

The Thirteenth Commandment

By
RUPERT HUGHES

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CHAPTER XXI—Continued.

When Bayard opened the door Clay swept in like a March gale. He flung himself at Bayard and clenched his elbows in his hands and roared:

"Bayard! Bayard! It's come! We're rich! We're made! Eureka! Unceasing! Munitions! Wow! Listen! The other night while I was trawling a job in darkest New Jersey I ran across a little clue, and a little man who told me a little secret. The Germans have been getting ready for this war for years, piling up guns and ammunition for Der Tag. The other countries were caught only half ready. They have stopped the Germans on the Marne, but they've been using their shells at such a rate that the famine is near. Their only hope is to buy supplies of us. They're going to dump enough contracts on this country to furnish about a million dollars to every citizen. Their agents are pussy-footing round to distribute contracts quietly.

"The Bethlehem Steel company has gathered in a big lot of them, and I had a tip that the stock was going to boom; so are a lot of other stocks. I'd sell my right arm for a little cash. But there's no market for detached right arms, so I used mine to sign up a few little contracts for placing contracts, and I've plucked them and brought them to you." He broke into dance and whirled Bayard off his feet.

Bayard tried to be patient. "That's all very interesting, Clay, but take your delusions down to Bellevue, where they'll put you in the right cell. What can you or I do with ammunition contracts?"

"Accept 'em, you blasted jilt! Open up your old shut-up factory and get busy."

"We have no machinery for making ammunition."

"Get it, then, or adapt your machinery! They need millions of each article, for there are millions of men in the field using up what they've got so fast that it's only a matter of weeks before they'll be desperate."

Bayard began to see the scheme—also the obstacles. "But it takes money to make those things. Where will we get the cash for the pay rolls and the raw materials?"

"From the banks! The banks are bursting open with idle money; it's rotting on their hands!"

Bayard went aglow with the realization of the opportunity. He began to tremble at the vision of the sudden avalanches of wealth pouring down the bleak mountains of despair. He could hear the roar of the Niagaras of gold.

Daphne and Lella came rushing from concealment. Clay's beatitude was so complete that he forgot his resentments and kissed them both.

Bayard was frantic to be at work. He resolved to telephone the president of his company at once and lay the matter before him. Lella cannily advised Bayard to grasp the whip hand of the situation and keep it. She began to dance about the room like a Miriam celebrating the passage of the Red sea.

"The first thing we'll do," she said, "will be to get my jewelry out of the pawnshop and the second will be to buy some more. And, oh, the dresses and the hats!"

This asserted a sobering effect on Bayard. "No," he announced. "We've gone through hades once because I gambled away my reserves. This time I'm going to get a big reserve before I spend a cent. I'll never risk another ordeal like the one we've been through. No more fracturing of the Thirteenth for me!"

Lella laughed.

Bayard went to the telephone to start the wheels of the factory in motion by summoning the president to council. He paused to ask: "He'll want to know who the foreign agent is you are dealing with? Or are there several? Who shall I say?"

"Wetherell," said Clay.

The great Skoda gun that suddenly one day dropped a monster shell in Dunkirk twenty miles off could hardly have caused more stupefaction than the name of Wetherell detonating in that room.

Daphne snatched her hand from Clay's. Bayard sprang up so sharply that he almost threw Lella forward on her face. Instinctively he caught her by the arm and saved her from falling. But instantly he flung her arm from him in a gush of disgust.

Clay gaped at the tableau in bewilderment. He had not dreamed that any of the three had ever heard of Wetherell. He could not imagine the bitterness the name involved.

"Will some kind friend please tell me what all the excitement is about?"

This was not easy. Who wanted to tell Clay that Lella had just been accused of neglecting her husband and her own duties for the society of this very Wetherell? Lella herself was the one that told him.

"Look here, Bydie," Lella cooed and bled, "don't you think you've done enough? You've shown me that you don't trust me and you've ordered Mr. Wetherell never to come near me again. Isn't that enough without beg-

garing us all for spite? What else is it but cheap, nasty spite?"

"It's a great deal more than spite," Bayard groaned. "Do you think I'll accept favors from a man who has been courting you and got caught at it? I'd rather starve!"

