

THE STORY THUS FAR: Jim Mac-Tavish announced that Alicia was sell-ing her place, and he was going to mar-ry her. They would live with Megan. Again they quarreled, and Meg went out into the night to be alone on the ridge Tom Fallon startled her as he walked into the moonlight near the rock. She told him of her father and Alicia, and told him of her father and Alicia, and the demands to sell the farm. He talked again of his wife and how she went to pleces when a son was born dead. She was sorry for him. The house was dark and silent when she returned. She was half asleep when she heard a sound and tiptoed to her father's room. He had just returned from another "walk," and rudely commanded Meg to go to bed.

## CHAPTER X

It was after one o'clock, so she knew that her father must be asleep by now.

She undressed in the dark and slipped into bed. She felt a little ashamed now of the violence of emotion that had sent her flying from the house to the Ridge; in the face of the grief and heartache that Tom carried with him twenty-four hours of the day, seven days a week, her own seemed trivial.

She was half asleep when she heard the downstairs door open and her father start up the stairs. There was something in the stealth, the furtiveness of his tread on the stairs, and the way he opened his door, inching it shut, that roused her more than noise would have done. He so seldom bothered to be careful about noise. He walked into the house and up the stairs and closed his door forcefully, no matter what time he came in; but tonight he had crept so cautiously that she was puzzled, and she slid out of bed, caught up her cotton crepe kimono, and stepped into her bedroom slippers.
She listened at her father's door,

and when she heard only a soft, rustling sound, she tapped and asked, "Is that you, Father?"

"Who the blazes did you think it was?" he snapped at her.

"I was afraid it might be a bur-"Oh, for the love of-what the

devil would a burglar want here? I fell asleep over my paper down-stairs, and tried to get upstairs without waking you. Hereafter, I'll see to it that you are awakened." There was something odd about his voice that she couldn't quite distinguish. He seemed to be breathing hard, as though he had been running or were laboring under some terrific excitement.

"Go to bed!" he called to her sharply, and she turned and went back to her room.

It was near noon the following day and Megan was busy in her perennial border along the walk, resetting some clumps of phlox and thinning out some of the other perennials that were taking too much room for themselves, when a sudden sharp scream of terror rent the peaceful, mild air.

Megan jerked to her feet as the scream carre again-from the direction of Alicia's house, and now she saw a girl whom she recognized as Betty Hendrix, whose father owned a dairy, come stumbling down the path from Alicia's house, wringing her hands and screaming.

"What in the world-" somebody asked. One of the men ran up the walk to the house, stepping over the milk pail, whose contents had splashed over the porch, and looked through the half-open door of Alicia's house.

He gave a yell and stepped back. Then others crowded close and looked in and instantly stepped back as though they had received a

The first man who had reached the ace-Bill Logan, it was-pulle door shut and said sternly, "Mustn't anybody go in there till the police get here. Might mess up a clue or something. Somebody go call the

"But what is it? What's hap-Bill, for Pete's sakecried Mrs. Stuart, as usual one of the first at the scene of any catastrophe or unusual event in Pleasant

"Miz' Stevenson's been - murdered," said Bill, swallowing hard and looking a little green.

There was a stunned moment of silence and then a little buzz ran around the crowd, and the word "murder" was the only word that could be distinguished in that buzz.

"Murdered? Fiddlesticks, Bill Logan-you read too many o' them mysterv snapped Mrs. stories." Stuart, thrusting her way forward. "Maybe Miz' Stevenson's got hurtan accident. Get away from that door and lemme see. We ought to see how bad hurt she is."

"She's dead!" But saw the greenish and Mrs. Stuart saw the greenish and Mrs. "Ain't no "She's dead!" Bill said grimly. mistake about that. And the police always want to be the first ones to get into a place where there's been a murder. So I'm standing right here till the cops get here and there ain't nobody going in till then."

Megan stood at the end of the walk, still holding the sobbing Betty close. Betty was stammering, her voice choked with sobs, "I brought her milk, like I always do, and I stopped at the door and I said 'yoo-

anything, I opened the door—and she was lying there—all bloody—" Megan urged her across the road and to the porch, where Annie stood watching and listening.

