

The Thirteenth Commandment

By RUPERT HUGHES

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DAAPHNE RESOLVES THAT SHE WILL NO LONGER BE DEPENDENT UPON ANY MAN.

Synopsis.—Clay Wimburn, a young New Yorker on a visit to Cleveland, meets pretty Daphne Kip, whose brother is in the same office with Clay in Wall street. After a whirlwind courtship they become engaged. Clay buys an engagement ring on credit and returns to New York. Daphne agrees to an early marriage, and after extracting from her money-worried father what she regards as a sufficient sum of money for the purpose she goes to New York with her mother to buy her trousseau. Daphne's brother, Bayard, has just married and left for Europe with his bride, Lella. Daphne and her mother install themselves in Bayard's flat. Wimburn introduces Daphne and her mother to luxurious New York life. Daphne meets Tom Duane, man-about-town, who seems greatly attracted to her. Daphne accidentally discovers that Clay is penniless, except for his salary. Bayard and his wife return to New York unexpectedly. The three women set out on a shopping excursion and the two younger women buy expensive gowns, having them charged to Bayard.

CHAPTER VII.—Continued.

Lella said nothing, but thought hard. Bayard was silent. Later the door-bell rang and a young sewing girl brought two big boxes from Dutilh's. They were so big that there was no concealing them. Lella made a timid effort to escape with hers, but Bayard was full of a cheerful curiosity:

"What's all that, honey?"

"Oh, it's just a—little thing I picked up today at Dutilh's."

"What is it, a scarf or something? Give a fellow a look at it."

He began to untie the knot. Sealed across the cord was an envelope, with a statement. Bayard tore it free. Lella snatched at it. Bayard laughed and dodged her. Lella pursued. It was a ghastly game of tag for her, and Daphne and her mother looked on in guilty dread. Bayard, whooping with laughter, dashed into his room and closed the door, held it fast while Lella pounded and pleaded with him.

His laughter was quenched sharply. There was a silence. He opened the door and walked out, a sickly pallor at his lips, the statement in his hand:

"This can't be right, honey; Bayard Kip to Dutilh, debtor. Peach-bloss satin gown—two hundred and seventy-five dollars. The price is ridiculous, and I have no account there."

"He—he insisted on my opening one."

"But I don't want to open any accounts. I pay my bills in thirty days or discount them for cash. I can't pay this in thirty days. Every penny I can see ahead of me is laid out."

"I—I'm sorry," Lella faltered. "You said the times were getting better."

"I thought they were. I hoped they were. But they've gone bad again. Besides, I was trying to cheer you up, to give you a happy honeymoon. And I bought you everything you saw abroad. And it wasn't enough! When will you get enough clothes?"

Lella had stared incredulous at the calamitous result of her tender impulse to beautify herself in his eyes. Then tears came gushing and she ran to her room and locked the door.

Bayard did not follow her. He turned for comfort to his mother and Daphne. He noted the other box. Daphne had not dared to open it.

Bayard ripped the envelope from his cord and read:

"Bayard Kip to Dutilh, Dr. Parchment-toned gown, for Miss Daphne Kip, two hundred and seventy-five dollars."

He was parchment-toned himself as he shook the statement at Daphne, and whispered, huskily, "What's this?"

Daphne could not muster any courage. She explained with craven remorse, "I saw a gown that I—I needed there, and I—I— He offered to let it on your account till I could get the money."

Bayard was choked with wrath and a terror greater than hers.

"I go to my office and work like a fiend all day, and I come home to find that my wife and my sister have run me into debt for—five hundred and fifty dollars. And the firm, the big firm I work for, had to extend a note for seven hundred and fifty because we couldn't meet it!"

His mother tried to stem the tide of Bayard's rage, to turn his wrath with a soft answer:

"I guess it's all my fault, honey. The dresses looked so pretty on the girls I urged them to take them. You ought to see how beautiful they are. Go put the dress on, Daphne, and let your brother see how sweet you look in it."

"Sweet! She looks sweet in it! It's beautiful! And that justifies anything. Lord, what did you make 'em out of, these women?"

Mrs. Kip nudged Daphne and whispered, "Go on, put the dress on; let him see you in it."

She spoke with great animosity, but Daphne stared at her with derision, and edged away and spoke in a tone as biting as cold blue vitriol.

"Put it on, mother! Do you think I'd ever wear the thing? I'll send it back tomorrow morning at daybreak. And I'll never take a thing that any man pays for as long as I live."

