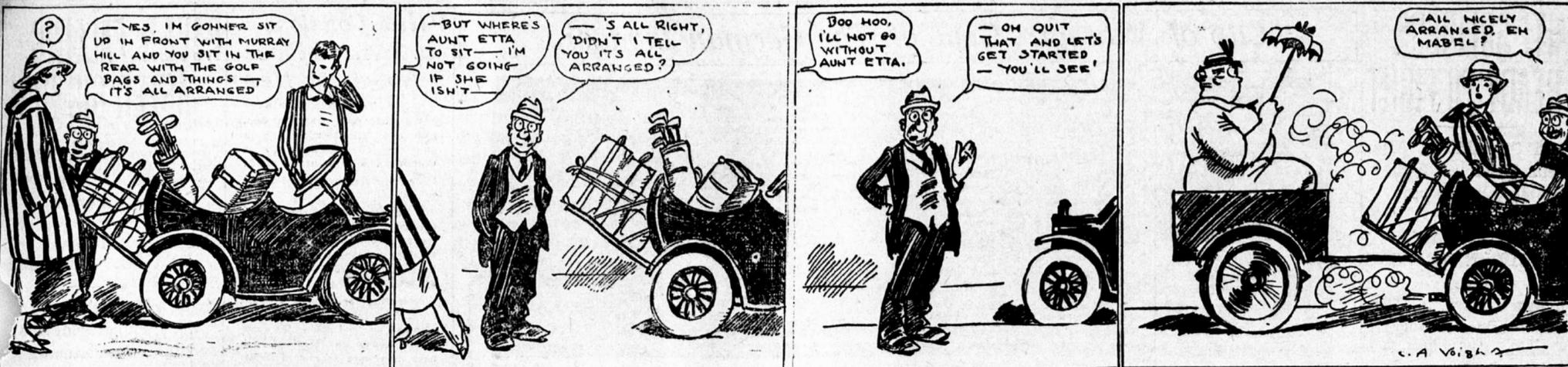


The Courier's Magazine and Home Page

PETEY DINK — IT TOOK A HEAD TO THINK OF THAT TRAILER

BY C. A. VOIGHT



LOVE INSURANCE

A COMEDY ROMANCE
By EARL DERR BIGGERS
AUTHOR OF SEVEN KEYS TO BALDPATE
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CHAPTER XVIII. (Continued.)

"You saw it was up to you for once."

"Exactly. So for my own sake—and Jephson's—I boarded a train for Jacksonville with the idea of meeting George's train there and coming on here with him. I was going to ask George not to make himself known for a couple of days. Then I proposed to tell Cynthia, and Cynthia only, of his existence. If she objected, all very well—but I'm sure she wouldn't. And I'm sure, too, that George would have done what I asked—he always was a bully chap. But—I missed him. These confounded trains—always late. Except when you want them to be. I dare say George is here by this time."

"He is?" Minot replied. "Come a few hours after you left. And by the way, I arranged a meeting for him with Trimmer and his proposition. The proposition fled into the night. It seems he was the son of an old servant of your father's—Jenkins by name."

"Surely! Surely that was Jenkins! I thought I'd seen the chap somewhere—couldn't quite recall—Well, at any rate, he's out of the way. Now the thing to do is to see good old George at once—"

He went to the telephone, and got his brother's room.

"George!" A surprising note of affection crept into his lordship's voice. "George, old boy—this is Allan. I'm waiting for you in my rooms."

"Dear old chap," said his lordship, turning away from the telephone. "Twenty-three years since he has seen one of his own flesh and blood! Twenty-three years of wandering in this God-forsaken country—I beg your pardon, Minot. I wonder what he'll say to me. I wonder what George will say after all those years."

Nervously Allan Harrowby walked the floor. In a moment the door opened, and the tall, blond Chicago man stood in the doorway. His blue eyes glowed. Without a word he came into the room, and gripped the hand of his brother, then stood gazing as if he would never get enough.