Megan was too shocked, too appalled at what had happened, and too busy trying to soothe the hysterical girl to realize that Annie's dark face was ashen, or that her eyes were wide and the whites showing to an unusual degree. Annie's thick-lipped mouth was tightly folded and she said no word as Megan and Betty reached the porch. But Annie's hands were kind and gentle, and between them, she and Megan were able to get the girl into the house, away from that rapidly increasing crowd across the road, out of reach of voices that were sharpened with excitement and curiosity.

The day crept on somehow. Megan and Annie turned Betty over to her family, and the house grew quiet. Neither Annie nor Megan was disposed to talk; Megan, because was locked fast in her sick, shaken thoughts; Annie, for reasons



others -crowded close and ooked in and instantly stepped back as though they had received a blow.

of her own that she had, at the moment, no intention of revealing.

Megan was coo self-absorbed to be aware of Annie's curious, furtive glances as they went like automatons through their regular daily chores. Probably not a household in Pleasant Grove sat down to a midday meal; what food was consumed was taken more or less on the run. So it did not occur either to Megan or to Annie to wonder when Jim MacTavish did not appear for the meal.

Tom, stopping on his way from school to pick up his daily supply of milk and eggs, paused for a moment to say, distressed and unhappy, "It's a terrible thing. I can't help feeling terribly sorry for her-alone She must have been terri-Megan said, in a small, strangled

voice, one hand at her throat, -don't!" "I'm sorry," Tom said compas-ionately. "It must have been very

sionately. "It must have been very unpleasant for you all day with that

"I hated her-and now she's dead —and I'm so ashamed," Megan con-fessed humbly. "I didn't even try to help her. Maybe if I had—"

"Oh, come now, for goodness' sake," Tom protested. "You must not give way to such thoughts! You're on the verge of becoming morbid."

"They say it happened before midnight," Megan told him thickly, "Perhaps she — she might have screamed—perhaps if I'd been at was silent, her teeth sunk hard in her lower lip, her eyes sick and frightened, dark with horror.

Tom came into the kitchen and put his hand on her arm and gave her a little shake. "Stop that!" he ordered sternly. "Even if you had been at home—even if you'd been down here in the living room, you could not have heard her. And in your room upstairs at the back of the house—can't you see how foolish you're being, darling?'

The little endearment slipped out. Yet the moment, the second, after it had been spoken it seemed to crash in both their ears with the sound of doom. His face went white and set and his eyes were tragic.

Megan caught her breath and looked up at him, her eyes wide and dazed, incredulous. There was a pause between them that could have been a matter of seconds; yet to each of them it seemed to stretch endlessly.

Tom said, his voice harsh and hoo—it's me, Mrs. Stevenson—can I very low, "Yes, I said 'darling'—I come in?' And when she didn't say have thought it often enough." "Oh-no!" Megan said in a small,

Tom straightened. His face looked as though it had been carved out of granite. "Of course not-it never hap-pened! I didn't say it-I never even think it. Forget it, will you?" said Tom in that harsh, strained voice. He took up the milk and the basket of eggs and went swiftly out of the

choked whisper.

house. The sound of his footsteps on the old broken-brick walk were the most final sounds Megan had ever heard in all her life. She stood fistening until the last one had died to silence, and then she leaned, weak and shaking, against the cabinet be-hind her and put her cold, trembling hands over her face.

She became conscious of Annie's presence, when Annie said very quietly, her old voice gentle and warm with tenderness, "Yo' paw done come, honey."

She was too dazed to wonder how ong Annie had been there, to w der how much of that taut little scene Annie had witnessed. Somehow that didn't matter at the moment. She only knew that she must accept Annie's words as a warning and pull herself together before she faced her father.

