the auditorium were turned up, and the hour of vaudeville arrived. On to the stage strolled a pert, confident youth garbed in shabby grandeur, who attempted sidewalk repartee.

When the young man had wrung the last encore from a kindly audi-ence the drop curtain was raised and revealed on the stage in gleaming revealed on the stage in gleaming splendor Captain Ponsonby's troupe of trained seals. An intelligent ag-



gregation they proved, balancing balls on their small heads, juggling flaming torches and taking as their just due lumps of sugar from the captain's hand as they finished each feat.

"Clever beasts, aren't they?" Lord Harrowby remarked. And as Captain Ponsonby took his final curtain his lordship added:

"Er—what follows the trained

believe would modify burned to do be and the supposed to the supplemental to the supplemental to the supplemental to the supplemental to do be a supplemental to the s

Next the speaker shifted his scene to Eton, thrilled his hearers with the story of his revolt against Oxford, of his flight to the States, his wild days in Arlzona. And he pulled out of his pocket a letter written by the old Earl of Raybrook himself profanely expostulating with him for his madness and begging that he return to ascend to the earldom when the old man was no more.

The pleasantest smile he had so far shown San Marco.

"Exactly. He was fearfully rattled, was Meyrick. My word, how he did go on! Considers his daughter humilitated by the antics of that creature we saw on the stage tonight. Can't say I blame him, either. The wedding is indefinitely postponed, unless that impostor is removed from the scene immediately."

"Oh—unless." said Minor.

"What's all over?"
"What's all over?"
"Beerything: The marcings—may chance for happiness—Minot, I'm a most unischy chap. Meyrich has just postponed the wedding in a frightfully loud tone of veltor.
"Pestponed M?" Bad news for Juppleon this, yet as he speks Mr. Mines felt



"Minot, old chap," he drawled. "It's all ever."

a thrill of joy in his heart. He smiled the pleasantest smile he had so far shown San Marco.

"Exactly. He was fearfully rattled, was Meyrick. My word, how he did go on! Considers his daughter humili-ated by the auties of that creature we

"You stope cried. "You are a new impostor."

The man on the stage stood shading his eyes with his hand.

"Ah, Allan," he answered, "so you are here, after all? Is that quite the proper greeting after all these years?"

A roar of sympathetic applause greeted this sally. There was no doubt as to whose side Mr. Trimmer's friend, the public, was on. Harrowby stood in his place, his lips twitching, his eyes for once blazing and angry.

Dick Minot was by this time escorting Miss Meyrick up the aisle, and they came quickly to the cool street. Harrowby, Padd chand Spencer Meyrick followed the radius of Capid, but it begins to look more like Captain Kidd. Ah, well, I'll do my like the soft moonlight for a little while, Lord Harrowby. While I'm going out into the soft moonlight for a little while, Lord Harrowby. While I'm gone you might call Spencer Meyrick up and ask him to do nothing definite the hears from me—us—er—you."

"Splendid of you, really," said Harrowby, "Ale that being fill settled, I'll when hears from me—us—er—you."

"Splendid of you, really," said Harrowby, "Ale that being fill settled, I'll un back to the theater?"

"And I have the realing that you've have the realing that you'

mot turn. He twinted the knob of door. It was unlocked. He stepped inside and flashed on the light.

His small abode was in a mad disorder. The chiffonier drawers had been emptided on the floor, the bed was torn to pieces, the rug thrown in a corner. Minot smiled to himself.

Some one had been searchingsearching for Chain Lightning's collar. Who? Who but the man he had bumped against in that dark passageway?

As Dick Minot bent over to pick up his scattered property a knock sounded on the half open door, and Lord Harrowby dopped in. The nobleman was gloom personified. He threw himself despondently down on the bed.

"Minot, old chap," he drawled, "it's all over". His eyes took in the wreckage. "Eh? What the deuce have you been doing, old boy?"

"I heren't been doing anything," Minot watching him, knew why he hesitated. He suspected that the young man in the tiny boat there on the calm, bright waters had come to repay a call earlier in the evening—a call made while the host was out. At last he decided to let down the hesitated. He suspected that the young man in the tiny boat there on the calm, bright waters had come to repay a call earlier in the evening—a call made while the host was out. At last he decided to let down the lestitude. For a moment Wall hesitated. And Minot, watching him, knew why he hesitated. He suspected that the young man in the tiny boat there on the calm, bright waters had come to repay a call earlier in the evening—a call made while the host was out. At last he decided to let down your accommodation lader?"

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"I was that it you in the were had been searching—in the tiny boat there on the calm, bright waters had come to repay a call earlier in the evening—a call made while the host was out. At l

"I haven't been doing anything," Mi- the situation as I see it: Wanted, board

ge. "Ch? What the deuce have you ge, and may accompanies me to your delightful little city is beyond any question whatsever George Harrow by, the eldest son of the Earl of Ray-brook, and as such he is entitled to call himself. Lord Harrowby. I know the American people well enough to feel sure that when they realize the facts they will demand that justice be done. That is when they realize the facts they will demand that justice be done. That is why I have prevalled to be like they will demand that justice be done. That is why I have prevalled to be done. That is why I have prevalled the revelope from his pocket and the will be a plot barcase before your His lord; all public case before your His lord; all public to getting sequanted. He has comen for the subject of his discourse. The Old Days at Rakedale Hall. Ladies and gentlemen, I have the honor to finiteduce the well Lord Harrowby."

Other of the wins as beginning when Mr. Trimmer and pound of the wins as a subject of his discourse the public of the wins as a subject of

They rowed ashore in company with two hasky members of the yacht's crew, and ten minutes later Minot was walking with the pompous Mr. Trimmer through the quiet plaza. He had told that gentleman that he came from Allan Harrowby to talk terms, and Trimmer was puffed with pride accordingly. accordingly

"So Mr. Harrowby has come to his senses at last?" he said. "Well, I thought this vaudeville business would bring him round, although I must say

pocket a letter written by the old Earl of Raybrook himself profanely expostulating with him for his madness and begging that he return to ascend to the earldom when the old man was no more.

The "real Lord Harrowby" finished reading this somewhat pathetic appeal with a little break in his voice and stood looking out at the audience.

"If my brother Allan himself were in the house," he said, "he would have to admit that it is our father speaking in that letter."

A rustle of interest ran through the auditorium. The few who had recognized Harrowby turned to stare at him now. For a moment he sat silent, his face a variety of colors in the dim light. Then with a cry of rage he leaped to his feet.

"You stole that letter, you cur," he cried. "You are a liar, a fraud, an impostor."

The man on the stage stood shading began. The word for function of fault of mine."

The man on the stage stood shading began that creature we saw on the stage tonight. Can't say I blame him, either. The wedding is in definitely postponed, unless that impostor is removed from the scene immediately."

"Oh—unless," said Minot. His heart. My publicity campaign has hardly started. I had so many lovely little plans for the future. Say, it makes me sad to win so soon."

"Sorry?" laughed Minot. "Lord Harrowby, blinking wisely.

"Lord Harrowby," Minot began. "You intimated the other day that this man might really be your brother.—

"No," Harrowby broke in. "Impossible. I good a look at the chap to night. He's no more a Harrowby than you are."

"You give me your word for that?"

"Absolutely. Even after twenty years of America no Harrowby would drag his father's name on to the vaude ville base profaned down in my heart. My publicity campaign has hardly started. I had so many lovely little plans for the future. Say, it makes me sad to win so soon."

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not. "I never heard of you or any of (continued next week)

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