And then George Harrowby spoke. "Is that a ready-made suit you have on, Allan?" he asked huskily.

"Why—yes—George."

"I thought so. It's a rotten bad fit. Allan. A rotten bad fit."

Thus did George Harrowby greet the first of his kin he had seen in a quarter of a century. Thus did he give the lie to fiction, and to Trimmer, writer of "fancy 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 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 water-pipe over 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."

George Harrowby threw back his head and laughed his hearty pleasant laugh.

"Sit down, kid," he said. An 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—homey house, shady street, neighbors all from down country way. Gibson's drawings on the walls, George Ade's books on the tables, photograph in the corner with all of George M. 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 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 Earl of Raybrook. There'd be a riot. Wife would be started out of her wits. Children would hate me. Be an out-cast 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 lordship, boys. Business would fall off."

Smilingly George Harrowby took a cigar and lighted it.

"No, Allan," he finished, "a lord wouldn't make a hell of a hit anywhere in America, but in Chicago, in the automobile business—say, I'd be as lonesome and deserted as the reading room of an Elk's club."

"I don't quite 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 Lloyds' of New York."

"From—er—Lloyds?" 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 Llieth your ship? My word!"

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

"Lloyds 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 finally he 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—fished 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 Mr. 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. Gonzale 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 action fell. George Harrowby cheerfully took charge.

"I was just on the point of going out to the yacht with an officer," he said. "Suppose we three run out alone and talk business with Martin Wall."

Fifteen minutes later the two Harrowbys and Minot boarded the yacht which Martin Wall had christened the Llieth. George Harrowby looked about him with interest.

"He's taken very good care of it—I'll say that for him," he remarked. Martin Wall came suavely forward.

"Mr. Wall," said Minot pleasantly, "allow me to present Mr. George Harrowby, the owner of the boat on which we now stand."

"I beg your pardon," said Wall, without the quiver of an eyelash. "So careless of me. Don't stand gentlemen. Have chairs—all of you."

And he stared George Harrowby calmly in the eye.

"You're flippant this morning," said the elder Harrowby. "We'll be glad to sit, thank you. And may I repeat what Mr. Minot has told you—I own this yacht."

"Indeed?" Mr. Wall's face beamed. "You bought it from Wilson, I presume."

"Just who is Wilson?"

"Why—he's the man I rented it from in New York."

"So that's your tale, is it?" Allan Harrowby put in.

"You wound me," protested Mr.

Wall. "That is my tale, as you call it. I rented this boat in New York from a man named Albert Wilson. I have the lease to show you, also my receipt for one month's rent."

"I'll bet you have," commented Minot.

"Bet anything you like. You come from a betting institution, I believe."

"No, Mr. Wall, I did not buy the yacht from Wilson," said George Harrowby. "I've owned it for several years."

"How do I know that?" asked Martin Wall.

"Glance over that," said the elder Harrowby, taking a paper from his pocket. "A precaution you failed to take with Albert Wilson."

"Dear, dear," Mr. Wall looked over the paper and handed it back. "Can't be that Wilson was a fraud? I suggest the police, Mr. Harrowby. I shall be very glad to testify."

"I suggest the police, too," said Minot hotly, "for Mr. Martin Wall. If you thought you had a right on this boat, Wall, why did you throw me overboard into the North river when I mentioned the name of Lloyds?"

Mr. Wall regarded him with pained surprise.

"I threw you overboard because I didn't want you on my boat," he said. "I thought you understood that fully."

"Nonsense," Minot cried. "You stole this boat by bribing the caretaker and when I mentioned Lloyds, famous the world over as a marine insurance firm, you thought I was after you, and threw me over the rail. I see it all very clearly now."

"You're a wise young man—"

"Mr. Wall," George Harrowby broke in, "it may interest you to know that we don't believe a word of the Wilson story. But it may also interest you to know that I am willing to let the whole matter drop—on one condition."

