



LOVE INSURANCE

EARL DERR BIGGERS

Love Insurance

Love Insurance

1. — A SPORTING PROPOSITION
2. — AN EVENING IN THE RIVER
3. — JOURNEYS END IN—TAXI BILLS
4. — MR. TRIMMER LIMBERS UP
5. — MR. TRIMMER THROWS HIS BOMB
6. — TEN MINUTES OF AGONY
7. — CHAIN LIGHTNING'S COLLAR
8. — AFTER THE TRAINED SEALS
9. — "WANTED: BOARD AND ROOM"
10. — TWO BIRDS OF PASSAGE
11. — TEARS FROM THE GAIETY
12. — EXIT A LADY, LAUGHINGLY
13. — AND ON THE SHIPS AT SEA
14. — JERSEY CITY INTERFERES
15. — A BIT OF A BLOW
16. — WHO'S WHO IN ENGLAND
17. — THE SHORTEST WAY HOME
18. — A ROTTEN BAD FIT
19. — MR. MINOT GOES THROUGH FIRE
20. — "PLEASE KILL"
21. — HIGH WORDS AT HIGH NOON
22. — "WELL, HARDLY EVER"

Copyright

Love Insurance

Earl Derr Biggers

1. — A SPORTING PROPOSITION



OUTSIDE a gilt-lettered door on the seventeenth floor of a New York office building, a tall young man in a fur-lined coat stood shivering.

Why did he shiver in that coat? He shivered because he was fussed, poor chap. Because he was rattled, from the soles of his custom-made boots to the apex of his Piccadilly hat. A painful, palpitating spectacle, he stood.

Meanwhile, on the other side of the door, the business of the American branch of that famous marine insurance firm, Lloyds, of London— usually termed in magazine articles "The Greatest Gambling Institution in the World"—went on oblivious to the shiverer who approached.

The shiverer, with a nervous movement, shifted his walking-stick to his left hand, and laid his right on the door-knob. Though he is not at his best, let us take a look at him. Tall, as has been noted, perfectly garbed after London's taste, mild and blue as to eye, blond as to hair. A handsome, if somewhat weak face. Very distinguished — even aristocratic — in appearance. Perhaps—the thrill for us democrats here!— of the nobility. And at this moment sadly in need of a generous dose of that courage that abounds—see any book of familiar quotations— on the playing fields of Eton.

Utterly destitute of the Eton or any other brand, he pushed open the door. The click of two dozen American typewriters smote upon his hearing. An office boy of the dominant New

York race demanded in loud indiscreet tones his business there.

"My business," said the tall young man weakly, "is with Lloyds, of London."

The boy wandered off down that stenographer-bordered lane. In a moment he was back.

"Mr. Thacker'll see you," he announced.

He followed the boy, did the tall young man. His courage began to return. Why not? One of his ancestors, graduate of those playing fields, had fought at Waterloo.

Mr. Thacker sat in plump and genial prosperity before a polished flat-top desk. Opposite him, at a desk equally polished, sat an even more polished young American of capable bearing. For an embarrassed moment the tall youth in fur stood looking from one to the other. Then Mr.

Thacker spoke:

"You have business with Lloyds?"

The tall young man blushed.

"I—I hope to have—yes." There was in his speech that faint suggestion of a lisp that marks many of the well-born of his race. Perhaps it is the golden spoon in their mouths interfering a bit with their diction.

"What can we do for you?" Mr. Thacker was cold and matter-of-fact, like a card index. Steadily through each week he grew more businesslike —and this was Saturday morning.

The visitor performed a shaky but remarkable juggling feat with his walking-stick.

"I—well—I—" he stammered.

Oh, come, come, thought Mr. Thacker impatiently.

"Well," said the tall young man desperately, "perhaps it would be best for me to make myself known at once. I am Allan, Lord Harrowby, son and heir of James Nelson Harrowby, Earl of Raybrook. And I—I have come here—"

The younger of the Americans spoke, in more kindly fashion:

"You have a proposition to make to Lloyds?"