"Well, I wouldn't!" Lella averred. "And I'm not going to starve. And I'm not going to let you commit harikari on Wetherell's doorstep just to spite him. I tell you again, once for all, there was nothing wrong in Wetherell's behavior, absolutely nothing. It's outrageous that you should accuse me of such horrible things."

So Bayard was coerced into having his life saved by his enemy. It was one thing, however, to consent to deal with Wetherell, and another to devise a tolerable reconciliation.

"Well," Bayard sighed, "beggars can't be choosers. If I'd saved my money I shouldn't have to take Wetherell's money."

Bayard called up the president of his company at the office. His oration made a huge success. Bayard began to smile to himself, to wink at the spectators, and finally to share in the apparent rapture of his distant ear-to-ear.

The end of the matter was that when Bayard left the telephone he was a new man. He had cunningly raised his chief's hopes to the highest degree, yet withheld the name of the English agent. He explained that he intended to take Lella's advice and use his knowledge as a lever for his own advancement and Clay's.

Clay and Bayard sat down to make figures, and the talk grew too technical for the women to endure. After hearing the first music of Bayard and Clay chanting in hundreds of thousands of dollars Daphne stole out unheeded and went up to her own room.

Mr. Chivvis was sitting by a window in mournful idleness. Mrs. Chivvis was stitching away at her embroidery. She was cheerful—for her. She told Daphne that she had found a market for her needlework; the prices were poor but they were real. She advised Daphne to get to work with her.

Daphne had not the courage to say that her brother and her betrothed were about to become plutocrats. She said only that she was very tired. And there is no more exhausting drain on the nerves than their response to unexpected good news. It is more fatiguing than bad. She was surprised and shocked, too, to find how snobbish she was all of a sudden about the petty earnings of a Chivvis.

CHAPTER XXII.

In those days the United States of America suddenly woke to the fact that they could pull themselves out of bankruptcy by helping the benighted states of Europe into it.

There were sudden geysers of fortune and sudden collapses of failure. As in bonanza times, many were ruined, while the few prospered. But Clay and Bayard seemed to touch nothing that did not turn to gold. Bayard had gained immense prestige

When Daphne heard this she had to sit down to keep from falling down. Bayard resuscitated her with a check for a thousand dollars. It meant nothing more to her than abra-cadabra. The whole incredible alteration was a fairy story to her. She made a faint attempt to refuse the gift, but Bayard forced it back into her palm and closed her fingers on it.

She repaid Bayard with kisses till she lost count and embraces till she both lost breath. Then she borrowed from him enough cash to pay her moss-grown bill with the Chivvisses.

Daphne could not wait for the elevator. She ran up several flights of stairs, scratched the door with her painted latchkey and flung herself into Mrs. Chivvis' arms and kissed her—even Mrs. Chivvis. Her apology was the money for the bill. She flung before her the check bearing the heavenly legend commanding the Fifth Avenue bank to "pay to Daphne Kip or order one thousand and no hundreds dollars" on penalty of incurring the displeasure of "Bayard Kip."

Mrs. Chivvis handled the parchment with reverence, and permitted her husband to touch it. It might have been one of the golden leaves of the sacred Book of Mormon, and she a sealed wife of Brigham himself.

"What are you planning to do with all this?" she said at length.

"I don't know," said Daphne. "What would you suggest?"

"You were planning to go into business. Why not use this as capital?"

"Fine! What business ought I to start—banking? or battleship building, or what?"

"There's embroidery," said Mrs. Chivvis.

Daphne had to guffaw at that. Mrs. Chivvis did not laugh. "I mean it," she urged; "think it over."

"All right, I'll think it over."

The novelty of being rich lost its savor with Lella, and the monotony of being neglected began to prey upon her damask soul. She and Daphne forgot their mutual grievances for their common grievance.

"That's the trouble with these husbands," Lella grumbled. "When they're in bad luck you can't lose 'em, and when they're in good you can't find 'em."

"It's the same with fiancés," said Daphne.

Daphne had the worst of it, for Lella began to wander again, leaving Daphne to the society of Mrs. Chivvis, who kept urging her to invest her dwindling thousand before it was gone. But in the environs of noisy riches the schemes of Mrs. Chivvis demanded such prolonged labor for such minute profit that Daphne remained cold.