Bayard roared at her over his shoulder: "You won't take anything that

any man pays for, eh? What are you going to live on—air?"

She answered him, grimly, "There are several million women in this country earning their own living, and I'm going to be one of them."

His comment was a barking, "Hah!" She lunged the box away to her room. Bayard flung himself into a chair and listened to the cauldron of his own hateful thoughts. Gradually they ceased to bubble and stew. He could hear now the muffled beat of Lella's sorrow. He resisted it for a while, sneered at it, raged at it, and then at the cruelty of the world.

Lella's sobs had stopped now and Bayard listened for them anxiously. Perhaps she had died of grief. A lasso seemed to have caught him about the shoulders; it was dragging him to the door.

He went there at last, and listened. He heard a low whimpering, unendurably appealing. He tapped on the door and called through it.

"Lella, honey love, forgive me. I've seen the little gown. It's beautiful. You shall have it—and a dozen like it. Please forgive me and love me again. And I'll buy you anything you want. Please. Please don't keep me standing outside your door. Honey! Lella love!"

The door opening, he slipped through to take refuge with his Lella.

A moment later the doorbell rang. Daphne checked the maid whose ears had been fascinatingly entertained, and told her that if the caller were Mr. Wimburn he was to wait outside in the hall. It was Wimburn and Daphne went out to him. He greeted her with the zest of a young lover. Daphne gave him a cold cheek to kiss, and then, pulling her engagement ring from her finger, placed it in his hand.

"What—what's this, Daphne?" he stammered.

"It's your ring. I'm giving it back. The engagement is off—definitely."

"For heaven's sake, why? What have I done?"

"Nothing. Neither have I. But I'm going to do something."

"What are you going to do, Daphne?"

"I don't know—but something."

"Don't you love me any more?"

"Just as much as ever—more than ever. And I'll prove it, too."

"Prove it by putting the ring back on."

"Never! Send it back and save your money. That's what I'm going to do with what I've bought. Kiss me good night and go, please."

She left him outside and closed the door as lovingly as she could.

While Clay waited for the elevator to come up and take him down he stared at the ring with sheep's eyes, tossed it, and caught it awkwardly, and laughed and almost spoke his thought aloud:

"Funny thing. I haven't paid for it yet. Got an insulting letter from the jeweler, too, this very afternoon."

But Daphne was thumbing the telephone book to see if she could find Tom Duane's number.

CHAPTER VIII.

She failed to run Duane to earth in the telephone book. She was at a loss for another source of directions. She was new to New York and did not know how to set out on such a pursuit.

She went to her room, and found her mother there, dismally engaged in writing a letter to her father, breaking to him the dreadful news that the trousseau was to cost far more for far less. She was asking for extra money at once. Daphne smiled bitterly and said: "Rub it out and do it over again, mamma. There ain't goin' to be no trousseau. No wedding bells for me."

Mrs. Kip rolled large eyes in Daphne's direction and looked deaf. Daphne held out her denuded engagement finger in proof that she and Clay were betrothed.

"Good gracious!" was Mrs. Kip's profane comment. "Why on earth did you—"

"Because I'm too expensive for him."

"What are you going to do—go back to Cleveland and tell everybody that you're not going to get married, after all this trouble?"

"No, I'm not going back to Cleve-

land, and I am going to get married—but later, much later."

"I hate conundrums," said Mrs. Kip. "Better tell me the answer, for I won't guess. What are you going to do?"

"I'm going to lend a hand," said Daphne. "Do my share. Get a job and earn my board and keep."

"Heaven help us! You've gone crazy!" Mrs. Kip exclaimed. "You get to bed and you'll feel better in the morning. I'll finish my letter."

She added, unbeknownst to Daphne, a postscript as long as the letter, contradicting all she had just written and urging her husband to come East at once and take charge of his unruly daughter. She dropped it in the mail chute, and it fell into a bottomless pit, along with her other hopes.

Daphne and her mother were uneasy at the prospect of the breakfast encounter with the bridal couple. There had been a sense of strain the first morning. But now a bitter quarrel had intervened—that first ugly quarrel when the wedge of finance is driven between united hearts.

Bayard and Lella, however, arrived at the table all smiles, more amorous than ever. Lella wore a triumphant smile, such as Dillah must have worn the second time she went out walking with her big beau.

