## Love Insurance

By

EARL DERR BIGGERS Author of

SEVEN KEVS TO BALDPATE

Copyr 1. 114. the Bobbs-Merrill

in the a real interpolation of the them is a real light had been waved three times. "Mr. Trimmer," Minot said, "your tales are more interesting than the "Texture of the them is a real light had been waved three times."

"It real that the way they look at it here? This is no place for us. "A cluster? This is no place to us. "A cluster? This is no

tales are more interesting than the classics." He stood. "Some other time I hope to hear a continuation of them. Just at present Lord Harrowby, or Mr., if you prefer, is waiting to hear what arrangement I have made with you. You must pardon me."
"I can talk as we walk along," said

Trimmer, and proved it. In the middle of the deserted plaza they sep-arated. At the dark stage door of the opera house Trimmer sought his propo-"Who d'yer mean?" asked the lone

stage hand there.
"George—Lord Harrowby," insisted

Mr. Trimmer.
"Oh, that bum actor! Seen him go-

ing away awhile back with two men that called for him."

"Bum actor!" cried Trimmer indig-nantly. He stopped. "Two men! were they?'

Who were they?"

The stage hand asked profanely how
he could know that, and Mr. Trimmer
hurriedly departed for the side street
boarding house where he and his
fallen nobleman shared a suit.

About the same time Dick Minot blithely entered Lord Harrowby's apartments in the Hotel de la Pax.

apartments in the Hotel de la Pax.

"Well," he announced, "you can look unl
cheer up. Little George is painlessly you on."

removed. He sleeps tonight aboard
the good ship Lileth, thanks to the
efforts of Martin Wall, assisted by
yours truly." He stopped and stared
in awe at his lordship. "What's the
matter with you?" he inquired.

Harrowby waved a hopeless hand.

"Minot," he said, "it was good of
you. But while you have been assist

you. But while you have been assisting me so kindly in that quarter another and a greater blow has fallen."
"Heavens! What?" cried Minot.

"It is no fault of mine" - Harrow-

by began.
"On which I would have gambled my immortal soul." Minot said. it was all over and dore

tere. Gabrielle liuse is "Now s here. She's here—with the letters."
"Oh, for a Bunker's ink eraser!" Mi-

On the same busy night when the Lileth flashed her red signal and Miss Gabrielle Rose arrived with a package of letters that screamed for a Bunker's two strangers invaded San Marco by means of the 8:19 freight south. Frayed, fatigued and famished as they were, it would hardly have been kind

various come s of the intermediate sound globe, they hat known prosperity, the weekly pay er elope and the buyer's trock of the finger summoning arook of the finger summoning arook of the finger summoning arook of the finger summoning around the saw the hearded man shaking his great head violently.

1. 1

\*, 100 +04 (S.) (1)

brass. He twinkled about him as he walked at the bright lights and spurious gayety under the spell of which San Marco sought to forget the rates per day with bath.

"The French," he mused, "are a

rates per day with bath.

"The French." he mused, "are a volatile people, fond of light wines and dancing. So, it would seem, are the inhabitants of San Marco. White flannels, Harry, white flannels—they should incase that leaning tower of Pisa you call your manly form."

The other—long, cadaverous, immersed in a gentle melancholy—groaned.

groaned.
"Some day," said the short man dreamily, "when I am back in the haunts of civilization again I am going to start something—a society for meting the stone hearts of editors. Motto, 'Have a heart, have a heart.' Emblem, a roast beef sandwich rampant on a cloth of linen. Ah, well, the day will

d 'n the plaza. In the provided the town al-Above him hung a Not Feed or Other Alligator."
read and drew back

Into earnest converse with a citizen of San Marco. In a moment he returned to his companion's side.

"One newspaper," he announced; "the Evening Chronicle. Suppose the office is locked for the night, but come along, let's try."

"Feed or otherwise annoy," muttered the little man blankly. "For the love of Allah—alms!"