He had gone directly to his room. She heard him moving around up there as she and Annie finished getting supper on the table. When he down, he was freshly shaven and his shirt was immaculate. He had bathed and shaved and changed before supper, as he had done ever since she could remember. It had been one of the things that, as a child, she had been proud of. When she had gone home to supper and to spend the night with some school friend, and the school friend's father had come to the supper table, collarless, a stubble of beard on his tired face, still wearing the sweatstained, grimy clothes he had worn in the field, she had thought always of her father with pride, if not with

He came into the dining room moving wearily, and when he had seated himself, he looked straight at her across the table and said sternly, "Yes, I know about it. We won't discuss it, if you don't mind.'

"Of course not," she answered, ac-cepting the dish Annie offered her, and serving herself without in the least knowing what the food was. She managed to eat, without the faintest awareness of what she was eating.

Her father was equally silent. He was pale and there were haggard circles beneath his eyes and hands were not quite steady. And she did not know when the evil, staggering thought began to creep slyly into her mind; when she began to remember the unusual stealth and caution with which he had let himself into the house last night; the way he had climbed the stairs on tiptoe; the way his door had closed behind him. Suddenly the thought stood clear and hot in her mind: where had he been?

She set her teeth hard to keep them from chattering, and locked her hands tightly in her lap. She no longer could go through the mechan-ical motions of putting food into her mouth, of forcing herself to swallow, while the evil thought crept through her mind. He had said, when she called to him through his closed door, that he had fallen asleep over his paper in the living room; but she had known that he was not tell-ing the truth. For there had been glimmer of light anywhere in the house when she had come in.

When she had come in!

It had been after one o'clock when she had come in. That mysterious grapevine by which a secret whispered in the kitchen of a house at one end of town will reach the farthermost house on the other side of town, in any small place like Pleas-Grove, reported that the tor felt Mrs. Stevenson had been killed sometime between ten o'clock and midnight! And she, Megan MacTavish, had been on the Ridge with another woman's husband from eleven o'clock until almost one!

Her father had come into the ouse a bit later.

The silent meal ended and she helped Annie clear the table. Annie refused her help with the dishes, she went reluctantly into the living room, where her father had already established himself with the weekly newspaper, which he had read last night. When she came into the room, he was sitting staring straight before him, his face white and still, his eyes bleak and frightened.

She came then and sat down in the chair opposite him, in front of the small, cheerful fire, and took up her basket of mending. And then she saw that her father was watching her covertly, out of the corners of his eyes, and that when she straight at him, his eyes looked dropped almost guiltily to the paper.

She put down the sewing basket. Her mouth was dry, her throat felt constricted with horror, and a creeping fear bred of that slow, evil thought was spreading through her mind. Suddenly, almost as though someone else spoke the words, she asked in a fearful whisper, "Father -did you do it?"

(TO BE CONTINUED)

IMPROVED' UNIFORM INTERNATIONAL CUNDAY OCHOOL Lesson

By HAROLD L. LUNDQUIST. D. D.
Of The Moody Bible Institute of Chicago
Released by Western Newspaper Union. Lesson for September 15

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JESUS AND COVETOUSNESS

LESSON FEXT-Exodus 20:17; Proverbs 11:23, 24; Luke 12:13-21. MEMORY SELECTION—He that trusteth in his riches shall fall; but the righteous shall flourish as a branch.—Proverbs 11:28.

The Ten Commandments, the study of which we conclude today (the remaining lessons of the quarter deal with other laws), have been revealed to us as being characterized by their brevity, their compre-hensive touch with all of life, and fidelity to the right. But they are also unique and different from all other laws in that they reach into the inner recesses of a man's heart, a realm where only God can judge and act.

This last commandment (against covetousness) emphasizes that point, for it does not expressly require or forbid any act, but deals with the motive of man's action. Man can judge another man's acts, but he cannot judge his motives, desires or thoughts. God must do that.

But man can, by the grace of God, control his motives; and hence we have this commandment and its interpretation.

I. Covetousness - What It Is (Exod. 20:17). To covet does not mean just to

desire, but to have an unrestrained desire for that which we ought not to have or which by right belongs to another.