"Exactly," said Lord Harrowby, and sank with a sigh of relief into a chair, as though that concluded his portion of the entertainment.

"Let's hear it," boomed the relentless Thacker.

Lord Harrowby writhed in his chair.

"I am sure you will pardon me," he said, "if I preface my—er—proposition with the statement that it is utterly—fantastic. And if I add also that it should be known to the fewest possible number."

Mr. Thacker waved his hand across the gleaming surfaces of two desks.

"This is my assistant manager, Mr. Richard Minot," he announced. "Mr. Minot, you must know, is in on all the secrets of the firm. Now, let's have it."

"I am right, am I not," his lordship continued, "in the assumption that Lloyds frequently takes rather unusual risks?"

"Lloyds," answered Mr. Thacker, "is chiefly concerned with the fortunes of those who go down to—and sometimes down into—the sea in ships. However, there are a number of nonmarine underwriters connected with Lloyds, and these men have been known to risk their money on pretty giddy chances. It's all done in the name of Lloyds, though the firm is not financially responsible."

Lord Harrowby got quickly to his feet.

"Then it would be better," he said, relieved, "for me to take my proposition to one of these non-marine underwriters."

Mr. Thacker frowned. Curiosity agitated his bosom.

"You'd have to go to London to do that," he remarked.

"Better give us an inkling of what's on your mind."

His lordship tapped uneasily at the base of Mr. Thacker's desk with his stick.

"If you will pardon me—I'd rather not," he said.

"Oh, very well," sighed Mr. Thacker.

"How about Owen Jephson?" asked Mr. Minot suddenly.

Overjoyed, Mr. Thacker started up.

"By gad—I forgot about Jephson. Sails at one o'clock, doesn't he?" He turned to Lord Harrowby. "The very man—and in New York, too. Jephson would insure T. Roosevelt against another cup of coffee."

"Am I to understand," asked Harrowby, "that Jephson is the man for me to see?"

"Exactly," beamed Mr. Thacker. "I'll have him here in fifteen minutes. Richard, will you please call up his hotel?" And as Mr. Minot reached for the telephone, Mr. Thacker added pleadingly: "Of course, I don't know the nature of your proposition—"

"No," agreed Lord Harrowby politely.

Discouraged, Mr. Thacker gave up.

"However, Jephson seems to have a gambling streak in him that odd risks appeal to," he went on. "Of course, he's scientific. All Lloyds' risks are scientifically investigated. But—occasionally—well, Jephson insured Sir Christopher Conway, K. C. B., against the arrival of twins in his family. Perhaps you recall the litigation that resulted when triplets put in their appearance?"

"I'm sorry to say I do not," said Lord Harrowby.

Mr. Minot set down the telephone. "Owen Jephson is on his way here in a taxi," he announced.

"Good old Jephson," mused Mr. Thacker, reminiscent. "Why, some of the man's risks are famous. Take that shopkeeper in the Strand— every day at noon the shadow of Nelson's Monument in Trafalgar Square falls across his door. Twenty years ago he got to worrying for fear the statue would fall some day and smash his shop. And every year since he has taken out a policy with Jephson, insuring him against that dreadful contingency."

"I seem to have heard of that," admitted Harrowby, with the ghost of a smile.

"You must have. Only recently Jephson wrote a policy for the Dowager Duchess of Tremayne, insuring her against

the unhappy event of a rainstorm spoiling the garden party she is shortly to give at her Italian villa. I understand a small fortune is involved. Then there is Courtney Giles, leading man at the West End Road Theater. He fears obesity. Jephson has insured him. Should he become too plump for Romeo roles, Lloyds—or rather Jephson—will owe him a large sum of money."

"I am encouraged to hope," remarked Lord Harrowby, "that Mr. Jephson will listen to my proposition."

