

# LOVE INSURANCE

Drawing by Frank Snapp

## CHAPTER XV. Fine Old Bottle Glass

MISS MEYRICK turned back toward the room of chance to find her father. Minot, meanwhile, ran down the steps, secured his hat and coat, and hurried across the street to the hotel. He went at once to Harrowby's rooms.

There he encountered a scene of wild disorder. The round-faced valet was packing trunks against time, and his timekeeper, Bill Huntley, sat in a corner, grim and silent, watch in hand. Lord Harrowby paced the floor madly. When he saw Minot he held out his long, lean, helpless hands.

"You've heard, old boy?" he said.

"Yes, I've heard!" said Minot sharply. "A nice fix, Harrowby! Why the deuce didn't you pay the duty on that necklace?"

"Dear boy, was saving every cent I had for—I you know what. Besides, I heard of such a clever scheme for slipping it in—"

"Never mind that! Mr. Huntley, this gentleman was to have been married on Tuesday. Can't you hold off until then?"

"Nothing doing," said Huntley firmly. "I got to get back to New York. He'll have to postpone his wedding. Ought to have thought of these things before he pulled off his little stunt."

"It's no use, Minot," said Harrowby hopelessly. "I've gone all over it with this chap. He won't listen to reason. What the deuce am I to do?"

A knock sounded on the door, and Spencer Meyrick, red faced, flinching with apoplexy, strode into the room.

"Lord Harrowby," he announced, "I desire to see you alone!"

"Er—step into the bedroom," Harrowby suggested. Huntley rose promptly to his feet. "Nix!" he said.

"There's a door out of that room leading into the hall. If you go in there, I go too."

Meyrick glared. Harrowby stood embarrassed.

"Very well," said Meyrick through his teeth, "we'll stay here. It doesn't matter to me. I simply want to say, Lord Harrowby, that when you get to Jersey City you needn't trouble to come back, as far as my family is concerned."

A look of pain came into Harrowby's thin face. "Not come back!" he said. "My dear sir—"

"That's what I said! I'm a plain man, Harrowby, a plain American! It doesn't seem to me that marrying into the British nobility is worth all the trouble it's costing us—"

"But really—"

"It may be, but it doesn't look that way to me. I prefer a simple wedding to a series of vaudeville acts. If you think I'm going to stand for the publicity of this latest affair, you're mistaken. I've talked matters over with Cynthia—the marriage is off—for good!"

"But my dear sir, Cynthia and I are very fond of each other—"

"I don't give a damn if you are!" Meyrick fumed. "This is the last straw! I'm through with you! Good-night, and goodbye!"

He stamped out as he had come, and Lord Harrowby fell limply into a chair.

"All over, and all done!" he moaned.

"And Jephson loses," said Minot with mixed emotions.

"Yes—I'm sorry," Harrowby shook his head tragically. "Sorrer than you are, old chap. I love Cynthia Meyrick—really I do. This is a bit of a blow."

"Come, come!" cried Huntley. "I'm not going to miss that train while you play-act. We've only got half an hour now."

Harrowby rose unhappily and went into the inner room, Huntley at his heels.

MINOT sat, his unseeing eyes gazing down at the old copy of "The London Times" that Harrowby had been reading that morning at breakfast.

Gradually, despite his preoccupation, a name in a headline forced itself to his attention. Courtney Giles! Where had he heard that name before? He picked up "The Times" from the table on which it was lying. He read:

"The Ardent Lover," the new romantic comedy in which Courtney Giles has appeared briefly at the West End Road Theater, will be removed from the boards tonight. The public has not been appreciative. If truth must be told—and bitter truth it is—the once beloved machine idol has become too fat to hold his old admirers, and they have drifted steadily to other, slimmer gods. Mr. Giles's early retirement from the stage is rumored.

Minot threw down the paper. Poor old Jephson! First the rain on the Dowager Duchess, then an actor's

expanding waist, and tomorrow the news that Harrowby's wedding was not to be,—why, it would ruin the man!

Minot stepped to the door of the inner room. "I'm going out to think," he announced. "I'll see you in the lobby before you leave."

Two minutes later, in the summerhouse where he had bid goodby to the sparkling Gaiety lady, he sat puffing furiously at a cigar. Back into the past as it concerned Chain Lightning's collar he went,—that night when Cynthia Meyrick had worn it in her hair, and Harrowby, hearing of the search for it, had snatched it in the dark. His own guardianship of the valuable trinket, Martin Wall's invasion of his rooms, the "dropping" of the jewels on shipboard, and the return of them by Wall next morning, and last, but not least, Stacy's firm refusal to lend money on the necklace that very night,—all these things Minot pondered.

MEANWHILE, Harrowby, having finished his packing, descended to the lobby of the De la Pax. In a certain pink parlor he found Cynthia Meyrick, and stood gazing helplessly into her eyes.

"Cynthia—your father said—is it true?"

"It's true, Allan."

"You too wish the wedding—indefinitely postponed?"

"Father thinks it best."

"But you?" He came closer. "You, Cynthia?"

"I—I don't know. There has been so much trouble, Allan!"

"I know. And I'm fearfully sorry about this latest. But, Cynthia—you mustn't send me away! I love you. Do you doubt that?"

"No, Allan."

