

Love Insurance

By
EARL DERR BIGGERS

Author of
SEVEN KEYS TO BALDPAPE

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He had hoped—and now—
At a corner a negro gave him a hand-
bill. He read:

**WHO HAS KIDNAPED
THE REAL
LORD HARROWBY?
AT THE OPERA HOUSE TONIGHT!
Mr. Henry Trimmer Will Appear In Place
of His Unfortunate Friend, Lord Har-
rowby, and Will Make a Few
WARM AND SIZZLING
REMARKS.
NO ADVANCE IN PRICES.**

Mr. Minot tossed the bill into the
street. Into his eyes came the ghost-
like semblance of a smile. After all,
the famous Harrowby wedding had not
yet taken place.

The next day the Gaiety girl left
town. Her cheerful mood was ex-
plained when Lord Harcourt, in great
distress, told Minot that she had sold
her love letters to the owner of the
Mail who threatened to publish them

if he wasn't paid \$10,000. Minot hunted
up Jack Paddock and told him the
whole story of his mission in San
Marco. Together they went to the
Mail office.

CHAPTER XI. Hard Lines For Gonzale.

O'NEILL sat behind a desk, the
encyclopedia before him, seek-
ing lively material for the mor-
row's issue. Mr. Howe ham-
mered at a typewriter. Both of the
newspaper men looked up at the intru-
sion.

"Ah, gentlemen," said O'Neill, com-
ing forward. "What can I do for you?"
"Who are you?" Minot asked.
"What? Can't be? Is my name not a
household word in San Marco? I am
managing editor of the Mail. His
eyes lighted on Mr. Paddock's giddy
attire. "We can't possibly let you give
a ball here tonight, if that's what you
want."

"Very humorous," said Minot. "But
our wants are far different. I won't
beat around the bush. You have some
letters here written by a friend of mine



"You—you liar—are you going to take
that back?"

to a lady he adored—at the moment.
You are going to print them in tomor-
row's Mail unless my friend is easy
enough to pay you \$10,000. He isn't
going to pay you anything. We've
come for those letters, and we'll get
them or run you and your boss out of
town in twenty-four hours, you raw
little blackmailers!"

"Blackmailers!" Mr. O'Neill's eyes
seemed to catch fire from his hair. His
face paled. "I've been in the newspa-
per business seventeen years, and no-
body ever called me a blackmailer and
got away with it. I'm in a generous
mood. I'll give you one chance to take
that back."

"Nonsense. It happens to be true"—
put in Paddock.

"I'm talking to your friend here."
O'Neill's breath came fast. "I'll attend
to you, you lily of the field, in a min-
ute. You—you liar—are you going to
take that back?"

"No!" cried Minot.

He saw a wild Irishman coming for
him, breathing fire. He squared him-
self to meet the attack. But the man
at the typewriter leaped up and seized
O'Neill from behind.

"Steady, Bob!" he shouted. "How do
you know this fellow isn't right?"
Unaccountably the warlike one col-
lapsed into a chair.

"Hang it, I know he's right," he
groaned. "That's what makes me rave.
Why didn't you let me punch him? It
would have been some satisfaction. Of
course he's right. I had a hunch this
was a blackmailing sheet from the
moment my hot fingers closed on Gon-
zale's money. But so long as nobody
told us, we were all right."

He glared angrily at Minot.
"You—you killjoy," he cried. "You
skeleton at the feast. You've put us in
a lovely fix."

"Well, I'm sorry," said Minot, "but
I don't understand these heroics."

"It's all up now, Harry," moaned
O'Neill. "The free trial is over and
we've got to send the mattress back
to the factory. Here in this hollow lotus
land, ever to live and lie reclined—I
was putting welcome on the mat for a
fate like that. Back to the road for us."

That human fish over in the
Chronicle office was a prophet—"You
look unlucky—maybe they'll give you
jobs on the Mail. Remember."

"Cool off, Bob," Howe said. "Of
course you don't understand. You see,
we're strangers here. Drifted in last
night broke and hungry, looking for
jobs. We got them—under rather
unusual circumstances. Things looked
suspicious—the proprietor parted with
money without screaming for help, and
no regular newspaper is run like that.
But—when you're down and out, you
know."

"I understand," said Minot, smiling.
"And I'm sorry I called you what I
did. I apologize. And I hate to be a
—er—a killjoy. But as a matter of
fact, your employer is a blackmailer,
and it's best you should know it."

"Yes," put in Paddock. "Do you
gentlemen happen to have heard where
the editor of Mr. Gonzale's late news-
paper, published in Havana, is now?"

"We do not," said O'Neill, "but may
be you'll tell us."

