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ed. Once again had his instinct been justified, for he was sure that Lady Hermione's Parisian reminiscences would prove important in some way not yet

knew he was at the Plaza Hotel, and h was content to remain there while his trusted aide, Clancy, was acting as chauffeur during Count Vassilan's belated ex-

the bureau were hunting the record of the automobile, though Steingall was con vinced that this branch of the inquir; would end in a blind alley, because the

car had undoubtedly been stolen, and its

have been de Courtois-was led to hir

swered the call.
"It's for you, Mr. Steingall," he said.

"Please, am I mixed up with Mr. Krantz?" inquired Hermione, smiling, for it was a bizarre experience to find herself interested in all sorts and conditions of people whom she had never heard of.

(To Be Continued.)

determinable.

Moreover, his colleague

"Ah," he murmured, "if he is wise he will call you to give evidence in his behalf. Judges exercise a good deal of latitude in these matters."

"But will he be arrested for marrying me? If any wrong has been done with respect to the marriage license, I am equally to blame," she said loyally.

Steingall frowned judically. Their conversation was approaching perilously near

versation was approaching perilously near versation was approaching perhously the forbidden topic of de Courtois.

"In law, as in most affairs of life, it does no good to meet trouble half way, does no good to meet trouble half way, as Curtis put it pleasantly—and consentations and the control of the c to the Hungarian prince—do you remember the names of any persons, of either sex, whom he associated with in Paris?
Of course, such a man would be widely known in what is called society, but i want you to try and recall some of his intimate friends."

"I believe you would find his boon companions in certain cafes on the Grand Boulevard, and in the vaudeville theatres on Montmartre; but would it not help you a little if I told you of his enemies:

"Most certainly."
"Well, I do happen to know that he is hated most cordially by the Countess Marie Zapolya, who lives in the Hotel

"Yes. She advised me to shun him as I would the plague."
"Did she give any reason?"
"It may sound strange, but I really believe sne wants him to marry her daughter"

daughter."
"Ah, that is interesting. Pray go on."
"I never understood the thing rightly, but I heard once, through a servant, that Count Vassilan was expected to wed Elizabetta Zapolya—the succession to the Hungarian monarchy, if ever it were revived, was involved—but Count Vassilan spurned the lady. The Countess is furious because her daughter was slighted, vet

wishes to compet him to fufili his obli-"In that event, she would be anxious to see you safely married to some other person?"

'Oh, she was. She visited me several times, and advised me not to risk a life-long unhappiness by becoming mixed up in a maze of Mid-Europe politics. And— there is something else. Poor Elizabetta Zapolya, who is somewhat older than me, is in love with an attache at the Austro Hungarian embassy in Paris."

"Have you his name?"
"Yes. Captain Eugene de Karely."
"How does he stand with regard to
Count Vassilan?" "I am told that he has challenged him repeatedly to a duel, but Count Vassilan cannot meet him because they are not equals in the grades of Hungarian aristocracy. I am glad that Mr. Curtis did not wait to consult the Almanach de Gotha when he encountered the wretch. Has he told you that he hit him?"

"I have seen the Count," said Steingall.
"Where?"
The detection

The detective was not deaf to the note of alarm in her voice, but the matter must be broached some time, and why

"At the Central Hotel, about an hour ago," he said.
"Was my father with him?" "Yes. The Earl has also had the pleas

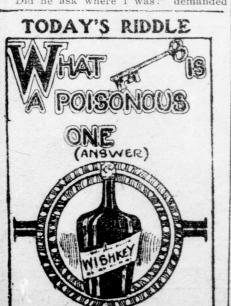
ure of a few minutes' talk with Mr. Curtis." Hermione was open-eyed with surprise "Mr. Curtis has not said a word of this to me," she cried, and her louder tone travelled across the room.

"Said a word about what?" inquired Curtis, being not unwilling to break in on the conversation, which he thought had lasted quite long enough.

"That my father and Count Vassilan had met you at the hotel."

"No, not Count Vassilan," explained the detective. "Ha had gone before Mr. Curtis came, but Lord Valletort returned.

