

Love Insurance By EARL DERR BIGGERS Author of SEVEN KEYS TO BALDPATE Copyright, 1914, the Bobbs-Merrill Company

ing to take out naturalization papers. "I do it the minute I get back to Chicago—and then the title is yours. In the meantime, when you introduce me to your friends here, we'll just pretend I've taken them out already." Allan Harrowby got up and laid his hand affectionately on his brother's shoulder. "You're a brick, old boy," he said. "You always were. I'm glad you're to be here for the wedding. How did you happen to come?" "That's right—you don't know, do you? I came in response to a telegram from Boyd's of New York."



"How's that?" "It wasn't Wall who had the duplicate made. It was—father—years ago, when I was still at home. He wanted money to bet, as usual—had the duplicate made—risked and lost." "But," Allan objected, "he gave it to me to give to Miss Meyrick. Surely he wouldn't have done that?" "How old is he now? Eighty-two? Allan, the old boy must be a little childish by now—he forgot. I'm sure he forgot. That's the only view to take of it."

rying into the peerage," Cynthia said. "My dear," said the duchess, "when you introduced that brother of Lord Harrowby's this afternoon—that big, splendid chap who said America looked better than a title to him—I could have thrown my arms about his neck and kissed him!" She came closer to the girl and stood looking down at her with infinite tenderness in her washed-out eyes. "Wasn't there any American boy, my dear?" she asked. "I—I—hundreds of them," answered Cynthia Meyrick, trying to laugh. The duchess turned away. "It's wrong of me to discourage you like that," she said. "Marrying into the peerage is something, after all. You must come home every year—in-sist on it. Johnson, are these the best cavalier bowls the hotel can furnish?"

CHAPTER XVI. Paddock In Trouble. MISS MEYRICK strolled away, out upon a little balcony opening off the dining room. She stood gazing down at the way-side fountains in the courtyard six stories below. If only that fountain down there were Ponce de Leon's! But it wasn't. Tomorrow she must put youth behind. She must go far from the country she loved—did she care enough for that? Strangely enough, burning tears filled her eyes. Hot revolt surged into her heart. She stood looking down—

Meanwhile the other members of the dinner party were gathering with tender solicitude about their hostess in the ballroom beyond. Dick Minot, hopeless, glum, silkily moody among them. Into the crowd drifted Jack Paddock, his sprightly air noticeably lacking, his eyes worried, dreadful. "For the love of heaven," Minot asked, as they stepped together into a secluded corner, "what ails you?" "Be gentle with me, boy," said Paddock unhappily. "I'm in a horrible mess. The graft, Dick—the good old graft. It's over and done with now."

"What do you mean?" "It happened last night after our wild chase of Harrowby—I was fussed—excited—I prepared two sets of repartee for my two customers to use tonight—" "Yes?" "I always make carbon copies to refer to myself just before the stuff is to be used. A few minutes ago I took out my copies. Dick! I sent the same repartee to both of them!" In spite of his own troubles, Minot laughed. "Mirth, eh?" said Paddock grimly. "I can't see it that way. Anyway, this is my last appearance on any stage as a librettist. Kindly omit flowers."

And Mr. Paddock drifted gloomily away. While the servants were passing cocktails on gleaming trays, Minot found the door to the balcony and stepped outside. A white wreath flitted from the shadows to his side. "Mr. Minot," said a soft, scared little voice. "Miss Meyrick," began Minot hurriedly. "I'm very glad to have a moment alone with you. I want to apologize—for last night. I was mad. I did Harrowby a very palpable wrong. I'm very ashamed of myself as I look back. Can I hope that you will—forget—all I said?"

She did not reply, but stood looking down at the palms far below. "Can I hope that you will forget—and forgive?" She glanced up at him, and her eyes shone in the dusk. "I can forgive," she said softly, "but I can't forget. Mr.—Mr. Minot?" "Yes?" "What—what—is—woman's greatest privilege?"

"I for one," went on the Duchess of Lismore, "do not dance the tango or the turkey trot. Nor am I willing to take the necessary steps to learn them." A little ripple ran round the table—the ripple that up to now had been the exclusive privilege of Mrs. Bruce. That lady smiled visibly. She realized that there was no coincidence here. "It seems too bad too," she said, fixing the hostess firmly with an angry eye. "Because women could have the world at their feet if they'd only keep their feet still long enough."

It was the turn of the duchess to start, and start she did. As one who could not believe her ears, she stared at Mrs. Bruce. The "witliest hostess in San Marco" was militantly under way. "Women are not what they used to be," she continued. "Either they are mad about clothes, or they go to the other extreme and harbor strange ideas about the vote, eugenics, what not. In fact the sex reminds me of the type of shop that abounds in a small town—its specialty is dry goods and notions."

