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PAID IN FULL
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...By...
JOHN W. HARDING
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"I know you haven't been treated right, but bad luck and ups and downs are what a woman ought to expect when she marries. She has to take the bad as well as the good, and she ought to know enough to accept the one as cheerfully as the other when the bad is nobody's fault. That is



"Joe, I married you because I loved you."

what I think, and that is what I have tried to do. But there are some things—"

She paused, reluctant to carry her thoughts further into words.

"What? You may as well say all you've got to say while you're about it," he snapped.

"It's just this, in the way you did. I married you, Joe. Please try and leave unsaid things that might make me regret it."

He ventured no further remark and lapsed into his gloomy reflections.

Emma put her arm around his neck and snuggled her face against his.

"Poor old boy!" she murmured. "That setback we got today when we had it all fixed up was enough to make you feel sore and glum. Never mind; cheer up. You know what Jimsy says, 'Hard luck can give you an awful battle, but if you're on the square you can hand it a knockout punch some time.'"

It was no use, however. Joe's sulkenness had sunk in; his temper was vicious, deep and ingrowing, a temper such as she had never suspected in him, and all her petting, all her loving coaxing, could not wear him from it. She pressed her cheek more closely to his and fondled him, but he jerked away from her embrace and surlily sought another chair.

As he did so the bell rang from downstairs.

"I'll bet that's Jimsy now," he muttered.

Much hurt, but disguising her feelings, Emma hurried into the kitchen and pressed the button that opened the entrance door of the house.

CHAPTER IV.

THERE was a knock, the unlatched door opened, and James Smith walked in.

"Anybody at home?" he demanded briskly.

"Not a solitary living soul," Emma assured him. "Come in."

"Hello, Joe! You a dead one, too?" he said.

"Almost," replied Brooks, brightening up a little in spite of himself under the influence of his friend's good natured smile and cheeriness that positively emanated from him. "Just come up?"

"Yep, and I reckon in about 'time to help," he said, glancing at the crockery on the table.

"Just in time," assented Emma.

whose drooping spirits also began to rise under the diversion caused by his advent. "But first explain what you mean by not coming to dinner."

"I couldn't come, really. I tried my best, but I had to attend to such a lot of business that couldn't be put off that I was unable to get here in time. I hope you didn't wait long for me. I'm awfully sorry."

"You look it—I don't think," she scolded. "Go on; get busy if you're going to."

"All right," he answered, taking up a small pile of cups and saucers very gingerly. "Where do these go?"

"You left it to me, like as not I'd be putting a soup plate behind the door and slip a broom into the sideboard."

"They go right in here."

He stopped on the way to the sideboard and turned to Brooks.

"Seen the latest extra, Joe?" he inquired. "The Grinoco wasn't hardly scratched getting out of Rio Janeiro."

"You don't say?"

"Kind of scraped over the bar. She'll only be a day late now."

"Do be careful with those cups, Jimsy," admonished Emma. "They're china."

"Don't you suppose I know that?" "I mean real china," she emphasized.

"All china and Chinamen look alike to me. Here's the paper, Joe. You'll find all about the Grinoco on the inside page."

He drew it from his pocket, and as he did so one of the cups balanced on the saucers slipped off and smashed to bits on the carpet.

"Now, Jimsy, you certainly are going to get it," commented Joe, rising and taking the paper extended to him.

Smith looked appealingly at his hosts.

"Jimsy," she chided, assuming an expression of mock gravity, "how could you—my very best Sunday go to meeting china! How could you?"

"Not how could I—how did I?" he corrected, stooping and picking up the pieces. "You know, Emma, I've had butter fingers ever since I was a little shaver, and I guess I always will have—in business and everything else."

Smith looked appealingly at his hosts.

"Why, how do you mean?"

"I've been clumsy all my life, that's all. Everything I've ever had in my hands that was worth much I've generally let slip and fall. Out in Colorado when I was a kid around Lead-

ville they used to say that I sure would turn out to be a sawed off and hammered down, good for nothing man. So you see the way things have turned out. I've broken about even with that prophecy."

"How broken even?"

"Taking their side for the book, I win the first bet and lose the second. There ain't nothing saved off and hammered down about me, is there?"

"I should say not," she said, with a merry laugh. "You've been pulled out like a piece of taffy."

"Then I win, but it was in doubt quite some time. Never really did start to grow until I was fifteen, and then I just eased out into my present attitude. But the second proposition—that good for nothing bet—I guess they win."

"Nonsense, Jimsy. How can you say such a thing? You're good for a whole lot."

"Emma," he declared solemnly, "there have been moments of financial stringency when that declaration seemed to be open to doubt."

"Jimsy, you're an idiot!" she laughed.

"Discovered!" he avowed, bowing ceremoniously.

Brooks, who had been reading the paper, threw it down angrily.

"D—n him!" he growled.

"Joe!" exclaimed his wife reproachfully.

"D—n who?" inquired Smith.

"Why, Williams," he replied.

"Lots have done that," said the superintendent. "But what's the matter now, Joe?"

"His luck," went on Brooks. "The Grinoco isn't scratched. If any one else owned a ship and she got into a muddle like that the chances are a hundred to one that she'd have foundered—been a complete loss."

"That's right," assented Smith.

"But Williams—he don't lose her. He couldn't."

"I should think you'd be glad," remarked Emma. "She's a brand new ship, isn't she?"