"Did he ask where I was?" demanded



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## INSURANCE MEN HAD FINE YEAR DESPITE LOSSES on the Waldorf-Astoria, a detective was searching the apartment rented by the murdered journalist, and other men of

Huge Gains Were Made in Both the Fire and Life Totals.

car had undensteary been stolen, and the lawful owner would only be able to identify it, and declare that, to the best of his belief, it was locked in a garage at the time it was being used for the commission of a crime. Steingall assumed that the unfortunate Hunter—or it might have been de Courtois—was, led to him. CompaniesPaid Out More for Fires Than Any Year this particular vehicle by adroit mis-representation on the part of some un-known scoundrels who were aware of the Since 1904.

contemplated marriage. The shorthand notes in Hunter's book bore out this theory, because they were obviously data supplied by de Courtois, which would have Ottawa, June 18. - Fire insurance companies doing business in Canada supplied by de Courtois, which would have enabled the journalist to write a thoroughly sensational story next day. He was convinced, when the truth was known, it would be discovered that Hunter made the Frenchman's acquaintance owing to his habit of mixing with the strange underworld from the Continent of Europe which has its lost legion in New York. which has its lost legion in New York. De Courtois was just the sort of vainglorious little man who would welcome the notoriety of such an adventure as the

the notoriety of such an adventure as the prevented marriage ceremony, wherein his name would figure with those of distinguished people, and the last thing he counted on was the murder of the scribe who had promised him columns of descriptive matter in the press. The pert musician was not the first, nor would he be the last, to find that the role of cat's-paw is apt to prove more exacting than was anticipated. To his chagrin, he saw himself changed suddenly from a trusted agent into a dupe, and his utter collapse on hearing of the murder fitted in exactly with the theory taking shape in the detective's mind—that there were two implacable forces at war in New n exactly with the theory taking shape in the detective's mind—that there were two implacable forces at war in New York that night, that Lady Hermione's marriage to Count Vassilan or the Frenchman proved the immediate bone of contention, and that the struggle had been complicated by a too literal interpretation of instructions carried out by hitter partisans.

by \$1,136,000. The net amount at risk at the end of the year was \$2,-680,154,028, an increase of about \$400,000,000 during the twelve months.

British companies carry over half the total amount of risks in Canada, their total being \$1,430,072,127, as hitter partisans.

In the midst of a lively conversation the delephone jangled its imperative message adian companies and \$609,273,561 for American and other foreign companies, numbering the only remedy that can give prompt relief and effect a complete cure in cases twenty-eight, receive a net cash in The detective would have preferred greater privacy, but he rose at once and from premiums amounting to The detective would have preferred reater privacy, but he rose at once and nswered. \$5,063,409, and paid out for losses \$2,684,977. The premium income increased by some \$330,000, and the increased by some \$330,000, and the heart and Nerve Pills, and am now well.

"And who is Mr. Krantz?" he demanded. Then, after a pause: "Oh. yes. . . . Is he? . . . You needn't trouble at all about that. The police surgeon, at my request has dosed him with sufficient bromide to keep him quiet till tomorrow morning. . . Yes, I understand. Tell them it can't be done, and refer them to the Centre street bureau. . . What? . . . No, so far as I can guess, the engineer won't be wanted again tonight." He hung up the receiver and returned to his seat, though he had just been informed that the Earl of Valletort and another person, having ascertained by some \$330,000, and the not amount paid for losses increased by some \$330,000, and the not amount paid for losses increased by \$165,000.

A Big Increase.

British companies received net cash from premiums \$12,092,125, an increase of \$887,000. They paid out for losses \$6,319,064, an increase of \$122, old out for losses \$6,319,064, an increase of \$122, old out for losses increased by some \$6,319,000, and the leart and Nerve Pills, and am now well. I had such pains around my heart and such smothering feelings that I thought I would surely die. My head used to be proposed up with pillows to keep me from about your Milburn's Heart and Nerve Pills, and am now well. I had such pains around my heart and such smothering feelings that I thought I would surely die. My head used to be proposed up with pillows to keep me from about your Milburn's Heart and Nerve Pills, and such smothering feelings that I thought I would surely die. My head used to be proposed up with pillows to keep me from about your Milburn's Heart and Nerve Pills, and am now well. I had such pains around my heart and such such smothering feelings that I thought I would surely die. My head used to be proposed up with pillows to keep me from promited to his seat, though he had just been informed that the Earl of Valletort and an increase of \$122, and increase of \$ come from premium totalled \$6 .other person, having ascertained by some means that de Courtois still lived, were raising a commotion at the Central Hotel and demanding access to the Frenchman's room.

Their net total for losses was \$3,068, 756, an increase of \$833,000. The total of \$12,072,797 paid for

fire losses last year is the highest since 1904, when the total reachel

people whom she had never heard of.

"Mr. Krantz is the reception clerk at the Central Hotel," was the answer, which conveyed fuller information to other ears than the girl's. Then Steingall glanced at his watch.

"I think some of you people must be tired after a strenuous day," he said.
"I expect to be called away soon, and it is possible that I may want to disturb you, Mr. Curtis, before you retire for the night. Do you intend to remain here?"

"Yes."