"No doubt he will," replied Mr. Thacker. "I can't say definitely. Now, if I knew the nature—"

But when Mr. Jephson walked into the office fifteen minutes later Mr. Thacker was still lamentably ignorant of the nature of his titled visitor's business. Mr. Jephson was a small wiry man, crowned by a vast acreage of bald head, and with the immobile countenance sometimes lovingly known as a "poker face." One felt he could watch the rain pour in torrents on the dowager duchess, Courtney Giles' waist expand visibly before his eyes, the statue of Nelson totter and fall on his shopkeeper, and never move a muscle of that face.

"I am delighted to meet your lordship," said he to Harrowby. "Knew your father, the earl, very well at one time. Had business dealings with him—often. A man after my own heart. Always ready to take a risk. I trust you left him well?"

"Quite, thank you," Lord Harrowby answered. "Although he will insist on playing polo. At his age—eighty-two—it is a dangerous sport."

Mr. Jephson smiled.

"Still taking chances," he said. "A splendid old gentleman. I understand that you, Lord Harrowby, have a proposition to make to me as an underwriter in Lloyds."

They sat down. Alas, if Mr. Burke, who compiled the well-known Peerage, could have seen Lord Harrowby then, what distress would have been his! For a most unlordly flush

again mantled that British check. A nobleman was supremely rattled.

"I will try and explain," said his lordship, gulping a plebeian gulp. "My affairs have been for some time in rather a chaotic state. Idleness—the life of the town—you gentlemen will understand. Naturally, it has been suggested to me that I exchange my name and title for the millions of some American heiress. I have always violently objected to any such plan. I—I couldn't quite bring myself to do any such low trick as that. And then—a few months ago on the Continent—I met a girl—"

He paused.

"I'm not a clever chap—really," he went on. "I'm afraid I can not describe her to you. Spirited—charming—" He looked toward the youngest of the trio. "You, at least, understand," he finished.

Mr. Minot leaned back in his chair and smiled a most engaging smile. "Perfectly," he said.

"Thank you," went on Lord Harrowby in all seriousness. "It was only incidental—quite irrelevant—that this young woman happened to be very wealthy. I fell desperately in love. I am still in that—er—pleasing state. The young lady's name, gentlemen, is Cynthia Meyrick. She is the daughter of Spencer Meyrick, whose fortune has, I believe, been accumulated in oil."

Mr. Thacker's eyebrows rose respectfully.

"A week from next Tuesday," said Lord Harrowby solemnly, "at San Marco, on the east coast of Florida, this young woman and I are to be married."

"And what," asked Owen Jephson, "is your proposition?"

Lord Harrowby shifted nervously in his chair.

"I say we are to be married," he continued. "But are we? That is the nightmare that haunts me. A slip. My—er—creditors coming down on me. And far more important, the dreadful agony of losing the dearest woman in the world."

"What could happen?" Mr. Jephson wanted to know.

"Did I say the young woman was vivacious?" inquired Lord Harrowby. "She is. A thousand girls in one. Some untoward happening, and she might change her mind—in a flash." Silence within the room; outside the roar of New York and the clatter of the inevitable riveting machine making its points relentlessly.

"That," said Lord Harrowby slowly, "is what I wish you to insure me against, Mr. Jephson."

"You mean—"

"I mean the awful possibility of Miss Cynthia Meyrick's changing her mind."

Again silence, save for the riveting machine outside. And three men looking unbelievably at one another.

"Of course," his lordship went on hastily, "it is understood that I personally am very eager for this wedding to take place. It is understood that in the interval before the ceremony I shall do all in my power to keep Miss Meyrick to her present intention. Should the marriage be abandoned because of any act of mine, I would be ready to forfeit all claims on Lloyds."

Mr. Thacker recovered his breath and his voice at one and the same time.

"Preposterous," he snorted. "Begging your lordship's pardon, you can not expect hardheaded business men to listen seriously to any such proposition as that. Tushery, sir, tushery! Speaking as the American representative of Lloyds —"

"One moment," interrupted Mr. Jephson. In his eyes shone a queer light—a light such as one might expect to find in the eyes of Peter Pan, the boy who never grew up. "One moment, please. What sum had you in mind, Lord Harrowby?"