"What's that?"

"My brother Allan here borrowed five thousand dollars from you the other night and gave you as security a lot of paper quite worthless to any one save himself. Accept my check for five thousand and hand him back the paper."

Mr. Wall smiled. He reached into his inner coat pocket.

"With the greatest pleasure," he said. "Here is the—er—the document." He laughed. Then, noting the check book on the elder Harrowby's knee, he added: "There was a little matter of interest—"

"Not at all!" George Harrowby looked up. "The interest is forfeited to pay wear and tear on this yacht."

For a moment Wall showed fight, but he did not much care for the light he saw in the elder Harrowby's eyes. He recognized a vast difference in brothers.

"Oh—very well," he said. The check was written and the exchange made.

"Since you are convinced I am the owner of the yacht," said George Harrowby, rising, "I take it you will leave it at once?"

"As soon as I can remove my belongings," Wall said. "A most unfortunate affair all round."

"A fortunate one for you," commented Mr. Minot.

Wall glared.

"My boy," he said angrily, "did any one ever tell you you were a bad luck job?"

"Never," smiled Minot.

"You look like one to me," growled Martin Wall.

George Harrowby arranged to keep the crew Wall had engaged, in order to get the Lady Evelyn back to New York. It was thought best for the owner to stay aboard until Wall had gathered his property and departed, so Allan Harrowby and Minot alone returned to San Marco. As they crossed the plaza Allan said:

"By gad—everything looks lovely now. Jenkins out of the way, good old George side-stepping the title, the policy safe in my pocket. Not a thing in the way!"

"It's almost too good to be true," replied Minot, with a very mirthless smile.

"It must be a great relief to you, old boy. You have worked hard. Must feel perfectly jolly over all this?"

"Me?" said Minot. "Oh, I can hardly contain myself for joy. I feel like twining orange blossoms in my hair."

He walked on, kicking the gravel savagely at each step. Not a thing in the way now. Not a single, solitary, hopeful, little thing.

WASH FROCKS HAVE THEIR DAY

PLAIN IN DESIGN AND MORE ELABORATE IN MATERIAL WITH ACCESSORIES AN ACCOMPLISHED FACT IN SMARTNESS

VOILE THE ALL-POPULAR FABRIC

New York, July 31.—Wash frocks are not what they used to be. Indeed, you have to rub your eyes and look twice to believe such altogether smart garments were ever intended to touch the water. The nets, the voiles, the Swisses, and even the linsens, have that mysterious something called chic in their make-up that gives them eteree wherever the one-piece silk dress may go.

Skirts Overlap Waists and Vice Versa.
The treatment of the waistline is one of the most important features of the



One of the New Figured Voiles in an Afternoon Dress, with a Smart Satin Hat and Japanese Parasol.

frocks that the big stores are showing us. Invariably, the skirt comes up and finishes with a heading at the girdle, or the waist extends into a peplum and covers the skirt. This overlapping of waist and skirt offers a welcome relief from more pronounced joinings and is in itself a trimming for the dress.

There are skirts with slightly raised waistlines and plain inch-and-a-half headings; others with wide girdles below the heading, and, again, the skirts shirred or corded, with the heading extending above. The peplums, too, are treated in different ways. Many are made with the new normal waistlines, but there are still a few with the ruffled waistlines. Usually, with the peplum idea, the waist has a vest, leaving an open space in the peplum in front. At the waistline, there are double lines of shirring, a crushed girdle, a belt of the material, or one of the new fancy belts of patent leather and white kid.

The Popularity of Voile.

It has been said, and with truth, that this is a voile season. As in silk, taffeta is the favored weave, so in wash materials voile predominates. The loose, cross mesh lends itself readily to the quaint styles of the 1915 season. Whole windows of the large stores are given up to frocks of voile; the avenue throngs with people who wear it, and the lesser stores on the side streets contribute their share to its popularity in exclusive models for a chosen few of New York's select society.