"No, I'm not glad," he declared furiously, rising and walking about the room. "I'm tired of him, of his rotten old steamship line, of all of it—do you hear? Of all of it."

"Joe, please!" she protested. "You know I—"

"I know you've shaved and bore with me long enough! Here I am—handling all the money of that line, ain't that so, Jimsy?"

"That's right," admitted the latter.

"But what's the matter?"

"Matter? Isn't it matter enough that I should do all this for a mean, miserable living? I suffer and work, and work and suffer, for that nasty, niggardly salary and this beast, this wild animal of a Williams, keeps us all starving—yes, starving! Don't I deserve something a little better? Do you know what I could do? I could steal thousands, and no one would ever know it!"

"Joe!" she ejaculated, greatly shocked.

"Oh, I'm not going to do it; but, with all this responsibility, when I ask for money I don't get it—not a dollar. You do, Jimsy; you're single and you can quit. And then Williams—what does he do? Comes around here to my wife with my mother-in-law—d—n him—and rubs it in."

Emma looked at him pleadingly.

"Joe, you mustn't. Captain Williams means well, but—"

He turned upon her savagely.

"That's it—he means well. He meant well when he was a south Pacific trader. He meant well when he treated his crew like dogs. He meant well when he'd kill a sailor with as much thought as a spider kills a fly. He meant well when he cheated natives, murdered men, smuggled Chinamen into this country, sunk vessels for insurance. He meant well when he came east, bought the Latin-American company and put your father out of business, and now—now that he has his money, his millions maybe, he means well when he refuses to give his men a fair share of what they produce. Means well? Yes, he does—so!"

"Joe, are you crazy?" demanded his wife, alarmed and a little angry at his outburst.

"Well, there's a whole lot of truth in what Joe says," put in Smith cheerfully. "You see, Williams did start out as a captain of a south Pacific trader, but like most of them fellows, I guess he stole a good deal more than he traded. He had the reputation of being the strongest man on the coast or in the tropics—could break a man's arm with as much ease as you'd snap a straw. He's harsh, Williams—harsh! When he came east he got control of the Latin-American. He loved money, and he got it—most any way he could. Yes, Joe ought to have more, that's sure. He ought to have more."

"You know I should," went on Brooks, somewhat mollified by his friend's acquiescence and support and drawing a bulky pocketbook from the inside pocket of all the money of the company. That's my job. Why, here, this alone is the afternoon collections, too late to put in the safe, nearly \$3,000, more than twice as much as I get in a year. I could take it all and then not be caught or at least not for months, but—"

"Why, Joe, I'm surprised!" his wife broke in.

"Of course Joe wouldn't take a cent that don't belong to him," said Smith. "I know that. Williams does too. So I guess he figures him safe and don't see the least bit of use in paying him more."

"But I won't stand it!" Brooks declared, waxing wroth again and flinging himself in his chair. "Why do you get raises, Jimsy? You've been advanced time and time again."

"Lord, I don't know," he replied. "I just tell the old fellow that I calculate I'm worth more money. 'Come across or we separate,' I say, and so far he's always come."

"I was so glad to hear of your last good luck," remarked Emma sincerely.

A look of regret came over Smith's face.

"I only wish Joe had got it instead of me," he said.

Brooks jumped to his feet.

"You don't need to wish that, Smith," he cried excitedly. "I'm no object of charity—no, I ain't. And you're like all the rest of the capitalist—well, it's a smashup, and you all go—millionaires, toadies and—well, that's all I've got to say."

He snatched his hat from a hook in the hall and went out without another word, slamming the front door behind him so heavily that the glasses on the sideboard rattled.

Emma gazed at Smith in blank dismay.

"I can't understand Joe," she said, shaking her head in worry and perplexity. "He's growing so morose and discontented."

"It's funny, ain't it," observed Smith reflectively. "Joe's just rushed out, filled up to the throat with anxiety, socialism, smashups and all that stuff, almost ready to throw a bomb."

"Nonsense!"

"He is, yet if Williams had raised him today \$10 a week he would have been a firm believer in capital and the way it works."

She sighed, took a seat opposite to him at the table and with great earnestness started in to question him.

"Jimsy," she began, "tell me honestly—why doesn't Joe get on?"

"I really don't know," he averred.

"I'm afraid you do," Emma insisted. "Honestly, I don't. I've been so busy getting along myself that I haven't paid much attention to any one else."

He paused and gazed up at the ceiling, engrossed in thought.

"You know, Emma," he went on suddenly, turning toward her, "this getting along business is a funny game. Such a lot depends on what a man means when he gets along. Some get along when they have got a lot of money, some when they have a wife and a home and a bunch of kids, some when they are able to pick pockets and fool the coppers. Getting along and why you do or why you don't depends a good deal on where you want to get."

"And you, Jimsy?" she questioned.

"Have you been getting along?"

"Oh, yes, I guess so. I ain't got a whole lot to kick about; perhaps a little less, maybe a little more, than Joe. But the great idea is not to get sore. Joe's all right. Maybe he's just being prepared for a better living. When it comes he'll appreciate it more."

"Somehow I don't seem to understand him as I used to," she confessed.

"There's been a change that worries me—that worries me greatly."

Three sharp rings of the bell put an end to further conversation, and she rose, disappointed, and pushed the button.

To be continued.

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