They traversed several side streets and came at last to the office of the Chronicle. It was a modest structure verging on decay. One man sat alone in the dim interior, reading exchanges under an electric lamp.

"Good evening," said the short man genially. "Are you the editor?"

"Uh-huh," responded the Chronicle man without enthusiasm from under his green eye shade.

his green eye shade.
"Glad to know you. We just drop-"Glad to know you. We just dropped in—a couple of newspaper men, you know. This is Mr. Harry Howe, you know. This is Mr. Harry Howe, until recently managing editor of the Mobile Press. My own name is Robert O'Neill, a humble editorial writer on the same sheet."
"Uh-huh. If you had jobs, for God's,

sake why did you leave them?"
"I suppose." ventured O'Nelll, most
of the flash gone from his manner,
"there is no other newspaper here?"
"No, there isn't. There's a weird

"No, there isn't. There's a weird thing here called the San Marco Mail -a morning outrage. It's making money, but by different methods than I'd care to use. You might try there. You look unlucky. Perhaps they'd take

He rose from his chair and gave them

CHAPTER IX.

Two Birds of Passage. N the dark second floor hallway where the Mail offle was sus-pected to Unit they groped about determinedly. No sign about the examinedly. No sign of any nature product an Marco's only morning paper. A solitary light, shining through a transon, beckoned. Boldly O'Neill pushed open the door. To the knowing in strils of the two birds of passive was wafted the odor they loved, the unique inky odor of a paystage. Their eyes beheld a paystage of the product of the paystage of the pays of the pay Their eyes beheld a a typewriter or two, center of the room was der an electric lamp. a bottle and glasses, ent men played poker

one was burly and bearded; the as slight, pale, nervous.
From an unner room came the click of linotypes—lonesome linotypes that seemed to have strayed far from their section. native haunts.

The two men finished playing the hand and looked up.
"Good evening," said O'Neill, with a smile that had drawn news as a magnet draws steel in many odd corners "Gentlemen, four newspaper men meet in a strange land. I perceive you have on the table a greeting unquestionably suitable."

The bearded man laughed, rose and

discovered two extra glasses on a near-by shelf.
"Draw up," he said heartily. "The place is yours. You're as welcome as pay day."
"Thanks." O'Neill reached for a

And he mentioned his own name and

"Call me Mears," said the bearded one. "I'm managing editor of the Mail, and this is my city editor, Mr. Elliott. "Delighted!" breathed O'Neill. "A

pleasant little haven you have found here. And your staff? I don't see the members of your staff running in "Mr. O'Neill," said Mears impressive-

ly, "you have drunk with the staff of the Mail."

O'Neill's face shone "You two?" These gentlemen all with jo: from Mobile. he finished "Here er for work, and we

One of the strangers was short, with saming red hair and in his eye the twinkle without which the collected without of Bornard Shaw are as sound-

of the or

No, sir: two of as are plenty and running over, eh. Bill?"
"Plenty and running over," agreed the city editor warmly.
Into their boots tumbled the hearts

of the two strangers in a strange land. Gloom and hunger engulfed them. But the managing editor of the Mail was continuing, and what was this he

was saying?

"No. boys, we don't need a staff. Have just as much use for a mani-cure set. But you come at an opportune time. Wanderlust—it tickles the soles of four feet tonight, and those Wanderlust-it tickles the soles of four feet tonight, and those four feet are editorial feet on the Mail. Something tells us that we are going away from here. Boys, how would you like our jobs?"

He stared placidly at the two strangers. O'Neill put one hand to bits bead.

nis head.
"See me safely to my park bench,
Harry." he said. "It was that drink
on an empty stomach. I'm all in a
daze. I hear strange things."
"I hear 'em, too." said Howe. "See

here"—he turned to Mears—"are you offering to resign in our favor?"
"The minute you say the word."