It was plain to the anxious eyes of Mrs. Kip and Daphne that Lella had emerged from the quarrel with all the loot and aggravated power.

She had taken advantage of her husband's trust and abused his generosity recklessly, with no more evil motive, indeed, than the wish to beautify herself in his honor, and yet with recklessness.

It was not altogether Lella's fault if the lesson she learned, perhaps unconsciously, from the combat was something like this:

"I ran my husband into debt without consulting him. His listless love woke from its torpor and enchanted me with a first-class demonstration of its energy. He stormed. I wept thrillingly. He apologized, begged to be permitted to bring me some more nice



She Went to Her Room and Found Her Mother There, Dismally Engaged in Writing a Letter to Her Father.

things. Ergo, when home life grows dull, I can always stir up the fire by buying something we can't afford. When I want anything I must get it. I shall be scolded, then kissed and treated with awe. If I hadn't bought it I wouldn't have had it, nor the bonus that goes with it. If we had not quarreled we should have missed the rapture of 'making up.'"

This is one of the first lessons that certain sorts of husbands teach to certain sorts of wives.

When the man of the house had departed for his office, and the waiter had carried off the breakfast relics, the three women were left alone in a completely feminine conclave. They faced life like three Normas; the old mother, the new wife, and the deserted wife, each from her coign of disadvantage.

The two married women turned on the maid, with common resentment. They were married and dependent and she had her independence. They were Tories and she a Whig. It was their privilege to rail at things as they were, but it was their religion to frown on changing them. Mrs. Kip senior spoke for Mrs. Kip junior.

"Now, Daphne, tell us what is this new foolishness all about?"

Daphne answered, stoutly: "It's not foolishness. It's the first glimmer of sense I've ever had. I'm sick of the idea of always living on the mercy of some man, taking his charity or his extravagance. I've always been a drag on poor daddy, and I was getting ready to shift my weight over to poor Clay's back. But I don't think a woman ought to be dependent on a man. I think she ought to bear her share of the burden."

"As if she didn't!" Mrs. Kip broke

out. "As if the home weren't just as much labor as the office."

Lella attacked her from another direction. "For goodness' sake, Daphne, don't lose your head. Don't you imagine for a moment that a husband will be happier and love his wife better because she earns wages. The harder you work for men, the better they like somebody else. The harder a man works for you the better he likes you. Best of all, he loves the woman that tries to break him."

Daphne's answer was a snappy: "I don't believe it! I'd despise a man that felt that way."

The three women wrangled with wise saws and modern instances, and they were in a perilous state of disension when the telephone rang. Lella answered it and her outcries of indignation alarmed Mrs. Kip and Daphne till they learned the cause.

Bayard had called up to say that the luncheon party must be postponed. Outrageous business had made another insidious attack on love.

Lella came from the telephone in a state of desperation mitigated by the fact that Bayard had asked her to take his mother and Daphne shopping and buy them and herself something worth while as an atonement for his abandonment.

So they set forth again on another onset against the ramparts of beauty.

To the silent horror of Daphne and her mother, Lella was persuaded to buy a new coat and a new hat and to pay for them by the convenience of opening two new accounts at the suggestion of two soapy salesmen. Bayard's surrender after his first battle had already accomplished the acceptable result.

Everything was the very latest thing and yet was marked down. But Daphne priced things now with a new soul. She was thinking in the terms of wages and toll.

She was going to earn fifty thousand a year some day, but she supposed that at first she would earn very little—twenty-five dollars a week, perhaps.

For the first time in her existence she vividly understood how all these fairy tissues were the products of human labor, paid for with wages and to be sold for other wages. Pearls were drops of sweat; perfumes were the sighs of weary men; soft fabrics were the hard spinning of human silkworms.

Bayard was even now racking his brain to accumulate what three women were squandering.

So Daphne meditated as she had never meditated before and might not often meditate again. She refused to buy a thing. Her mother could only explain her mood as a symptom of an illness and advise her to get home to bed. There was something suspicious in the condition of a girl who could look with qualms of conscience or appetite on such a banquet.

At length fatigue and faintness reminded Mrs. Kip, senior, that she had not eaten and the hour was late. She called for her luncheon and they went together to a tearoom. Here Daphne had another attack of eccentricity; a stubborn determination to go home and send back to Dutilh the wicked gown that she had bought of him on credit.

She had left the house without returning it and she was afraid that there would be difficulties if she delayed. Fortunately there had been no alterations in the gown.