The twenty-seven Canadian, fifteen British and sixteen American life insurance companies doing business under Federal charter in Canada took up in new policies during 1912 a total of \$219,205,000, which is some \$43,000,000 more than the amount of 1911, and more than double that of 1909. The total amount of life insurance policies in force in Canada issued by these fifty-eight companies issued by these fifty-eight companies For an instant an appreciable restraint manifested its presence, and Uncle Horace did not display his wonted tact when he accentuated it by a dry chuckle, apropos of nothing in particular. Curtis relieved the situation after a slight hesitation.

(To Be Continued)

Canadian companies issued new

Canadian companies issued new policies amounting to \$141,267,000 last

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Walter Luther Dodge & Co., Chicago, I ear, bringing their total amount o nsurance in force up to \$706,661,000 British companies issued last year in urance totalling \$7,319,000 in new policies, bringing the total amount in orce up to \$54,489,000. American ompanies issued \$70,617,000 in new olicies, bringing their total in force

ip to \$309.114.000 Huge Increases Over 1911. The increases in the amounts state d over the figures of 1911 are \$31, 90,000 in new policies, and \$79,890. 00 in the total in the case of the anadian companies; \$1.728,000 and 3,569,000 respectively in the case of he British companies, and \$9,419,000 and \$36,583,000 in the case of the American companies.

Industriais.

In the case of the American comanies much of the gain is due to the ctivity of two organizations—the Mctropolitan and the Prudential, which have devoted special attention to the industrial section of the business. ompared with 1911 the business: Premiums—1912, \$35,711, 000; 1911, \$31,619,000. New policies is sued—1912, \$219,205,000; 1911, \$176, \$66,000. Total in force—1912, \$1,070, \$66,000; 1911, \$950,220,000. Claim: pzid—1912, \$12,750,000; 1911, \$11, \$15,057,000. Number of new policies— 912, 451,000; 1911, 412,000. Total number of policies—1912, 1,479,000; 1911, 1,335,000. Claims matured—

1912, 18,078; 1911, 15,989. Assessment Companies. Four assessment companies report-ing to the federal insurance department had in force on Dec. 31 last 141,864 certificates, pledging ance to the extent of \$144,913,000. The total amount paid in by members during the year was \$2,420,571, and the claims paid totalled \$2,051,248. Income from assessments increased by \$66,100, while claims paid increased by \$369,532. The total assets of thes ir assessment companies is given as \$22,071,802, the Independent Order of Foresters representing \$20,853,860 o

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Arrive from the East—\*3:52 a.m., 10:56 a.m., \*11:12 a.m., \*11:28 a.m., \*6:30 p.m., \*8:00 p.m., 10:45 p.m.

Arrive from the West—\*12:14 a.m., 3:43 a.m., 8:50 a.m., \*11:55 a.m., 1:10 p.m., \*4:10 p.m., 6:25 p.m.

Depart for the East—\*12:19 a.m., Depart for the East—\*12:19 a.m., \*3:48 a.m., 7:20 a.m., 9:00 a.m., \*12:05 p.m., 2:05 p.m., \*4:25 p.m., \*6:53 p.m.

Depart for the West—\*3:57 am., 7:40 a.m., \*11:18 a.m., \*11:35 a.m., 1:40 p.m., 8:20 p.m.

LONDON AND WINDSOR.

Arrive—10:23 a.m., \*4:00 p.m., 6:50 p.m., 11:05 n.m.

Depart—6:35 a.m., \*11:43 a.m., 2:05 n.m.

STRATFORD BRANCH. Arrive—11:15 a.m., 1:39 p.m., 6:45 m., 11:25 p.m.
Depart—6:00 a.m., 10:20 a.m., 12:30 m., \*:45 p.m., 4:55 p.m. LONDON, HURON AND BRUCE...
Arrive—10:00 a.m., 6:10 p.m.
DepartJ8:30 a.m., 4:40 p.m.
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CANADIAN PACIFIC RAILWAY. Arrive from the East—\*11:42 a.m., 6:45 p.m., \*8:00 p.m., \*11:25 p.m.
Arrive from the West—\*4:30 a.m., 11:30 a.m., \*12:25 p.m., \*5:20 p.m., 8:50 p.m. Depart for the East—\*4:38 a.m., 8:00 a.m., \*12:35 p.m., \*5:30 p.m. Depart for the West—8:15 a.m. Trains marked \* run daily. Those not marked, daily, except Sunday. MICHIGAN CENTRAL RAILWAY

PERE MARQUETTE RAILWAY. Arrive-8:45 a.m., \*12:50, 1:50, 5:10, -5:40, \*7:10, 9:45 a.m., 2:30 a:20, †7:00 p.m. \*To and from Walkerville. All trains to and from Port Stanley, except trains marked with star. †To St. Thomas only. All trains week-days only.

Arrive-7:04 a.m., 11:10 a.m., 4:55

.m., 9:50 p.m. Depart—7:20 a.m., 2:20 p.m., 5:20



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