It shows itself in our day in a more general way — an inordinate desire for possessions in general. There too man loses himself. It may be a surprise to many to learn that covering, or desiring what be-longs to another, is a sin. It has be-come one of the "respectable sins" accepted in the best circles and practiced by many church people.

As a matter of fact, this sin underlies all the other sins against which the commandments speak. He who has a love for money and an evil desire to have his neighbor's possessions will hate, lie, steal, cheat, kill. In fact, as Dr. G. Campbell Morgan says, "The whole realm of human interrelations is disorganized and broken up by the dishonor-ing of the tenth commandment."

II. Covetousness — What It Does (Prov. 11:23, 24; Luke 12:13-21).

1. It Makes a Man Stingy (Prov. 11:23, 24). The righteous man seeks that which is good and he knows nothing of the close-fisted stinginess which withholds from God and man. Sometimes to economize is to lose. and to be liberal is to gain-especially in the things of God.

God gives liberally (James 1:5), and the man who knows God scatters not only his money, but his riches of mind and service for God's

In sad contrast is the man who keeps his possessions for himself and reaps only the barrenness of

soul and leanness of life.

2. It Makes a Man Envious (Luke 12:13-15). Noting the ability of Jesus in dealing with others, this man thought to divert the Lord from his real ministry to the souls of men to the settling of social problems—

all because he was greedy.

Some church leaders think that is our business now — to preach and promote a social gospel. They had better reread verse 14.

3. It Makes a Man Selfish (Luke 12:16, 17). The one who was known his friends as the "rich man (v. 16) was kn "fool" (v. 20), because having more than he could use he hoarded it for himself. One wonders what he had to say for himself when that very night he was called into the presence of God to give an account of his stewardship (v. 20). If you are similarly situated and have the same attitude, what will you say in that day?

4. It Makes a Man Proud (Luke 12:18). All around him were the hungry. He needed no barns, for there were the empty hands of the needy; but money had made him hard and proud. He would build bigger barns, perhaps the biggest in that community. People would mar-vel at his prosperity and he would

live long to enjoy it.

But it did not work out that way, for, alas, it is true of covet-ousness that-

5. It Makes a Man Foolish (Luke 12:19-21). The man who reckons without God is sure to come to grief. Leaving him out of one's thinking and planning invites disaster.

God called, and he who had thought to go on for years in selfish pleasure, found that he must go and leave it all. Worse yet, he had to face the judgment of God upon his eternal soul. Do not fail to note that there is a

way to lay up treasures in heaver -by a "close walk with Christ, coming to appreciate and cultivate the joys of the spirit," and so using one's possessions that they count for the glory of God. Even gold can be so invested for God as to send it on to sternity. What an oppor-

The Home Town Reporter in WASHINGTON By Walter Shead WNU Correspondent

WNU Washington Bureau. 1616 Eye St., N. W.

## Residential Mortgage Debt For '47 to Reach 41 Billions

COST of construction, purchase and credit in the housing pro-gram field by the end of 1947 will result in a net increase in the residential mortgage debt in the nation of 41.2 billion dollars, according to estimates of the Veterans' Emergency Housing administra-

Of this stratospheric figure, Expediter Wilson Wyatt says that new homes and apartments planned un-der the VEHA will need credit of 15.4 billion dollars and that exist-ing homes not under the program are expected to require an additional 14.5 billions; or a total of tional 14.5 billions; or a total of 22.9 billion dollars for the period.

Add to this figure costs for purchase and repairs of existing homes of 8.3 billions this year and 5.5 bil-lions in 1947, plus 730 million dollars in long-term new homes begun in 1945 and subtract the repayments, and you get the estimate of

While these figures seem astronomical for the two-year period, it is pointed out that in 1930 the net residential mortgage debt totaled 30 billion dollars and for 10 years during the thirties there was little home construction and some reduction in the total debt.

Far Behind Schedule

At the end of the first six months of 1946 out of the goal of 1,200,000 housing units for the year, only 496,-000 units had been started with 225,000 homes completed. With shortages still continuing in some construction items and deliveries still slow and fitful, it can readily be seen that to complete the set out for themselves, VEHA has a herculean job to do.