"Both of you?"
"Believe me." said the city editor,
"you can't say the word too soon."
"Well," said Howe, "I don't know
what's the matter with the place, but
you can consider the deal closed."
"Spaken We a sport!". The hearded

you can consider the deal closed."
"Spoken like a sport!" The bearded
man stood up. "You can draw lots to
determine who is to be managing editor and who city editor. It's an excellent scheme. I attained my proud position that way. One condition I attach.
Ask no questions. Let us go out into
the night unburdened with your interregation points."

gation points." rogation points."
Elliott, too, stood. The bearded man indicated the bottle. "Fill up, boys. 1 propose a toast. To the new editors of the Mail. May heaven bless them and bring them safely back to the north when Florida's fittul fever is past."
Dizzily, uncertainly, Howe and O'Neill drank. Mr. Mears reached out a great red hand toward the hertle.

a great red hand toward the bottle "Pardon me—private property," he said. He pocketed it. "We bid you goodby and good luck. Think of us on the choochoo, please. Riding far—riding far."

'But-see here"- cried O'Neill. "But me no buts," said Mears again. "Nary a question, I beg of you. Take our jobs, and if you think of us at all think of gleaming rails and a speeding rain. Once more—goodby."

The door slammed. O'Neill looked at

"Fairles," he muttered, "or the D.

T's. What is this—a comic opera or a town? You are managing editor, Harry. I shall be city editor. Is there a city to edit? No matter."

"No," said Howe. He reached for the greasy pack of cards. "We draw for it. Come on. High wins." "Jack," announced Mr. O'Neill. "Deuce," smiled Howe. "What are

your orders, sir?" O'Neill passed one hand before his "A steak," he muttered.

done. Mushroom sauce. French fried potatoes. I've always dreamed of running a paper some day. Hurry up with that steak."

up with that steak."
"Forget your stomach." said Howe.
"If a subordinate may make a suggestion, we must get out a newspaper.

Ah, whom have we here?"

A stocky, red faced man appeared from the inner room and stood regarding them. 'Where's Mears and Elliott?" he de-

manded. "I am the new managing editor. What

"Yam the new managing editor. What can I do for you?"

"You can give me four columns of copy for the last page of tomorrow's Mail," said the stocky man calmly. "I'm foreman of something in there we call a composing room. Glad to meet you?"

"Four columns," mused O'Neill. The foreman pointed to a row of battered books on a shelf.

down a book. "We'll fix you up in ten minutes. Mr. Howe, will you please do me two columns on—er—mulligatawny—murder—mushrooms. That's it. On mushrooms. The life story of the humble little mushroom. I myself will dash off a column or so on the climate of Algeria."

They looked up suddenly ten minutes later to find a man standing between them. He was a little man, clad all and what help was this, pray? Disamble with the substitution of the substitut in white, suit, shoes, stockings. His sly old face was a lemon yellow, and his eyes suggested lights faming in the

dark woods at night.
"Beg pardon," said the little man.
"Ab, and what can we do for you?" mquired O'Neill.
"Nothing. Mr. Mears? Mr. Elliott?"



"Gone. Vamosed. You are now speak-to the managing editor of the Mail."
"Ah! Indeed?"

We are very busy. If you'll just we are very busy. It you'll just tell me what you want"—
"I merely dropped in. I am Manuel Gonzale, owner of the Mail."
"Good Lord!" cried O'Neill.
"Do not be disturbed. I take it you

gentlemen have replaced Mears and Elliott. I am glad. Let them go. You look like bright young men to me-quite bright enough. I employ you." "Thanks." stammered the managing editor

'Don't mention it. Here is Mme. "Don't mention it. Here is since. On Dit's column for tomorrow. It runs on the first page. As for the rest of the paper, suit yourselves."

O'Nelli took the copy and glanced

'Are there no libel laws down here?"

he asked 'The material in that column," said "The material in that column, sand the little man, his eyes narrowing, "concerns only me. You must understand that at once."
"The madame writes hot stuff," ventured O'Neill.

"I am the madame," said the owner

"I am the madame," said the owner of the Mail with dignity.