The duchess pushed away a plate which had only that moment been set before her. She regarded Mrs. Bruce with the eye of Mrs. Pankhurst face to face with a prime minister. "We are hardly kind to our sex," she said, "but I must say I agree with you. And the extravagance of women! Half the women of my acquaintance wear gorgeous rings on their fingers, while their husbands wear blue rings about their eyes."

Mr. Bruce's face was livid. "Madam!" she said through her teeth. "What is it?" asked the duchess sweetly. They sat glaring at each other. Then with an accord they turned to glare at Jack Paddock. Mr. Paddock, prince of assurance, was blushing furiously. He stood the

combined glare as long as he could, then he looked up into the night. "How—how close the stars seem," he murmured faintly. It was noted afterward that Mrs. Bruce maintained a vivid silence during the remainder of that dinner. The duchess, on the contrary, wrung from her purchased lines every possibility they held. And in that embattled setting Mr. Minot sat, deaf to the delicious lisp of the debutante at his side. What was woman's greatest privilege? Wasn't it—

His forehead grew damp. His knees trembled beneath the table. "Tephson—Thacker, Jephson—Thacker," he said over and over to himself. After dinner when the added guests invited by the duchess for the dance crowded the ballroom Minot encountered Jack Paddock. Mr. Paddock was limp and pitiable. "Ever apologize to an angry woman?" he asked. "Ever try to expostulate with a storm at sea? I've had it out with Mrs. Bruce—offered to do anything to atone. She said the best thing I could do would be to disappear from San Marco. She's right. I'm going. This is my exit from the butterfly life. And I don't intend to say goodbye to the duchess, either."

The most miserably happy man in history, he gasped. "Cynthia! It's too late—you're to be married tomorrow. Do you mean—you'd call it all off now—at the last minute?" She nodded her head, her eyes on the ground. "My God!" he moaned and turned away. "It would be all wrong to marry Harrowby," she said faintly. "Because I've come to—I—oh, Dick, can't you see?"

"See! Of course I see!" He clinched his fists. "Cynthia, my dearest!"—Below him stretched six stories of open space. In his agony he thought of leaping over the rail—of letting that be his answer. But, no, it would disarrange things so. It might even postpone the wedding! "Cynthia," he groaned, "you can't understand. It mustn't be. I've given my word. I can't explain, I can never explain. But, Cynthia—Cynthia—" Back in the shadow the girl pressed her hands to her burning cheeks. "A strange love—yours," she said. "A love that blows hot and cold!" "Cynthia, that isn't true. I do love you—" "Please! Please let us forget," she stepped into the moonlight, fine, brave, smiling. "Do we—dance?"

"Cynthia!" he cried unhappily. "If you only understood—" "I think I do. The music has stopped. Harrowby has the next dance. He'd hardly think of looking for me here."

She was gone. Minot stood alone on the balcony. He was dazed, blind, trembling. He had refused the girl without whom life could never be worth while. Refused her to keep the faith! He entered upon the bright scene inside, slipped unnoticed to the elevator and, still dazed, descended to the lobby. He would walk in the moonlight until his senses were regained. Near the main door of the De la Pax he ran into Henry Trimmer. Mr. Trimmer had a newspaper in his hand. "What's the matter with the women nowadays?" he demanded indignantly. Minot tried in vain to push by him. "Seen what those London suffragettes have done now?" And Trimmer pointed to a headline. "What have they done?" asked Minot.

"Done? They put dynamite under the statue of Lord Nelson in Trafalgar square and blew it sky high. It fell over into the Strand!" "Good!" cried Minot wildly. "Good! I hope it smashed the whole of London!" And, brushing aside the startled Trimmer, he went out into the night.

CHAPTER XVII. Minot Goes Through Fire. IT was nearly 12 o'clock when Mr. Minot, somewhat calmer of mind, returned to the De la Pax. As he stepped into the courtyard he was surprised to see a crowd gathered before the hotel. Then he noticed that from a second floor window poured smoke and flame and that the town fire department was wildly getting into action. He stopped. His heart almost ceased beating. That was her window—the window to which he had called her on that night that seemed so far away—last night! Breathlessly he ran forward. And he ran straight into a group just descended from the ballroom. Of that group Cynthia Meyrick was a member. For a moment they stood gazing at each other. Then the girl turned to her aunt.

"My wedding dress!" she cried. "I left it lying on my bed. Oh, I can't possibly be married tomorrow if that is burned!" There was a challenge in that last sentence, and the young man for whom it was intended did not miss it. Mad with the injustice of life, he swooped down on a fireman struggling with a wobbly ladder. Snatching away the ladder, he placed it against the window from which the smoke and flame poured. He ran up it. "Here!" shouted the chief of the fire department, laying angry hands on the ladder's base. "Vot you doing? You can't go in there."

ing crowd was surrounding him. He broke away and hurried to his room. Cynthia Meyrick's final words to him rang in his ears. Savagely he tore at his ruined collar. Was this ridiculous farce never to end? As if in answer a distant clock struck 12. He shuddered. Tomorrow at high noon! Early Tuesday morning, while Mr. Minot still slept and mercifully forgot two very wide awake gentlemen sat alone together in the office of the San Marco Mall. One was Manuel Gonzalez, proprietor of that paper, as immaculate as the morn; the other was that broad and breezy gentleman known in his present incarnation as Mr. Martin Wall.