In a recent report the housing expediter says:

"Purchase and repairs of existing houses, as well as other non-pro-gram home financing needs, will take approximately 8.3 billion dollars of lending in 1946. In addition there are 730 million dollars in longterm mortgages on new homes begun in 1945. For 1947, non-program lending requirements are esti-mated at 5.5 billions, one-third less than in 1946.
"Almost half of the total need of

29.9 billions will be filled by repayments on outstanding debt, allowing for advance as well as scheduled amortization. Trends for the first four months of this year indicate that a large volume of refinancing, together with sustained high in-come, will result in a volume of repayments in 1946 approximately 40 per cent above the 1945 volume. In 1947, however, repayments probably will return to a level near 1945

"Subtracting those needs which will be met by repayments, the net in the home financing debt would be 15.2 billion dollars by the end of 1947, or a total net increase in residential mortgage debt of 41.2 billion dollars. Since the total net public and private debt in 1930 was 190 billion dollars and the 1930 was 190 billion dollars and the residential mortgage debt amounted to 30 billion dollars, the estimate of 41.2 billion dollars 11/2 years hence is not excessive when compared with the present total net public and private debt estimate of 400 billio

## Plenty of Money Ready

Wyatt points out that the needs in the home financing field, insofar as VEHA is concerned, can be met from three major sources: net in creased savings of individuals in lending institutions; liquid assets held by lending institutions, and po-tential direct investments by indiriduals and the secondary credit facilities of the Federal Ho With this huge jackpot of billions

of dollars in the construction indus-try, one would think that the "take" in the usual way would be sufficient but government already has filed several hundred suits against lumber and material companies alleg-ing illegal practices. These include diversion of lumber to the shipper himself at a fictitious address to be held for resale; resawing without upgrading; refusing to produce standard size and turning out oversize lumber commanding a higher ceiling price and requiring remilling for construction use; charging for more lumber than delivered; cutting and delivering short lengths; il-legal wholesale selling at retail prices and plain over-ceiling sales, accomplished through on-the-side cash payments or similar devices.

## High Costs Feared

A "strong likelihood" that the current residential building boom will collapse within 12 to 15 months is seen by Ramsay Wood of the division of research and statistics, board of governors, Federal Reserve board.

"If prices turn down before costs have overtaken them, building may be sustained, but if, as seems more likely, costs are as high as prices when the decline comes, building will be curtailed," Wood savs.



Year 'Round Favorite

HERE'S a style that's good the year 'round—a softly tailored two-piecer created especially for the more mature figure. Note the deep notched collar, the soft fullness at the shoulders, the neat belted waistline. The smoothly gored skirt is delightfully easy to put together.

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Pattern No. 1542 comes in sizes 6, 8, 10, 12 and 14 years. Size 8, 2% yards of 35 or 39-inch; 3% yards ric rac. Send your order to SEWING CIRCLE PATTERN DEPT. 1150 Sixth Ave. New York, N. Y. Enclose 25 cents in coins for each Name. Less time is required and there is less danger of doughnuts slip-

ping back into the fat if a wire egg whip is used to lift them in stead of a fork. To prevent cake frosting from breaking when cut, beat a tea-spoonful of vinegar into it when

1542

Frock for Young Girl

to fourteen. Use a gaily striped

bright contrasting ric rac and un-

usual novelty buttons. She's sure to be the envy of her young

SIMPLE yet very pretty

school dress for the lass of six

plaid fabric and trim with

the flavoring is added. When sewing on pockets baste top of pocket in place first, then sew around the sides and bottom

to get the pocket straight. To pick wild greens, use a large moisture-proof vegetable bag such as those used in the refrigerator

to keep the greens fresh. Use a large piece of glass as a backsplash for a washstand or sink. Have an ordinary piece of glass cut to the desired size and secure it to the wall with L-shaped screws. The glass will be easy to clean and look neater than oilcloth.

You can relieve





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