He removed the copy from O'Neill's hand and glided with it into the other room. Scarcely had he disappeared when the door was opened furiously and a panting man stood inside. Mr. Henry Trimmer's keen eye surveyed the scene.

"Where's Mears—Elliott?" he cried.

"You're not the cashier, are you?" asked O'Neill with interest.
"Don't try to be funny," roared Trimmer. "I'm looking for the editor of this paper." mer. "I'm this paper."

this paper."

"Your search is ended." O'Neill replied. "What is tt?"

"You mean you- Say! I've got a front page story for tomorrow's issue that will upset the town.'

"Come to my arms," cried O'Neill. "What is it?" The real Lord Harrowby has been

O'Neill stared at him sorrowfully. "Have you been reading the Duchess gain?" he asked. "Who is Lord Har-

"Do you mean to say you don't know? Where have you been buried

Out of the inner room glided Manuel Gonzale, and, recognizing him, Mr. Trimmer poured into his ear the story

of George's disappearance. Mr. Gonzale rubbed his hands.
"A good story," he said. "A very good story. Thank you, a thousand times. I myself will write it."

With a scornful glance at the two strangers, Mr. Trimmer went out, and Manuel Gonzale sat down at his desk. O'Neill and Howe returned to their en-

cyclopedic dispatches.

"There you are," said Gonzale at last, standing. "Put an eight column head on that, please, and run it on the front page. A very fine story. The paper must go to press"—he looked at his watch—"in an hour. Only four pages. Please see to the makeup. My circulation manager will assist you with the distribution." At the door he pages distribution." At the door he paused. "It occurs to me that your exchequer may be low. Seventy-five dollars a week for the managing editor. Fifty for the city editor. Allow me—\$10 each, in advance. If you need more pray remind me

Into their hands he put crinkling bills. And then, gliding still like the fox he looked, he went out into the night.

anded.
"Sister," cried O'Neill weakly, "the fairles are abroad tonight. I hear the rustle of their feet over the grass."

Friday morning found Mr. Minot ready for whatever diplomacy the day "Sister," cried O'Neill weakly, "the

might demand of him. He had a feel-ing that the demand would be great. The unheralded arrival of Miss Gabri-elle Rose and her packet of letters preented no slight complication. What-ever the outcome of any suit she might start against Harrowby, Minot was sure that the mere announcement of it would be sufficient to blast Jephson's hopes for all time. Old Spencer Meyseed books on a shelf.
"It's been the custom," he said, "to ill up with stuff out of that encycloedia there."
"Thanks," O'Neill answered. He took "Thanks," O'Neill answered. He took sown a book. "We'll fix you up in ten

a cable to Jephson telling of Miss Rose's arrival and asking for informa-tion about her. Lunch time came—2 o'clock. At 2:30.

out of London, Jephson spoke. Said his cable:

gustedly Minot read the cable again. Four o'clock the respite he had asked from the Galety lady was coming on apace, and with every tick of the clock his feeling of helplessness grew. He mentally berated Thacker and Jephson.

They left him alone to grapple with wild problems, offering no help and asking miracles. Confound them both!

Three o'clock came. What—what was he to say? Lord Harrowby, interrogated, was merely useless and frantic. He couldn't raise a shilling. He couldn't offer a suggestion, "Dear old chap," he moaned, "I depend on

Three-thirty! Well, Thacker and Jephson had asked the impossible, that was n'!. Miros for he had done his best. No many rild do more. He was but—golden ossibility of Miss Cynthia Marrick free to be wooed.

Yet he must be faithful to the last.

At a quarter to four he read Jephson's cablegram again. As he read, a plan ridiculous in its ineffectiveness occurred to him. And since no other came in the interval before 4 he walked into Miss Rose's presence determined to try out his weak little bluff.

> CHAPTER Y Tears From the Galety.

the piano—a whispering, seduc-tive little tune. As Minot stepped to her side she glanced up at him with a coy inviting smile. But she drew back a little at his de-

rmined glare.
"Miss Rose." he said sharply, "I

termined glare.

