



"I hope it's the right one," he said. "I hate you!" she replied.

he had seen in a quarter of a century. Thus did he give the lie to fiction, and to Trimmer, writer of "fawncy seeing you after all these years" speeches. He dropped his younger brother's hand, and strode to the window. He looked out. The courtyard of the De la Pax was strangely misty, even in the morning sunlight. Then he turned, smiling.

"How's the old boy?" he asked.

"He's well, George. Speaks of you—now and then. Think he'd like to see you. Why not run over and look him up?"

"I will." George Harrowby turned again to the window. "Ought to have buried the hatchet long ago. Been so busy—but I'll change all that. I'll run over and see him first chance I get—and I'll write to him today."

"Good! Great to see you again, George! Heard you'd shuffled off."

"Not much. Alive and well in Chicago. Great to see you!"

"Suppose you know about the wedding?"

"Yes. Fine girl, too. Had a waiter point her out to me at breakfast—rather rude, but I was in a hurry to see her. Er—pretty far gone, and all that, Allan?"

"Pretty far gone."

"That's the eye! I was afraid it might be a financial proposition until I saw the girl."

Allan shifted nervously. "Ah—er—of course, you're Lord Harrowby," he said.

George Harrowby threw back his head and laughed his hearty, pleasant laugh. "Sit down, Kid," he said. And the scion of nobility, thus informally addressed, sat.

"I thought you'd come at me with the title," said George Harrowby, also dropping into a chair. "Don't go, Mr. Minot—no secrets here. Allan, you and your wife must come out and see us. Got a wife myself—fine girl—she's from Marion, Indiana. And I've got

two of the liveliest little Americans you ever saw. Live in a little Chicago suburb—homy house, shady street, neighbors all from down-country way. Gibson's drawings on the walls, George Ade's books on the tables, phonograph in the corner with all of George Cohan's songs. Whole family wakes in the morning ready for a McCutcheon cartoon. My boys talk about nothing but Cubs and White Sox all summer. They're going to a Western university in a few years. We raised 'em on James Whitcomb Riley's poems. Well, Allan—"

"Well, George—"

"Say, what do you imagine would happen if I went back to a home like that with the news that I was Lord Harrowby, in line to become the Earl of Raybrook? There'd be a riot. Wife would be startled out of her wits. Children would hate me. Be an outcast in my own family. Neighbors would turn up their noses when they went by our house. Fellows at the club would guy me. 'Lord Harrowby, eh? Take off your hats to his Ludship, Boys!' Business would fall off."

Smilingly George Harrowby took out a cigar and lighted it.

"No, Allan," he finished, "a Lord wouldn't make much of a bit anywhere in America; but in Chicago, in the automobile business—say, I'd be as lonesome and deserted as the reading room of an Elks' Club."

"I don't understand—" Allan began.

"No," said George, turning to meet Minot's smile; "but this gentleman does. It all means, Allan, that there's nothing doing. You are Lord Harrowby, the next Earl of Raybrook. Take the title, and God bless you!"

"But, George," Allan objected, "legally you can't—"

"Don't worry, Allan," said the man from Chicago. "There's nothing we can't do in America, and do legally. How's this? I've always been intending to take out naturalization papers. I'll 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 Lloyd's of New York."

"From—er—Lloyd's!" asked Allan blankly.

"Yes, Allan. That yacht you came down here on didn't belong to Martin Wall. It belonged to me. He made away with it from North River because he happened to need it. Wall's a crook, my boy."

"The Lileth your ship! My word!"

"It is. I called it the Lady Evelyn, Allan. Lloyd's found out that it had been stolen, and sent me a wire. So here I am."

"Lloyd's found out through me," Minot explained to the dazed Allan.

"Oh—I'm beginning to see," said Allan slowly. "By the way, George, we've another score to settle with Wall."

He explained briefly how Wall had acquired Chain Lightning's collar and returned a duplicate of paste in its place. The elder Harrowby listened with serious face.

"It's no doubt the collar he was trailing you for, Allan," he said, "and that's how he came to need the yacht. But when he finally got his eager fingers on those diamonds poor old Wall must have had the shock of his life."

"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."

A silence fell. In a moment the elder brother said:

"Allan, I want you to assure me again that you're marrying because you love the girl—and for no other reason."

"Straight, George," Allan answered, and looked his brother in the eye.

"Good kid! There's nothing in the other kind of marriage—all unhappiness—all wrong. I was sure you must be on the level; but, you see, after Thacker—the insurance chap in New York—knew who I was and that I wouldn't take the title, he told me about that fool policy you took out."

"No! Did he?"

"All about it. Sort of knocked me silly for a minute. But I remembered the Harrowby gambling streak. And if you love the girl and really want to marry her, I can't see any harm in the idea. However, I hope you lose out on the policy. Everything O. K. now? Nothing in the way?"

"Not a thing," Lord Harrowby replied. "Minot here has been a bully help—worked like mad to put the wedding through. I owe everything to him."

"Insuring a woman's mind—" reflected George Harrowby. "Not a bad idea, Allan. Almost worthy of an American. Still—I could have insured you myself after a fashion—promised you a good job as manager of our new London branch in case the marriage fell through. However, your method is more original."

Allan Harrowby was slowly pacing the room. Suddenly he turned, and despite the fact that all obstacles were removed he seemed a very much worried young man.

"George—Mr. Minot," he began, "I've a confession to make. It's about that policy." He stopped. "The old family trouble, George. We're gamblers to the bone—all of us. Last Friday night—at the Manhattan Club I turned over that policy to Martin Wall to hold as security for a five-thousand-dollar loan."

"Why the devil did you do that?" Minot cried.

"Well—" and Allan Harrowby was in his old state of helplessness again, "I wanted to save the day. Gonzalez was hounding us for money—I thought I saw a chance to win—"

"But Wall—Wall of all people!"

"I know. I oughtn't to have done it. Knew Wall wasn't altogether straight. But nobody else was about—I got excited—borrowed—lost the whole of it too. Wha-what are we going to do?"

He looked appealingly at Minot. But for once it was not on Minot's shoulders that the responsibility for