"Well—say one hundred thousand pounds," suggested his lordship. "I realize that my proposition is fantastic. I really admitted as much. But—"

"One hundred thousand pounds." Mr. Jephson repeated it

thoughtfully. "I should have to charge your lordship a rather high rate. As high as ten per cent."

Lord Harrowby seemed to be in the throes of mental arithmetic.

"I am afraid," he said finally, "I could not afford one hundred thousand at that rate. But I could afford—seventy-five thousand. Would that be satisfactory, Mr. Jephson?"

"Jephson," cried Mr. Thacker wildly. "Are you mad? Do you realize—"

"I realize everything, Thacker," said Jephson calmly. "I have your lordship's word that the young lady is at present determined on this alliance? And that you will do all in your power to keep her to her intention?"

"You have my word," said Lord Harrowby. "If you should care to telegraph—"

"Your word is sufficient," said Jephson. "Mr. Minot, will you be kind enough to bring me a policy blank?"

"See here, Jephson," foamed Thacker. "What if this thing should get into the newspapers? We'd be the laughing-stock of the business world."

"It mustn't," said Jephson coolly.

"It might," roared Thacker.

Mr. Minot arrived with a blank policy, and Mr. Jephson sat down at the young man's desk.

"One minute," said Thacker. "The faith of you two gentlemen in each other is touching, but I take it the millennium is still a few years off." He drew toward him a blank sheet of paper, and wrote. "I want this thing done in a businesslike way, if it's to be done in my office." He handed the sheet of paper to Lord Harrowby. "Will you read that, please?" he said.

"Certainly." His lordship read: "I hereby agree that in the interval until my wedding with Miss Cynthia Meyrick next Tuesday week I will do all in my power to put through the match, and that should the wedding be called off through any subsequent direct act of mine, I will forfeit all claims

on Lloyds."

"Will you sign that, please?" requested Mr. Thacker.

"With pleasure." His lordship reached for a pen.

"You and I, Richard," said Mr. Thacker, "will sign as witnesses. Now, Jephson, go ahead with your fool policy."

Mr. Jephson looked up thoughtfully.

"Shall I say, your lordship," he asked, "that if, two weeks from to-day the wedding has not taken place, and has absolutely no prospect of taking place, I owe you seventy-five thousand pounds?"

"Yes." His lordship nodded. "Provided, of course, I have not forfeited by reason of this agreement. I shall write you a check, Mr. Jephson."

For a time there was no sound in the room save the scratching of two pens, while Mr. Thacker gazed open-mouthed at Mr. Minot, and Mr. Minot light-heartedly smiled back. Then Mr. Jephson reached for a blotter.

"I shall attend to the London end of this when I reach there five days hence," he said. "Perhaps I can find another underwriter to share the risk with me."

The transaction was completed, and his lordship rose to go.

"I am at the Plaza," he said, "if any difficulty should arise. But I sail to-night for San Marco —on the yacht of a friend." He crossed over and took Mr. Jephson's hand. "I can only hope, with all my heart," he finished feelingly, "that you never have to pay this policy."

"We're with your lordship there," said Mr. Thacker sharply.

"Ah—you have been very kind," replied Lord Harrowby. "I wish you all—good day."

And shivering no longer, he went away in his fine fur coat. As the door closed upon the nobleman, Mr. Thacker turned explosively on his friend from oversea.

"Jephson," he thundered, "you're an idiot! A rank unmitigated idiot!"

The Peter Pan light was bright in Jephson's eyes.

"So new," he half-whispered. "So original! Bless the boy's

heart. I've been waiting forty years for a proposition like that."

"Do you realize," Thacker cried, "that seventy-five thousand pounds of your good money depends on the honor of Lord Harrowby?"

"I do," returned Jephson. "And I would not be concerned if it were ten times that sum. I know the breed. Why, once—and you, Thacker, would have called me an idiot on that occasion, too—I insured his father against the loss of a polo game by a team on which the earl was playing. And he played like the devil—the earl did—won the game himself. Ah, I know the breed."

"Oh, well," sighed Thacker, "I won't argue. But one thing is certain, Jephson. You can't go back to England now. Your place is in San Marco with one hand on the rope that rings the wedding bells."