"Miss Rose." he said sharply, "I shall see."

"Lord Harrowby for breach of contract to marry you."

"Why—why not?" she stammered.

"Because." said Minot, with a triumphant smile, though it was a shot in the dark, "you already had a husband when those letters were written to you."

He pretended not to understand.

to you"

Well, he had done his best. A rather childish effort, but what else was there to attempt? Poor old Jephson!
"Nonsense." said the Gaiety lady, and continued to play.
"Nothing of the sort." Minot r plied.
"Why, I can produce the man myself."
Might as well go the limit while he was about it. That should be his consolation when Jephson lost. Might as well-but what was 'his?
Gabrielle Rose had turned livid with sinking into a chair.

solation when Jephson lost. Might as well--but what was this?

Gabrielle Rose had turned livid with anger. Her lips twitched, her china blue eyes flashed fire. If only her lawyer had been by her side then! But he

"If you refer to your husband," said Minot, "he has done just that."

"He's not my husband," she snapped. Oh, what was the use? Providence was with Jephson.

"No, of course not—not since the divorce," Minot answered. "But he was when those letters were written."

The Gaiety lady's chin began to tremble.

tured, "that he is also a prince."
"Yes," said the woman, "that's what
I thought when I married him. He's
the prince of liars; that's as far as his
royal blood goes."
A silence while Miss Gabrielle Rose

A silence while Miss Gabrielle Rose felt in her sleeve for her handkerchief.
"I suppose," Minot suggested, "you will abandon the suit"—
She looked at him. Oh, the pathos of the beart through his clenched teeth. The girl

er-ex-husband?"
"Only I know of him," smiled Minot.
The smile died from his face. For he saw bright tears on the long lashes, of the Galety lady. She leaned close.
"Mr. Minot," she said, "it is I who "Mr. Minot," she said, "it is I who need a friend. Not Harrowby. I am here in a strange country, without



funds, alone, helpless. Mr. Minot, you could not be so cruel."

"I—I—I'm sorry," said Minot uncom-

lady was an actress, and she act-"I—I feel so desolate," she moaned, dabbing daintily at her eyes. "You will help me. It cannot be I am mistaken in you. I thought—did I imagine it—this morning when I sang for you—you

liked me-just a little?" Nervously Minot rose from his chair and stood looking down at her. He tried to answer, but his voice seemed "Just a very little?" She, too, rose

"Just a very little?" She, too, rose and placed her butterfly hands on his shoulder. "Tou do like me—just a little, don't you?"
Her pleading eyes gazed into his. It was a touching scene. To be besought thus tenderly by a famous beauty in the secluded parior of a southern hotel! The touch of her hands on his shoulders thrilled him. The odor of Jockey Club—

It was at this instant that Mr Minot looking past the Galety lady's beautiful golden confure, beheld Miss Cynthia Meyrick standing in the doorway of

yond repair.

"My dear lady"—gently Minot slipped from beneath her lovely hands—"I assure you I do like you—more than a little. But unfortunately my loyalty to

THE Galety lady was playing on Harrowby-no, r won t say that cumstances are such that I cannot be your friend in this instance. Though if I could serve you in any other way"— Gabrielle Rose snapped her finets "Very well." Her voice had a metal-lic ring now. "We shall see what we

He pretended not to understand.

wasn't, And so she cried hotly:
"He's told!" The little brute's told!"
Good Lord! Minot felt his knees weaken. A shot in the dark had hit the target after all?
"If you refer to your husband," said Minot, "he has done just that."
"To put yourself out that our wedding may be a success!" Was this sarcasm, Minot wondered. "I'm so glad to know about it, Mr. Minbt. It shows me at last—just what you think is"—she looked away—"best for me."
"Best for you? What do you mean?"
"Best for you? What do you mean?"
"Can't you understand? From some

"Can't you understand? From some things you've said I have thought— perhaps—you didn't just approve of ble.