She began to resent Clay's neglect morosely. The few attentions he paid her only insulted her; his mind was so far away and his heart was all for his business. He was dazzled by the fierce white light of success, and he spoke to Daphne in a kind of drowsy hypnosis. And he spoke incessantly of the details of his business, or his gambles. He could not see how deaf she was to the very vulgar fractions of his speculations, or the mad arithmetic of his commissions. She yawned in his face when he grew eloquent on the dynamics of wealth, the higher philosophies of finance. And he never knew. He kissed her good-by as if he were kissing a government bond, safe and quiet and all his own.

After one of Clay's visits Mrs. Chivvis found Daphne in a brown study. Mrs. Chivvis explained her own affairs; and Daphne was so exhausted with the sultury problems of love that Mrs. Chivvis' business gossip was completely refreshing.

"I've been down to the Woman's exchange," she said, "trying to sell some of my needlework. They were very nice about it, but it means a terrible amount of labor for a pittance of money. You have to pay them so much a year for the privilege of putting your things on sale there. Then they don't guarantee to return it in good condition, and they don't guarantee to sell it; or if they do they charge you 20 per cent for their end of it."

"I couldn't see any profit in that, so I went to one of the jobbers. He said my style of work brought good prices in the big stores. But they won't pay him much and he'll pay me less."

"I was thinking— There's money in these things and in all sorts of needle things if you have a little capital."

"That's different," said Daphne. "And I've got some capital now. Do you remember suggesting to me once that we might go into business together—you to furnish the brains and I the money?"

"Oh, I didn't put it that way!"

"Anyway, it's true. Well, would you?"

"Land's sake! If you're a mind to furnish the money and the ideas and let me count the pennies, I'd like nothing better."

"Great! What could we go into?"

"What would you prefer?"

"Oh, any old business that will keep me busy and make a lot of money."

"My husband says that you can't make a lot of money without putting

in a lot. That's one reason he has been kept down so. He never could get ahead. That was what we were saving up for—to get a little capital. And then the war came along—and we had to spend our savings. That same war has made your brother so rich that he could give you a small fortune. I don't believe you could do better than to put that into a business."

"Neither do I!" Daphne cried. "Let's!"

CHAPTER XXIII.

Daphne was going to be independent, but she was still all woman when it came to the selection of her special trade. She would be a business woman, but she would do a woman's business.

There were ever so many dainties and exquisites that she wanted to hang in her shop. She was going to



"My Husband Says That You Can't Make a Lot of Money Without Putting in a Lot."

BOUDOIRWEAR
Everything for the Boudoir.
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MISS KIP. MRS. CHIVVIS.

The cousin painted it well and illuminated it with elaborate initials and an allegorical figure of a young lady in Cubist negligee. It had the traditional charm of a tavern board. In fact, their shop was to be a tavern for women in search of sartorial refreshment.

Troubles mustered about them as weeds shove up in a garden faster than they can be plucked out. Expenses undreamed of materialized in swarms. Everything was delayed except the demands for their money. The petty-cash box, like a sort of perverted fairy purse, emptied itself as fast as it was filled.

The petty cash was the least of their dismay. The grand cash was the main problem. They had stitched their fingers full of holes and piled up reams of fabrics, but the total was pathetically tiny.

One thing was instantly demonstrated. They must give up their plan or go into debt. Indeed, they already were in debt.

"We've got to take the plunge," said Daphne. "I'd rather die than go on paying a year's rent for an empty shop."

"I know," Mrs. Chivvis fretted, gnawing her thin lips. "But it's a risk. You'd better ask your brother."

"No!" Daphne stormed. "I'm going to win out on my own. Poor Bayard is too busy to be bothered with my troubles. He doesn't know I have any. And Lella is so busy with her social business that she never asks me what I'm up to."

"But what are we to do?" Mrs. Chivvis wailed. "We can't go on with our stock, and you have no money left, and I hadn't any to start with."

"There's only one thing to do," Daphne answered, with a sphinxlike solemnity. "Buy on credit. It's a case of nothing venture, nothing gain; nothing purchase, nothing sell; nothing borrow, nothing pay. The only way to get out of debt is to go in deeper—like getting a fish hook out of your thumb."