"I will. He's in prison doing ten
years for blackmail. I understand that
Mr. Gonzale prefers to involve his
editors, rather than himself."

"Then you will stay?" cried Gonzale.
"Yes, we'll stay," said Howe firmly.
"See here—" pleaded O'Neill. "Oh,
what's the use? This dolce far niente
has got us."

"We stay only on the terms you
name," stipulated Howe.
"It is agreed," said Gonzale, smiling
wanly. "The loss of those letters cost
me a thousand dollars—and you stood
by. However, let us forgive and for-
get. Here—Mme. on Dit's copy for to-
morrow." Timidly he held out a roll of
paper toward O'Neill.

"All right," O'Neill snatched it. "But
I'm going to edit it from now on. For
instance, there's a comma I don't like,
and I'm going to keep an eye on you,
my hearty."

"As you wish," said Gonzale, a hum-
bly. "I—I am going out for a moment."
The door closed noiselessly behind him.
Howe and O'Neill stood looking at
each other.

"Well, you had your way," said
O'Neill, shamefacedly. "I don't seem
to be the man I was. It must be the
sunshine and the posies. And the
thought of the road again."

"A hundred each," said Howe grimly.
"We had to have it, Bob. It means
New York."

"Yes," O'Neill pondered. "But that
good looking young fellow, Harry—the
one who apologized to us for calling us
blackmailers?"

"I'd hate to meet him on the street
tomorrow. Five days. A lot could hap-
pen in five days!"

"What are your orders, chief," asked
Howe.

At that moment Minot, followed by
Paddock, was rushing triumphantly
into the Harrowby suite. He threw
down on the table a package of let-
ters.

"There they are!" he cried. "I—
He stopped.

"Thanks," said Lord Harrowby wild-
ly. "Thanks a thousand times. My
dear Minot, we need you. My man has
been to the theater. Trimmer is or-
ganizing a mob to board the Lileth!"

"Board the Lileth?"
"Yes—to search for that creature who
calls himself Lord Harrowby."

"Come on, Jack," Minot said to Paddock.
"They ran down several flights of
stairs, through the lobby and out
into the street."

"Where to?" panted Paddock.
"The harbor!" Minot cried.
As they passed the opera house they
saw a crowd forming and heard the
buzz of many voices.

Mr. Paddock knew of a man on the
water front who had a gasoline launch
to rent, and fortunately it happened to
be in commission. The two young men
leaped into it. Paddock started the en-
gine, and they slipped with reassuring
speed over the dark waters toward the
lights of the Lileth.

"My plan is this," said Minot when
they got to the ship. "Turn George
over to us. We'll bundle him into our
launch and run off out of sight behind
Tarragona island. Then let Trimmer
search to his heart's content. When
he gets tired and quits signal us by
hanging a red lantern in the bow."

Martin Wall smiled broadly.
"Not bad for an amateur kidnaper,"
he said. "Will I turn George over to
you? Will a duck swim? A good
idea."

In the kidnapping game put up a
lively fight. Once he slipped and fell,
his three captors on top of him, and at
that moment Minot felt a terrific tug-
ging at his coat. But the odds were
three to one against George Harrowby,
and finally he was dragged and pushed
into the launch. Paddock started
the engine, and that odd boat load
drew away from the Lileth.

Hours passed and no red light from
the Lileth. It rained in torrents.
"I'd give a thousand dollars," said
Paddock, "to know what's going on
aboard that boat."

men in your places."
"Save your breath," said O'Neill
through his teeth.
"Your work has been excellent—ex-
cellent," went on Gonzale hastily. "I
feel I am now paying you enough. Stay



Minot and His Captive Slid Back and
Forth Across the Floor.

on with me until your week is up. I'll
give you \$100 each when you go. I
will give you my word I'll attempt
nothing dangerous while you are here.
He retreated farther from O'Neill.

"Wait a minute, Bob," said Howe.
"No blackmailing stunts while we
stay?"

"Well—I shouldn't call them that"—
"No blackmailing stunts?"
"No—I promise."

"Harry," wailed the militant O'Neill.
"What's the matter with you? We
ought to thrash him—now—now!"

"Go back on the road!" Howe in-
quired. "A hundred dollars each, Bob.
It means New York in a parlor car."

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CHAPTER XII. Wall Puts to Sea.

THE knowledge would hardly
have been worth the price he
offered. Aboard the Lileth, on the
forward deck under a pro-
tecting awning, Mr. Trimmer sat firm-
ly planted in a chair. Beside him, in
other chairs, sat three prominent citi-
zens of San Marco—one of them the
chief of police. Mr. Martin Wall was
madly walking the deck near by.

