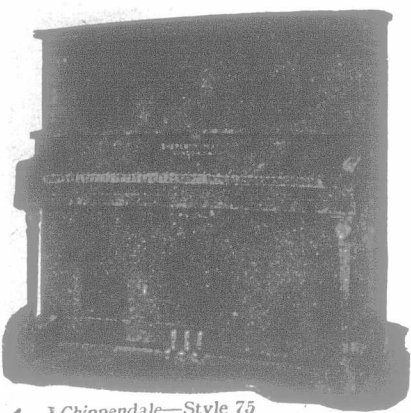


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But she's such a good pal, I should fix things up with her somehow."

"I doubt if you would with her husband," I thought, though aloud I said nothing. I was sure now that he was in ignorance of the situation, blissful ignorance, since he could not guess what developments it might lead to for him, and for the Chaperon whom he had provided at such cost.

"If anything happens, I shall have to help him through it somehow," I decided, "as it's more than half my fault, ie, listening 'Lorelei' in my name. Besides, I can't let the party be broken up, until I've had a fair chance to raise Brd. rode stock in the market."

To know that any moment Sir Alec MacNairne might pounce upon us, denounce the Chaperon as a fraud, disgust the girls with Starr, and put a sudden end to the adventure as far as the two men in it were concerned, was not conducive to appetite. I forgot whether I had just begun my breakfast, or just finished it, but in either case it interested me no more than eggs and toast would have interested Damocles at the moment of discovering the sword.

"The principal thing is not to let the girls see the Herald," said Starr.

I wished it were the principal thing; still, I said nothing, and getting up, we went into the hall.

"Miss Van Buren would think it cool of you, perhaps, if she knew you'd registered her boat in your name," said Starr, taking up the subject again. "She wouldn't understand—"

"What would Miss Van Buren think cool?" asked Miss Van Buren's voice behind us, and the Mariner started as if we were conspirators.

"Oh, nothing particular," he answered simply.

"Please tell me."

"I'll tell you," I said, with a sudden determination that she should know the worst, and do her worst, and be conquered by something stronger than her prejudice. The tug-of-war was coming between us now, that tug-of-war I had been expecting and almost desiring.

"I registered your boat in my name," I said calmly, "and Starr thinks you wouldn't understand."

She threw up her head, flushing. "I don't understand."

"It gives us the right to use the flag of my club."

"We could have got on without it."

"Often with grave inconvenience."

"I would have risked that."

"Forgive me, but amateurs are always ready to take risks."

(At this moment I became aware that Starr had slipped away.)

"Isn't it rather late," she flashed at me, "to ask for my forgiveness for—anything?"

"It was a mere civility," I answered with equal insolence. "I've done nothing for which I've felt the need of your forgiveness, Miss Van Buren; but if you think I have, pray tell me once for all what it was, that I may defend myself."

"You don't feel," she echoed, "that you've done anything for which you need my forgiveness? Oh, then you're more hardened than I thought. I hoped that by this time you were repenting."

"Repenting of what?"

"Of everything. Of—putting yourself in your present position, among other things."

"You mean in the position of your skipper? I may say that if I haven't repented, it isn't your fault. But really, I've been so busy trying to make myself useful to the party in more ways than one, that I've had no time for repentance."

"Oh, you have made yourself useful," she had the grace to admit. "If—it hadn't been for the beginning, I—I should have been grateful. You know things which none of the rest of us know. You've shown us sights which without you we should never have seen or heard of. But as it is, how can I, why should I, be grateful? It's only for the sake of the others, and their pleasure, that I—"

"So you said before," I bro'e in. "But now I refuse to accept toleration from you—we won't say consideration."

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The task we think will convince you that you must maintain as much life assurance as you can possibly afford in order that your family shall not be dependent upon the charity of others, if you should die.

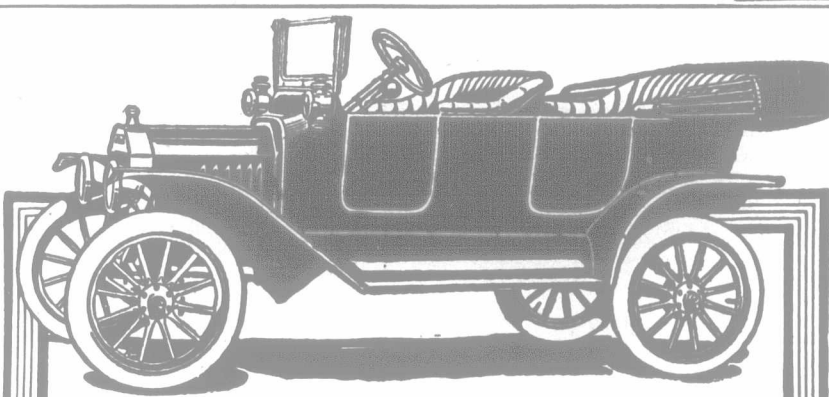
Don't put it off. Don't say that you expect your business to be in such shape that your family will have nothing to worry about. Think of all the men who do not own \$500 in real money today who were worth thousands of dollars two years ago.

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