"And he promised me, on his word of honor, that he wouldn't tell. But I suppose you found him easy. What honor could one expect in a Persian carpet dealer?"

A Persian carpet dealer? Into Minot's mind floated a scrap of conversation heard at Mrs. Bruce's table.

"But you must remember," he ventured, "that he is also a prince."

"Yes," said the woman, "that's what I thought is a single perhaps—you didn't just approve of my—marriage. And now I see I misconstrued you—utterly. You want me to marry Harrowby. You're working for it. I shouldn't be surprised if you were on that train last Monday just to make sure—I'd—get here—safely."

"Really, it was inhuman. Did she realize how inhuman it was? One glance at Minot might have told her. But she was still looking away.

"So I want to thank you, Mr. Minot."

"So I want to thank you, Mr. Minot," she went on. "I shall always remember your—kindness. I couldn't understand at first, but now—I wonder? You know "I wonder? You know "I wonder? You know "I wonder?" know, it's an old theory that as soon as

that baby stare!

"You are acting in this matter simply as Harrowby's friend?" she asked.

"Simply as his friend."

"And—so far—only you know of my—er—ex-husband?"

"Only I know of him."

She was gone! Minot sat swearing softly to himself, banging the arm of his chair with his fist. He raged at Thacker, Jephson, the solar system. Gradually his anger cooled. Under-neath the raillery in Cynthia Meyrick's tone he had thought he detected some-thing of a serious note, as though she were a little wistful, a little hurt.

Just a little! Bah!
Minot rose and went out on the ave-

Prince Nevin Bey Imno was accustomed to give lectures twice daily on the textures of his precious rugs at his shop in the Alameda courtyard. His shop in the Alameda courtyard. His afternoon lecture was just finished as Mr. Minot stepped into the shop. A dozen awed housewives from the middle west were hurrying away to write home on the hotel stationery that they had met a prince. When the last one had gone out Minot stepped forward. "Prince. I've dropped in to warn you. A very angry woman will be here shortly to see you."

The handsome young Persian shrugged his shoulders and took off the jacket of the native uniform with which he embellished his talks.

"Why is she angry? All my rugs—

"Why is she angry? All my rugs—
they are what I say they are. In this
town are many liars selling oriental
rugs. Oriental! Ugh! In New Jersey
they were made. But not my rugs.
See! Only in my native country, where
I was a prince of the"—
"Yes The See I was a prince of the"—"Yes The See I was a prince of the "The See I was a prince of the "T "Yes, yes. But this lady is not com-ing about rugs. I refer to your ex-

wife."
"Ah! You are mistaken. I have "Ah! You are mistaken. I have never married."
"Oh, yes, you have. I know all about it. There's no need to ite. The whole story is out and the lady's game in San Marco is queered. She thinks you told. That's why she'll be here for a

chat."

"But I did not tell. Only this moraing did I see her first. I could not tell—so soon. Who could I tell—so soon?

"I know you didn't tell. But can you prove it to an agitated lady? No. You'd better close up for the evening."

"Ah, yes—you are right. I am innocent—but what does Gabrielle care for innocence? We are no longer married—still I should not want to meet her now. I will close. But first—my friend—my benefactor—could I interest you in this rug? See! Only in my native country, where"—

"Prince," said Minot, "I couldn't use a rug if you gave me one."

a rug if you gave me one."

That is exactly what I would do.
You are my friend. You serve me. I give you this. Fifty dollars. That is giving it to you. Note the weave. Only

in my" "Good night," interrupted Minot.

cooling past the Galety lady's beautiful golden colffure, beheld Miss Cynthia Meyrick standing in the doorway of that parlor, a smile on her face. She disappeared on the instant, but Gabrielle Rose's "big scene" was ruined beyond repair.

"My dear lady"—gently Minot slipped from beneath her lovely hands—"I assure you I do like you—more than a little. But unfortunately my loyalty to and Thacker could command his service, they could not command his heart

Did she care? Bitter-sweet thought! In the midst of all this farce and melo-drama had she come to care just a little?