Jephson shook his great bald head.

"No," he said. "I must return to-day. It is absolutely necessary. My interests in San Marco are in the hands of Providence."

Mr. Thacker walked the floor wildly.

"Providence needs help in handling a woman," he protested. "Miss Meyrick must not change her mind. Some one must see that she doesn't. If you can't go yourself—" He paused, reflecting. "Some young man, active, capable—" Mr. Richard Minot had risen from his chair, and was moving softly toward his overcoat. Looking over his shoulder, he beheld Mr. Thacker's keen eyes upon him.

"Just going out to lunch," he said guiltily.

"Sit down, Richard," remarked Mr. Thacker with decision. Mr. Minot sat, the dread of something impending in his heart.

"Jephson," said Mr. Thacker, "this boy here is the son of a man of whom I was very fond. His father left him the means to squander his life on clubs and cocktails if he had chosen—but he picked out a business career instead. Five years

ago I took him into this office, and he has repaid me by faithful, even brilliant service. I would trust him with—well, I'd trust him as far as you'd trust a member of your own peerage."

"Yes?" said Mr. Jephson.

Mr. Thacker wheeled dramatically and faced his young assistant.

"Richard," he ordered, "go to San Marco. Go to San Marco and see to it that Miss Cynthia Meyrick does not change her mind."

A gone feeling shot through Mr. Minot in the vicinity of his stomach. It was possible that he really needed that lunch.

"Yes, sir," he said faintly. "Of course, it's up to me to do anything you say. If you insist, I'll go, but—"

"But what, Richard?"

"Isn't it a rather big order? Women—aren't they like an—er—April afternoon—or something of that sort? It seems to me I've read they were—in books."

"Humph," snorted Mr. Thacker. "Is your knowledge of the ways of women confined to books?"

A close observer might have noted the ghost of a smile in Mr. Minot's clear blue eyes.

"In part, it is," he admitted. "And then again—in part, it isn't."

"Well, put away your books, my boy," said Mr. Thacker. "A nice, instructive little vacation has fallen on you from heaven. Mad old Jephson here must be saved from himself. That wedding must take place—positively, rain or shine. I trust you to see that it does, Richard."

Mr. Minot rose and stepped over to his hat and coat.

"I'm off for San Marco," he announced blithely. His lips were firm but smiling. "The land of sunshine and flowers—and orange blossoms or I know the reason why."

"Jephson trusts Harrowby," said Mr. Thacker. "All very well. But just the same if I were you I'd be aboard that yacht tonight when it leaves New York harbor. Invited or

uninvited."

"I must ask," put in Mr. Jephson hurriedly, "that you do nothing to embarrass Lord Harrowby in any way."

"No," said Thacker. "But keep an eye on him, my boy. A keen and busy eye."

"I will," agreed Mr. Minot. "Do I look like Cupid, gentlemen? No? Ah—it's the overcoat. Well, I'll get rid of that in Florida. I'll say good-by—"

He shook hands with Jephson and with Thacker.

"Good-by, Richard," said the latter. "I'm really fond of old Jephson here. He's been my friend in need—he mustn't lose. I trust you, my boy."

"I won't disappoint you," Dick Minot promised. A look of seriousness flashed across his face. "Miss Cynthia Meyrick changes her mind only over my dead body."

He paused for a second at the door, and his eyes grew suddenly thoughtful.

"I wonder what she's like?" he murmured.

Then, with a smile toward the two men left behind, he went out and down that stenographer bordered lane to San Marco.

2. — AN EVENING IN THE RIVER



THOUGH San Marco is a particularly gaudy tassel on the fringe of the tourist's South, it was to the north that Mr. Richard Minot first turned. One hour later he made his appearance amid the gold braid and dignity of the Plaza lobby.

The young man behind the desk—an exquisite creature done in Charles Dana Gibson's best manner—knew when to be affable. He also knew when not to be affable. Upon Mr. Minot he turned the cold fishy stare he kept for such as were not guests under his charge.