Mrs. Chivvis suffered herself to be persuaded. They visited the wholesalers and the jobbers and were well received, having paid cash before—and, thanks to Mr. Chivvis' suggestion, having been astute enough to demand discount for cash.

And now the motortrucks and the delivery wagons and the cyclecars and the messenger boys began to pour stock into the little shop. It was pleasant not to have to pay for things, though the tips were reaching alarming proportions, and the bundle of bills for future settlement grew and grew.

Mrs. Chivvis made a list of their debts and tried to show it to Daphne, but she stopped her eyes and ears and forbade any discussion that would quench her spirit.

In the swirl of her tasks Daphne almost forgot Clay Wimburn. She was too busy to care much. She had no time to mourn. Clay was only one among a myriad regrets, and his affairs could wait. Her business needs could not.

Clay did not come near her. He spent a lot of money trying to get her off his mind. He got a good deal on his conscience, but not Daphne off his mind. He longed for her especially, too, because there came a sudden disaster to his schemes. He was not so rich as he had been. Indeed, he could not be sure that he was rich at all. Any day might smother him with bankruptcy. This fear kept him from Daphne, too.

The bouncing munition stocks that were known as "war babies" had abruptly fallen into a decline. The submarine that torpedoed the Lusitania shattered Wall street's joy, threw the dread of war into the United States, and set every one to questioning the problem of revenge and its cost.

The slump in the market came at the most unfortunate moment for Bayard and Clay. Any moment of slump, indeed, would have come most untimely for their ventures.

"Kip and Chivvis" were making a picnic ground of the shop. Behind the soap-veiled windows they laughed and debated on arrangements and price tags and show cards.

Mr. Chivvis, still out of a job, acted as maid of all work and stevedore, and grew so useful that they had to put him out. And at last the moment arrived when they declared the shop open, "raised the curtain," as Daphne said.

She waited with a stage-fright she had not felt in Helen's theater. There was no lack of temperament in her manner now. But there was no audience, either.

At night Kip and Chivvis locked their doors and went home, discouraged beyond words and dismally weary in the legs, also in the smile-muscles which had been kept at an expectant tension all day long.

Occasional purchases were made, but unimportant. Kip and Chivvis tried to learn what interested people and what did not. They realized that they had far too much of certain things and far too little of others. They attempted to sell the deadwood by marking it down; but it would not move.

"What do the women care for prices?" Daphne railed. "They are spending some man's money, anyway. They pretend that it's to please him, but they know and we know that it's because they hate each other."

One day a great lady who could hardly squeeze through the door creaked into the shop and spilled herself into a startled little chair like a load of coal. Daphne felt that she was about to die on her hands or ask for an ambulance, but she asked instead for an embroidered breakfast gown from the window.

Mrs. Chivvis fetched it and the old ogress clutched it from her, holding it up to her nose as if to sniff it, but really to see it.

"That's it! That's what I've been looking for!" she wheezed. "Have you got much of this sort of thing?"

"Oh yes."

"Ah, that's good! My daughter is marrying in some haste—a young imbecile who's going over to France to run an ambulance. I'm Mrs. Romilly."

Mrs. Chivvis waited unperturbed for further identification. Daphne had never heard of Mrs. Romilly, either, but she gasped as if she had been saying her prayers at the shrine of Romilly from childhood and now had been visited by the patron saint, whom she had recognized at once, of course.

"Oh yes, of course."

Mrs. Romilly was coughing on: "I've been to several shops, and I was almost in despair until I saw your sign. If you could do a few things in rather a hurry I fancy I could give you a large-ish order. And if the things were at all successful, I could throw quite a little trade your way. You're rather new, aren't you?"

Daphne assented that the firm was quite new. She brought forward an order pad and stood at attention.

Mrs. Romilly had trousseaued a large family of children and several poor relations. She knew what she wanted and what she ought to pay for it and when it should be done. Daphne took down her orders as if the little room were the mere vestibule to an enormous sweatshop where hundreds of sempsters would seize the job and complete it in a jiffy.

(TO BE CONTINUED.)

Optimistic Thought.
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