"Going to stay here all night?" he
demanded at last.

"All night and all day tomorrow," re-
plied Mr. Trimmer, "if necessary.
We're going to stay here until that
boat that's carrying Lord Harrowby
comes back. You can't fool Henry
Trimmer."

"There isn't any such boat!" flared
Martin Wall.

"Tell it to the marines," remarked
Trimmer, lighting a fresh cigar.

Just as well that the three shivering
figures huddled in the launch on the
heaving bosom of the waters could
not see this picture. Mr. Wall looked
out at the rain and shivered himself.
Eleven-thirty came. And 12. Two
matches from Mr. Paddock's store
went to the discovery of these sad
facts. Soaked to the skin, grim, silent,
the three on the waters sat staring at
the unresponsive Lileth. The rain was
falling now in a fine drizzle.

"I suppose," Paddock remarked, "we
stay here until morning."

"We might try landing on Tarrago-
na," said Minot.

"We might try jumping into the
ocean, too," responded Paddock
through chattering teeth.

"Murder," droned poor old George.
"That's what it'll be."

At 1 o'clock the three wet watchers
beheld unusual things. Smoke began
to belch from the Lileth's funnels. Her
siren sounded.

"She's steaming out!" cried Minot.
"She's steaming out to sea!"

"And sure enough the graceful yacht
began to move—out past Tarragona
island, out toward the open sea."

Once more Paddock started his faith-
ful engine, and hallooing madly, the
three set out in pursuit. Not yet had
the Lileth struck its gait, and in fif-
teen minutes they were alongside.
Martin Wall, beholding them from the
deck, had a rather unexpected attack
of pty and stopped his engines. The
three limp watchers were taken aboard.

"What—what does this mean?" chat-
tered Minot.

"You poor devils!" said Martin Wall.
"Come and have a drink. Mean?" He



"She's steaming out to sea!"

paused. "It means that the only way
I could get rid of our friend Trimmer
was to set out for New York."

"For New York?" cried Minot, stand-
ing glass in hand.

"Yes. Came on board, Trimmer did,
searched the boat and then declared
I'd shipped George away until his visit
should be over. So he and his friends
came to the chief of police, by the
way—sat down to wait for your re-
turn. Gad! I thought of you out in
that rain—sat and sat and sat. What
could I do?"

"To Trimmer, the brute!" said Paddock, raising his glass.

"Finally I had an idea. I had the
boys pull up anchor and start the en-
gines. Trimmer wanted to know the
answer. 'Leaving for New York to-
night,' I said. 'Want to come along?'

He wasn't sure whether he would go
or not, but his friends were sure they
wouldn't. Put up an awful howl, and
just before we got under way Mr.
Trimmer and party crawled into their
rowboat and splashed back to San
Marco."

"Well, what now?" asked Minot.
"I've made up my mind," said Wall.
"Been intending to go back north for
some time, and now that I've started
I guess I'll keep on going."

"Splendid," cried Minot. "And you'll
take Mr. George Harrowby with you?"
Mr. Wall seemed in excellent spirits.
He slapped Minot on the back.

"If you say so, of course. Don't
know exactly what they can do to us,
but I think George needs the sea air.
How about it, your lordship?"

Poor old George, drooping as he had
never drooped before, looked wearily
into Wall's eyes.

"What's the use?" he said. "Fights
all gone out of me. Losing interest in
what's next. Three hours on that
blooming ocean with the rain soaking
in—I'm going to bed. I don't care

what becomes of me."
And he sloshed away to his cabin.

"Well, boys, I'm afraid we'll have to
put you off," said Martin Wall. "Glad
to have met both of you. Some time
in New York we may run into each
other again."

He shook hands genially, and the
two young men dropped once more
into that unhappy launch. As they
sped toward the shore the Lileth, be-
hind them, was heading for the open
sea.

"Sorry if I've seemed to have a
grouch tonight," said Paddock as they
walked up the deserted avenue toward
the hotel. "But these Florida rain-
storms aren't the pleasantest things
to wear next to one's skin. I apolo-
gize, Dick."

"Nonsense," Minot answered. "Old
Job himself would have frowned a bit
if he'd been through what you have
tonight. It was my fault for getting
you into it."

"Forget it," Paddock said. "Well, it
looks like a wedding, old man. The
letters home again and George Har-
rowby headed for New York—a three-
days' trip. Nothing to hinder now.
Have you thought of that?"

"I don't want to think," said Minot
gloomily. "Good night, old man."

Paddock sped up the stairs to his
room, which was on the second floor,
and Minot turned toward the elevator.
At that moment he saw approaching
him through the deserted lobby Mr.
Jim O'Malley, the house detective of
the De la Pax.