"What is your business with Lord Harrowby?" he inquired suspiciously.

"Since when," asked Mr. Minot brightly, "have you been in his lordship's confidence?"

This was the young man's cue to wince. But hotel clerks are notoriously poor wincers.

"It is customary—" he began with perfect poise.

"I know," said Mr. Minot. "But then, I'm a sort of a friend of his lordship."

"A sort of a friend?" How well he lifted his eyebrows!

"Something like that. I believe I'm to be best man at his wedding."

Ah, yes; that splendid young man knew when to be affable. Affability swamped him now.

"Boy!" he cried. "Take this gentleman's card to Lord Harrowby."

A bell-boy in a Zenda uniform accepted the card, laid it upon a silver tray, glued it down with a large New York thumb, and strayed off down gilded corridors shouting, "Lord Harrowby."

Whereat all the pretty little debutantes who happened to be decorating the scene at the moment felt their pampered hearts go pit-a-pat and, closing their eyes, saw visions and dreamed dreams.

Lord Harrowby was at luncheon, and sent word for Mr. Minot to join him. Entering the gay dining-room, Minot saw at the far end the blond and noble head he sought. He threaded his way between the tables. Although he was an unusually attractive young man, he had never experienced anything like the array of stares turned upon him ere he had gone ten feet. "What the devil's the matter?" he asked himself. "I seem to be the cynosure of neighboring eyes, and then some." He did not dream that it was because he was passing through a dining-room of democrats to grasp the hand of a lord.

"My dear fellow, I'm delighted, I assure you—" Really, Lord Harrowby's face should have paid closer attention to his words. Just now it failed ignominiously in the matter of backing them up.

"Thank you," Mr. Minot replied. "Your lordship is no doubt surprised at seeing me so soon—"

"Well—er—not at all. Shall I order luncheon?"

"No, thanks. I had a bite on the way up." And Mr. Minot dropped into the chair which an eager waiter held ready.

"Lord Harrowby, I trust you are not going to be annoyed by what I have to tell you."

His lordship's face clouded, and worry entered the mild blue eyes.

"I hope there's nothing wrong about the policy."

"Nothing whatever. Lord Harrowby, Mr. Jephson trusts you—implicitly."

"So I perceived this morning. I was deeply touched."

"It washer—touching." Minot smiled a bit cynically.

"Understanding as you do how Mr. Jephson feels toward you, you will realize that it is in no sense a reflection on you that our office, viewing this matter in a purely business light, has decided that some one must go to San Marco with you. Some one who will protect Mr. Jephson's interests."

"Your office," said his lordship, reflecting. "You mean Mr. Thacker, don't you?"

Could it be that the fellow was not so slow as he seemed?

"Mr. Thacker is the head of our office," smiled Mr. Minot.

"It has been thought best that some one go with you, Lord Harrowby. Some one who will work night and day to see to it that Miss Meyrick does not change her mind. I—I am the some one. I hope you are not annoyed."

"My dear chap! Not in the least. When I said this morning that I was quite set on this marriage, I was frightfully sincere." And now his lordship's face, frank and boyish, in nowise belied his words. "I shall be deeply grateful for any aid Lloyds can give me. And I am already grateful that Lloyds has selected you to be my ally."

Really, very decent of him. Dick Minot bowed.

"You go south to-night?" he ventured.

"Yes. On the yacht *Lileth*, belonging to my friend, Mr. Martin Wall. You have heard of him?"

"No. I can't say that I have."

"Indeed! I understood he was very well-known here. A big, bluff, hearty chap. We met on the steamer coming over and became very good friends."

A pause.

"You will enjoy meeting Mr. Wall," said his lordship meaningly, "when I introduce you to him—in San Marco."

"Lord Harrowby," said Minot slowly, "my instructions are to go south with you—on the yacht."

For a moment the two men stared into each other's eyes.

Then Lord Harrowby pursed his thin lips and gazed out at

Fifth Avenue, gay and colorful in the February sun.