Perhaps there is no form that Satan takes oftener than that of a fashionable gown. In that shape he offers women the conquest of the world. But Daphne resisted him and said to Lella: "Get thee behind me, Satan! I'm going to return this gown and let Dutilh give Bayard credit for it. I won't look at another gown till I can pay for it out of my own earnings. I'll not get married till I can buy the rest of my trousseau myself. I've decided that an independent woman must buy her own trousseau."

Even in the eyes of ambition this promised to require a fairly long period—a period so lengthy that she wondered if Clay's love would outlast it.

She did love him and she thought of losing him alarmed her more than the thought of losing the precious gown.

Lella woke from her meditation with a sudden "Come along; we must dress for the tea-fight."

Mrs. Kip, senior, amused the young Kips by thinking aloud: "I wonder if that nice Mr. Duane will be at the tea."

"Oh! shame! shame!" cried Lella. "It's a regular intrigue. No, he won't be there. Telephone him at the Racquet club and he'll come to you. He's usually there."

She did not see the start the artless hint gave Daphne, who had learned by accident what she had not known how to find out otherwise. Daphne concealed her agitation in the briskness with which she concluded the affair of the Dutilh gown. She folded it up and laid it back in the box as if it were a baby she was about to leave on a doorstep. She kissed it good-by and put the lid over it and tied it up with a crazy combination of strings of various sorts.

She refused to go to the tea party, now that the gown was lost, and she said she had letters to write.

But when her mother and Lella had left her she wrote only one letter—a note of regretful rejection to Dutilh. She pinned it to the box and sent it off by a messenger. Then she telephoned to Tom Duane.

She did not quite realize the temerity of calling a man at his club, and Tom Duane misunderstood her, imputed her innocence to its opposite. He remembered her as a pretty thing. If she were brazen—well, he liked brass in certain forms. When she said that she wanted to have a serious talk with him at his convenience, he made it the immediate moment at the cost of breaking an engagement at tennis.

He asked her if she would not meet him somewhere for tea, but she said that she preferred to see him at her brother's apartment. His invitation aroused her suspicion. Her invitation confirmed his.

Daphne's heart was beating excitedly while she waited for him and she began to feel that she had put herself in a wrong light. When Duane arrived and the maid showed him into the living room Daphne tried to redeem herself by a businesslike directness.

"Mr. Duane, you must think it very peculiar of me to drag you up here."

"I think it's mighty kind of you."

"You say that before you hear what I'm going to ask you. I'm going to ask you to do me a tremendous favor."

"That will be doing me a tremendous favor," he said.

Then she amazed him with her request: "You offered yesterday—of course I know you didn't mean it—but you offered to get me a job with a theatrical manager."

Duane's hospitable smile hardened into a grimace of anxiety. He mumbled, "Oh, yes."

"You know Mr. Raven—or whatever his name is—very well, don't you?"

"Mr. Raven—oh, yes—yes, I know him fairly well."

"I want to go on the stage. Would you dare introduce me to Mr. Raven?"

"Indeed I will, and proud to do it."

"Do you think he'll give me a job?"

"How can I ever repay you?"

Her hand went out to him and he took it and squeezed it, and it squeezed back gratefully. But he did not let go. Duane seemed to be excited suddenly.

Daphne drew her hand back, but he came with it, and he followed close upon. There was a look in his eyes that made her uneasy. His voice was uncertain as he said:

"You can repay me easily enough, if you want to."

"I do. But how? How?" she asked anxiously, not quite daring to wrench her hand free.

"By—by being—by being kind to me."

"Kind? How?"

He did not answer with words, but he lifted her hand with both of his to his lips. It was an act of old-fashioned gallantry that could hardly be resented. But, manlike, having made a formal surrender, he tried to take command. One hand held hers, the other swept round her shoulders and pressed her against him, without roughness yet with strength. His tips moved now, not toward her hand, but toward the sacredness of her mouth.

The future seems bright to Daphne as she is given what she believes is the opportunity to realize her ambition. So few difficulties are in the way at the beginning that she cannot see those that may loom up in the future.

(TO BE CONTINUED)

Impress Left by Romans.

The old Romans and still older Celts have left their traces thickly strewn in the place-names of the country through which the victorious allied armies advanced during the latter part of the war. Valenciennes was named after the Roman emperor, Valentinian, just as Orleans was named after Emperor Aurelian. The mark of the Celt is seen in the dun, or fortress, of the ever-famous Verdun, and, though now contracted out of existence, in the towering old city of Laon, the stronghold of the Merovingians. The River Meuse, perhaps the river most connected with war, has the most peaceful of names, Meuse being Celtic for the River of Meadows.