"Very neat—very neat indeed," said Mr. Wall, gazing with evident approval at an inkly smelling sheet that lay before him. "It ought to do the work. If it does it will be the first stroke of luck I've had in San Marco." Gonzalez smiled, revealing two even rows of very white teeth. "You do not like San Marco?" he asked. "No, I don't like it at all," he answered. "Does a beheaded man like the city?" In a big and golden professional career he never struck anything like this town before for hard luck. I'm not in it twenty-four hours when I'm left alone, my hands tied, with stuff enough to make your eyes pop out of your head. That's pleasant. Then, after spending two months and a lot of money trailing Lord Harrowby for the family josh, I finally got them. I give the crew of my borrowed boat orders to steam far, far away and run to my cabin to gloat. Do I gloat? Ask me. I do not gloat. I find the famous Chain Lightning's collar is a very superior collection of glass, worth about 23 cents. I send back the glass and stick around, hoping for better days. And the best I get is a call from the owner of my yacht with orders to vacate at once. When I first came here I swore I'd visit that jeweler store again—alone. But there's a jinx after me in this town. What's the use? I'm going to get out."

"But before you go," smiled Manuel. "one stroke of luck you shall have." "Maybe. I leave that to you. This kind of thing"—he motioned toward the damp paper—"is not in my line." He bent over a picture on the front page. "That cut came out pretty well, didn't it? Lucky we got the photograph before big brother George arrived."

"I have always found San Marco lucky," replied Gonzalez—"always, with one trifling exception." He drummed reminiscently on his desk. "I say, who's this?" Mr. Wall pointed to a line just beneath the name of the paper, "Robert O'Neill, Editor and Proprietor," he read. Manuel Gonzalez gurgled softly somewhere within, which was his cunning, noncommittal way of indicating mirth. "Ah, my very virtuous managing editor," he said. "One of those dogs who dealt so nicely with me. I have told you of that. Manuel Gonzalez does not forget." He leaned closer. "This morning at 2, after O'Neill and Howe had sent today's paper to press as usual, Luyppas, my circulation manager, and I noticed, my virtuous editors had departed their seat. Luyppas and I started the presses. We substituted a new form that page form. O'Neill and Howe—they will not know. Always they sleep until noon. In this balmy climate it's easy to be dead." Again Manuel Gonzalez gurgled. "May their sleep be dreamless," he said. "And should our work of the morning fall upon the name of O'Neill be the first to concern the police?" Wall laughed.

"A good idea," he remarked. He looked at his watch. "Nine-fifteen. The banks ought to be open now." Gonzalez got to his feet. Carefully he folded the page that had been lying on his desk. "The moment for action has come," he said. "Shall we go down to the street?" "I'm in strange waters," responded Martin Wall uneasily. "The first dip I've ever taken out of my line. Don't believe in it either. A man should have his specialty and stick to it. However, I need the money. Am I letter perfect in my part, I wonder?" The door of the Mail office opened, and a sly little Cuban with an evil face stepped in. "Ah, Luyppas," Gonzalez said, "you are

(continued next week)

Children Cry FOR FLETCHER'S CASTORIA

PROMOTING HAPPY FAMILIES AMERICAN How One Gets Harmony AN INDUSTRY All Grievances Through Representation of Company's Employees For more progressive industrial plants scattered in several states have been improving employees through industrial representation on a basis of democracy between company and the workers to 10,000 to 15,000 of such a vast task involving representation on social work on a successful basis without friction from the year several have been made up company. Altogether they had themselves to in the establishments between industry. A number of such success stories is heartily endorsed by industrial country who have the purpose of employees together of the conserving that the captain workingman should be to prevail after Workers. The industry was adopted the directors a referendum By secret ballot company's representatives who agents in all employment conditions, the and other man and interest. president keep the workmen as presidents. Employees have stood the present all though they the foremen whom they workmen's representatives referred to al representatives seize them on findings in do In every case been investigated partially and made on a str respective of in favor of the pany officials. fled with the dents' industry appeal to the president in coo he has not recar his case on industrial tion, comprising representatives and industrial Comm Confer Under the drawn up ma service and o company's rel are settled by conference be and the work In all matt ment the en play an impor signed to job they serve wi company. The bitness-Safet tion. Health a and Edu Idea of the br ny's interest carry out the committees t money and eff It has always of paternalism Since the I the company programme o for its employ property. The of charge, en series of prize the cultivatio Many of the automobiles, have been pro to employees Industrial Ove