One model of unusual merit is a symphony in pink and white, standing on the spacious third floor of an avenue store. The pink is a delicate

cap of the jockey set down on the top of a satin hat, with coloring even more brilliant.

Velvet Combines with Hemp and Chip.
Velvet is one of the fads in summer hats. However, it is seldom used alone. This season, it combines with hemp and chip. One particularly attractive hat has a wide brim of white hemp with the low, close-fitting crown of black velvet finished at the front with a swirl of black velvet. This is held at the center with a pin stuck through diagonally. The head of the pin is a flower cut out of a flat piece of wood and painted in color.

And, so it goes, each hat is a story in itself, absolutely different from its neighbor.

Oriental Parasols.
Parasols are the one Oriental note in the fashions. While there are some long-handled, fluffy models shown, the Japanese parasol is by far the favorite. These are made of silk, cotton crepe and paper—blunt at the end with many ribs and flat when opened. They come in broad awning stripes, plain colors and flowered. The very latest is the "Garden of Eden." This is a curious affair with black ebony handle, white ivory ribs and a white crepe top printed in black to represent Adam and Eve in the Garden of Eden, with all the trees and animals present.

Tapestried Handbags.
Gate-top handbags are still popular. Rare bits of tapestry are now used for the bottom, with gorgeous tassels to finish the moff. The rich tones of the material oddly contrast with the light Oriental effect, with peacock coloring dresses. There is one bag in charming of gold and purple combined with dark red. This is finished with a gold tassel and heavy gold cord at the top. Other bags have bracelets at the top in place of the cord; and, for those who do not care for the deep tones of the tapestry, there are beaded effects and silver mesh bags in the same gate top style.

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MCB PURSUES MAN SUSPECTED OF CRIME

Murphyboro, Ill., July 31.—The motive for the murder of Mrs. James H. Martin, who was beaten and hacked to death with a hatchet in her home here yesterday, was undetermined today.

Two theories were advanced—that Mrs. Martin resisted attack and that she resisted robbery.

Joe Deberry, the negro, house servant, who was arrested as a suspect and who recently was paroled from the state reformatory, was safely in the county jail at Mound City, where he was finally taken late last night to avoid a mob that pursued the prisoner as he was taken by the sheriff to Marion. A mob formed at Harrisonburg, then to Carmi, and finally to Mound City.



Suspender Pockets on a Linen Skirt Shown with the New Gainsborough Hat and Tapestry Bag.

large patch pockets at the side that extend into suspenders, on the waist. The skirt, suspenders, pockets and cuffs are of the rose linen, while the waist is white Swiss. The pocket is outlined with a piping of white that accentuates its shape and adds to the style.

Midsummer Hats of Satin.
Satin hats are an innovation of the midseason. Large shapes are favored in these, and trimmings are unique and original. A broad brimmed white satin has a flat bow inserted in slits in the front of the crown; a black satin has white velvet birds pasted flat on the crown, and still another white satin has a crown of wool made in four sections, each section embroidered in a different color. The last suggests the

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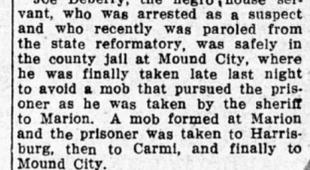
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ENGLAND EXPELS GERMAN WOMAN

London, July 31.—The Rev. Gertrude von Petzold, the woman pastor of a Unitarian church in Birmingham, and who is known in the United States as expelled from England today by order of the British home office. She had lived here eighteen years.

Some years ago the woman applied for naturalization but went to America where she stayed two years and the application lapsed. When her application was renewed at the commencement of the war it was refused by the home office.



JEFF SAYS:

It is not positively necessary for a boy to become absolutely useless, and a public nuisance and a menace to general safety jes becuz his father lets him use the automobile.

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