Shun Heedlessness.

The nerve-racking chase after self-gratification or material gain often blinds to the nobler sentiments; and the cold, perhaps unintentional, slight, inattention or rude, though thoughtless, rebuff wounds still further an already sore and bleeding soul whose flagging and dejected spirits might have, with a sympathetic glance, a smile of approval, or a welcoming gesture, been set all atone, the harmony to be passed along.—Great Thoughts.

VICTORY LOAN

\$4,500,000,000

Size Much Smaller Than Had Been Anticipated

GLASS ANNOUNCES TERMS

Notes Will Mature On May 20, 1923—Over-subscriptions To Last Popular Issue Will Be Rejected.

Washington.—The Victory Liberty Loan will be for \$4,500,000,000 and will bear interest at the rate of 4½ per cent. per annum. Secretary of the Treasury Carter Glass announced. This is the highest interest rate that has been fixed for any of the Liberty Loan issues. Over-subscriptions will be rejected and allotments made on a graduated scale similar to that adopted in connection with the first Liberty Loan.

The notes will be partially tax exempt and will be convertible into 3½ per cent. gold notes, wholly exempt from taxes. Similarly the 3½ per cent. notes will be convertible into the 4½ per cent.

In making the announcement Secretary Glass reiterated his previous assurance that this will be the last Liberty Loan, and he expressed the belief that with the decreasing scale of Government expenditures, future borrowings can be financed readily through the issue of Treasury certificates and without the aid of another popular campaign. The announcement follows:

"The Victory Liberty Loan, which will be offered for popular subscription on April 21, will take the form of 4½ per cent. three and four year convertible gold notes of the United States, exempt from State and local taxes, except estate and inheritance taxes, and from normal Federal income taxes. The notes will be convertible, at the option of the holder, throughout their life into 3½ per cent. three and four year convertible gold notes of the United States, exempt from all Federal, State and local taxes, except estate and inheritance taxes. In like manner the 3½ per cent. notes will be convertible into the 4½ per cent. notes.

"The amount of the issue will be \$4,500,000,000, which, with the deferred installments of income and profits taxes payable in respect to last year's income and profits, during the period covered by the maturity dates of Treasury certificates of indebtedness now outstanding will provide fully for the retirement of such certificates. The issue will be limited to \$4,500,000,000, except as it may be necessary to increase or decrease the amount to facilitate allotment. Over-subscriptions will be rejected and allotments made on a graduated scale similar in its general plan to that adopted in connection with the first Liberty Loan. Allotments will be made in full on subscriptions up to and including \$10,000.

"The notes of both series will be dated and bear interest from May 20, 1919, and will mature on May 20, 1923. Interest will be payable on December 15, 1919, and thereafter semi-annually on June 15 and December 15, and at maturity. All or any of the notes may be redeemed before maturity at the option of the United States on June 15 or December 15, 1922, at par and accrued interest.

"In fixing the terms of the issue, the Treasury has been guided largely by the desire to devise a security which not only will prove attractive to the people of the country in the first instance but the terms of which should assure a good market for the notes after the campaign is over and identical prices for the two series, and should not affect injuriously the market for the existing bonds of the Liberty Loans.

"This will be the last Liberty Loan. Although as the remaining war bills are presented further borrowing must be done, I anticipate that the requirements of the Government, in excess of the amount of taxes and other income, in view of the decreasing scale of expenditure, readily can be financed by the issue of Treasury certificates from time to time as heretofore, which may be ultimately refunded by the issue of notes or bonds without the aid of another great popular campaign such as has characterized the Liberty Loans.

"I am sure that the people of America will subscribe to this Victory Loan in the same spirit of patriotism which they have shown in the past, to the end that the notes may be as widely distributed as possible, and that our banking institutions may be left free to supply the credit necessary for the purpose of industry and commerce and the full employment of labor. Let the world see that the patriots of America, out of their boundless resources and with the same enthusiasm and devotion to country with which they prosecuted the war to a victorious conclusion, are determined to finish the job."

The fourth Liberty Loan was offered at 4½ per cent. and was in the form of bonds. Although the new issue is at a higher rate, the United States is paying considerably less for its money than the other Allied countries were before we entered the war.