"Can we see you a minute in the of-
fice, Mr. Minot?" he asked.

"Certainly," Minot answered. "But
—I'm soaked through—was out in all
that rain!"

"Too bad," said O'Malley, with a
sympathetic glance. "We won't keep
you but a minute."

He led the way, and, wondering,
Minot followed. In the tiny office of
the hotel manager a bullet-headed man
stood waiting.

"My friend, Mr. Huntley of the se-
ret service," O'Malley explained. "Aw-
ful sorry that this should happen, Mr.
Minot, but we got to search you."

"Search me! For what?" Minot cried.
And in a flash he knew. Through
that wild night he had not once thought
of it. But it was still in his inside
coat pocket, of course. Chain Light-
ning's collar!

"What does this mean?" he asked.
"That's what they all say," grunted
Huntley. "Come here, my boy. Say,
you're pretty wet. And shivering! Better
have a warm bath and a drink.
Turn around, please. Ah—"

With practiced fingers the detective
explored rapidly Mr. Minot's person
and pockets. The victim of the search
stood limp, helpless. What could he
do? There was no escape. It was all
up now. For whatever reason they de-
sired Chain Lightning's collar they
could not fail to have it in another
minute.

Side pockets—trousers pockets—
now! The inner coat pocket! Its con-
tents were in the detective's hand.
Minot stared down. A little gasp es-
caped him.

The envelope that held Chain Light-
ning's collar was not among them!
Two minutes longer Huntley pur-
sued them, with an air of disappoint-
ment, he turned to O'Malley.

"Isn't got it," he announced.
Minot swept aside the profuse apolo-
gies of the hotel detective and some-
how got out of the room. In a daze,
he sought 339. He didn't have it—
didn't have Chain Lightning's collar!
Who did?

It was while he sat steaming in a
hot bath that an idea came to him.
The struggle on the deck of the Lileth,
with Martin Wall panting at his side!
The tug on his coat as they all went
down together. The sudden start for
New York.

No question about it—Chain Light-
ning's collar was well out at sea now.
And yet why had Wall stopped to
take the occupants of the launch
aboard?

As completely at sea as he had been
that night, which was more or less at
sea, Minot returned to his room. It
was after 3 o'clock. He turned out
his lights and sought his bed.

The sun was bright outside his win-
dows when he was aroused by a knock.
"What is it?" he cried.

"A package for you, sir," said a bell-
boy's voice.

He slipped one arm outside his door
to receive it, a neat little bundle, se-
curely tied, with his name written on
the wrappings. Sleepily he undid the
cord and took out—an envelope.

He was no longer sleepy. He held
the envelope open over his bed. Chain
Lightning's collar tumbled, gleaming,
upon the white sheet!

Also in the package was a note,
which Minot read breathlessly:

Dear Mr. Minot:
I have decided not to go north after all,
and am back in the harbor with the Lileth.
As I expect Trimmer at any moment I
have sent George over to Tarragona island
in charge of two sailormen for the day.
 cordially,
MARTIN WALL.

P. S.—You dropped the inclosed in the
scuffe on the boat last night.

At 10 o'clock that Saturday morning
Lord Harrowby was engrossed in the
ceremony of breakfast in his rooms.
For the occasion he wore an orange
and purple dressing gown with a floral
design no botanist could have sanc-
tioned—the sort of dressing gown that
Arnold Bennett had seen it, would
have made a leading character in a
novel. He was cheerful, was Harrow-
by, and as he glanced through an old
copy of the London Times he made

strange noises in his throat, under the
impression that he was humming a
musical comedy chorus.
There was a knock, and Harrowby



"For New York?" cried Minot.

cried, "Come in." Mr. Minot, fresh as
the morning and nowhere near so hot,
entered.

"Feeling pretty satisfied with life,
I'll wager," Minot suggested.

"My dear chap, gay—as—a robin,"
Harrowby replied.

"Snatch your last giggle," said Mi-
not. "Have one final laugh and make
it a good one. Then wake up."

"Wake up? Why? I am awake!"
"Oh, no, you're dreaming on a bed
of roses. Listen! Martin Wall didn't
go north with the impostor after all.
Changed his mind. Look!"

And Minot tossed something on the
table just about his lordship's eggs.

"The devil! Chain Lightning's col-
lar!" cried Harrowby.

"Back to its original storage vault,"
said Minot. "What is this, Harrowby—
a Drury Lane melodrama?"

"My word! I can't make it out."
"Can't you? Got the necklace back
this morning with a note from Martin
Wall saying I dropped it last night in
the scrap on the deck of the Lileth."