"How extremely unfortunate," he drawled. "It is not my boat, Mr. Minot. If it were, nothing would give me greater pleasure than to extend an invitation to you."

"I understand," said Minot. "But I am to go—invited or uninvited."

"In my interests?" asked Harrowby sarcastically.

"As the personal conductor of the bridegroom."

"Mr. Minot—really—"

"I have no wish to be rude, Lord Harrowby. But it is our turn to be a little fantastic now. Could anything be more fantastic than boarding a yacht uninvited?"

"But Miss Meyrick—on whom, after all, Mr. Jephson's fate depends—is already in Florida."

"With her lamp trimmed and burning. How sad, your lordship, if some untoward event should interfere with the coming of the bridegroom."

"I perceive," smiled Lord Harrowby, "that you do not share Mr. Jephson's confidence in my motives."

"This is New York, and a business proposition. Every man in New York is considered guilty until he proves himself innocent—and then we move for a new trial."

"Nevertheless"—Lord Harrowby's mouth hardened—"I must refuse to ask you to join me on the *Lileth*."

"Would you mind telling me where the boat is anchored?"

"Somewhere in the North River, I believe. I don't know, really."

"You don't know? Won't it be a bit difficult—boarding a yacht when you don't know where to find it?"

"My dear chap—" began Harrowby angrily.

"No matter." Mr. Minot stood up. "I'll say au revoir, Lord Harrowby—until to-night."

"Or until we meet in San Marco." Lord Harrowby regained his good nature. "I'm extremely sorry to be so impolite. But I believe we're going to be very good friends, none the less."

"We're going to be very close to each other, at any rate," Minot smiled. "Once more—au revoir, your lordship."

"Pardon me—good-by," answered Lord Harrowby with decision.

And Richard Minot was again threading his way between awed tables.

Walking slowly down Fifth Avenue, Mr. Minot was forced to admit that he had not made a very auspicious beginning in his new role. Why had Lord Harrowby refused so determinedly to invite him aboard the yacht that was to bear the eager bridegroom south? And what was he to do now? Might he not discover where the yacht lay, board it at dusk, and conceal himself in a vacant cabin until the party was well under way? It sounded fairly simple.

But it proved otherwise. He was balked from the outset.

For two hours, in the library of his club, in telephone booths and elsewhere, he sought for some tangible evidence of the existence of a wealthy American named Martin Wall and a yacht called the *Lileth*. City directories and yacht club year books alike were silent. Myth, myth, myth, ran through Dick Minot's mind.

Was Lord Harrowby—as they say at the Gaiety—spoofing him? He mounted to the top of a bus, and was churned up Riverside Drive. Along the banks of the river lay dozens of yachts, dismantled, swathed in winter coverings. Among the few that appeared ready to sail his keen eye discerned no *Lileth*.

Somewhat discouraged, he returned to his club and startled a waiter by demanding dinner at four-thirty in the afternoon. Going then to his rooms, he exchanged his overcoat for a sweater, his hat for a golf cap. At five-thirty, a spy for the first time in his eventful young life, he stood opposite the main entrance of the Plaza. Near by ticked a taxi, engaged for the evening.

An hour passed. Lights, laughter, limousines, the cold moon adding its brilliance to that already brilliant square, the

winter wind sighing through the bare trees of the park— New York seemed a city of dreams. Suddenly the chauffeur of Minot's taxi stood uneasily before him.

"Say, you ain't going to shoot anybody, are you?" he asked.

"Oh, no—you needn't be afraid of that."

"I ain't afraid. I just thought I'd take off my license number if you was."

Ah, yes — New York! City of beautiful dreams!

Another hour slipped by. And only the little taxi meter was busy, winking mechanically at the unresponsive moon.

At eight-fifteen a tall blond man, in a very expensive fur coat which impressed even the cab starter, came down the steps of the hotel. He ordered a limousine and was whirled away to the west. At eight-fifteen and a half Mr. Minot followed.