"You're the most wonderful girl who has ever come into my life! I want you in it always—beside me—"

"At any rate, Allan, a wedding next Tuesday is impossible now."

"Yes, I'm afraid it is. And after that—"

"After that—I don't know, Allan."

Aunt Mary came into the room, distress written plainly in her plump face. No misstep of the peevage was beyond Aunt Mary's forgiveness. She took Harrowby's hand.

"I'm so sorry, your Lordship," she said. "Most unfortunate. But I'm sure it will all be cleared away in time."

Huntley made it a point to interrupt. He stood at the door, watch in hand. "Come on!" he said. "We've got to start."

Harrowby followed the women from the room. In the lobby Spencer Meyrick joined them. His Lordship shook hands with Aunt Mary, with Meyrick; then he turned to the girl.

"Goodby, Cynthia!" he said unhappily. He took her slim white hand in his. Then he turned quickly and started with Huntley for the door.

It was at this point that Minot, his cigar and his cogitations finished, entered upon the scene.

"Just a minute," he said to Huntley.

"Not another minute," remarked Huntley with decision, "not for the King of England himself! We got just fifteen of 'em left to catch that train, and if I know San Marco hackmen—"

"You've got time to answer one or two questions."

Impressed by Minot's tone, the Meyrick family moved nearer.

"There's no doubt, is there, Mr. Huntley, that the necklace you have in your pocket is the one Lord Harrowby brought from England?"

"Of course not. Now get out of the way—"

"Are you a good judge of jewels, Mr. Huntley?"

"Well, I've got a little reputation in that line. But say—"

"Then I suggest," said Minot impressively, "that you examine Chain Lightning's collar closely."

By EARL DERR BIGGERS

tion on Huntley's face would have made him a star in the "movies."

"Hell!" he cried, and threw Chain Lightning's collar down on the desk.

"What's the matter?" Minot smiled.

"Glass," snarled Huntley, "fine old bottle glass! What do you know about that?"

"But really—it can't be—" put in Harrowby.

"Well, it is," Huntley glared at him. "The Inspector might have known you moth-eaten noblemen ain't got any of the real stuff left."

"I won't believe it—" Harrowby began, but caught Minot's eye.

"It's true, just the same," Minot said. "By the way, Mr. Huntley, how much is that little ornament worth?"

"About nine dollars and twenty-five cents." Huntley still glared angrily.

"Well—you can't take Lord Harrowby back for not declaring that, can you?"

"No!" snorted Huntley. "But I can go back myself, and I'm going—on that midnight train. Goodby!"

Minot followed him to the door. "Aren't you going to thank me?" he asked. "You know, I saved you—"

"Thank you—hell!" said Huntley, and disappeared into the dark.

WHEN Minot returned he found Harrowby standing facing the Meyricks, and holding the necklace in his hand as though it was a bomb on the point of exploding.

"I say, I feel rather low," he was saying, "when I remember that I made you a present of this thing, Cynthia. But, on my honor, I didn't know. And I can scarcely believe it now. I know the governor has been financially embarrassed; but I never suspected him of this—the associations were so dear—really—"

"It may not have been your father who duplicated Chain Lightning's collar with a fake," Minot suggested.

"My word, old boy! Who then?"

"You remember," said Minot, addressing the Meyricks, "that the necklace was stolen recently. Well—it was returned to Lord Harrowby under unusual circumstances. At least, this collection of glass was returned. My theory is that the thief had a duplicate made—an old trick."

"The very idea!" Harrowby cried. "I say, Minot, you are clever. I should never have thought of that."

"Thanks," said Minot dryly. He sought to avoid Miss Cynthia Meyrick's eyes.

"Er—by the way," said Harrowby, looking at Spencer Meyrick. "There is nothing to prevent the wedding now."

The old man shrugged his shoulders. "I leave that to my daughter," he said, and turned away.

"Cynthia?" Harrowby pleaded.

Miss Meyrick cast a strange look at Minot, standing forlorn before her. And then she smiled—not very happily. "There seems to be no reason for changing our plans," she said. "It would be a great disappointment to—so many people. Goodnight."

Minot followed her to the elevator. "It's as I told you this morning," he said miserably. "I'm just one of the pawns in the hands of the Master of the Show. I can't explain—"

"What is there to explain?" the girl asked toilly.

"I congratulate you on a highly successful evening!"

And the elevator door banged shut between them.

Turning, Minot encountered Aunt Mary.

"You clever boy!" she cried. "We are all so very grateful to you. You have saved us from a very embarrassing situation."

"Please don't mention it," Minot replied, and he meant it.

HE sat down beside the dazed Harrowby on one of the lobby sofas.

"I'm all at sea, really, old chap," Harrowby confessed; "but I must say—I admire you tremendously. How the devil did you know the necklace was a fraud?"

"I didn't know; I guessed," said Minot. "And the thing that led me to make that happy guess was Tom Stacy's refusal to lend you money on it tonight. Stacy is no fool."

"And you think that Martin Wall has the real Chain Lightning's collar?"

"It looks that way to me. There's only one thing against my theory. He didn't clear out when he had the chance. But he may be staying on to avert suspicion. We haven't any evidence to arrest him on— and if we did there'd be the customs people to deal with. If I were you, I'd hire a private detective to watch Wall, and try to get the real necklace back without causing the arm of the law."

"Really," said Harrowby, "things are happening so