Lord Harrowby's car proceeded to the drive and, turning, sped north between the moonlit river and the manlit apartment-houses. In the neighborhood of One Hundred and Tenth Street it came to a stop, and as Minot's car passed slowly by, he saw his lordship standing in the moonlight paying his chauffeur. Hastily dismissing his own car, he ran back in time to see Lord Harrowby disappear down one of the stone stairways into the gloom of the park that skirts the Hudson. He followed.

On and on down the steps and bare wind-swept paths he hurried, until finally the river, cold, silvery, serene, lay before him. Some thirty yards from shore he beheld the lights of a yacht flashing against the gloomy background of Jersey. The *Lileth*!

He watched Lord Harrowby cross the railroad tracks to a small landing, and leap from that into a boat in charge of a solitary rower. Then he heard the soft swish of oars, and watched the boat draw away from shore. He stood there in the shadow until he had seen his lordship run up the accommodation ladder to the *Lileth*'s deck.

He, too, must reach the *Lileth*, and at once. But how? He

glanced quickly up and down the bank. A small boat was tethered near by—he ran to it, but a chain and padlock held it firmly. He must hurry. Aboard the yacht, dancing impatiently on the bosom of Hendrick Hudson's important discovery, he recognized the preparations for an early departure.

Minot stood for a moment looking at the wide wet river. It was February, yes, but February of the mildest winter New York had experienced in years. At the seashore he had always dashed boldly in while others stood on the sands and shivered. He dashed in now.

The water was cold, shockingly cold. He struck out swiftly for the yacht. Fortunately the accommodation ladder had not yet been taken up; in another moment he was clinging, a limp and dripping spectacle, to the rail of the *Lileth*. Happily that side of the deck was just then deserted. A row of outside cabin doors in the bow met Minot's eye.

Stealthily he swished toward them.

And, in the last analysis, the only thing between him and them proved to be a large commanding gentleman, whose silhouette was particularly militant and whose whole bearing was unfavorable.

"Mr. Wall, I presume," said Minot through noisy teeth.

"Correct," said the gentleman. His voice was sharp, unfriendly. But the moonlight, falling on his face, revealed it as soft, genial, pudgy—the inviting sort of countenance to which, under the melting influence of Scotch and soda, one feels like relating the sad story of one's wasted life.

Though soaked and quaking, Mr. Minot aimed at nonchalance.

"Well," he said, "you might be good enough to tell Lord Harrowby that I've arrived."

"Who are you? What do you want?"

"I'm a friend of his lordship. He'll be delighted, I'm sure. Just tell him, if you'll be so kind."

"Did he invite you aboard?"

"Not exactly. But he'll be glad to see me. Especially if you mention just one word to him."

"What word?"

Mr. Minot leaned airily against the rail.

"Lloyds," he said.

An expression of mingled rage and dismay came into the pudgy face. It purpled in the moonlight. Its huge owner came threateningly toward the dripping Minot.

"Back into the river for yours," he said savagely.

Almost lovingly—so it might have seemed to the casual observer—he wound his thick arms about the dripping Minot. Up and down the deck they turkey-trotted.

"Over the rail and into the river," breathed Mr. Wall on Minot's damp neck.

Two large and capable sailormen came at sound of the struggle.

"Here, boys," Wall shouted. "Help me toss this guy over."

Willing hands seized Minot at opposite poles.

"One—two—" counted the sailormen.

"Well, good night, Mr. Wall," remarked Minot.

"Three!"

A splash, and he was ingloriously in the cold river again.

He turned to the accommodation ladder, but quick hands drew it up. Evidently there was nothing to do but return once more to little old New York.

He rested for a moment, treading water, seeing dimly the tall homes of the cave dwellers, and over them the yellow glare of Broadway. Then he struck out. When he reached the shore, and turned, the *Lileth* was already under way, moving slowly down the silver path of the moon. An old man was launching the padlocked rowboat.

"Great night for a swim," he remarked sarcastically.

"L-lovely," chattered Minot. "Say, do you know anything about the yacht that's just steamed out?"

"Not as much as I'd like ter. Used ter belong to a man in Chicago. Yesterday the caretaker told me she'd been rented