

THE RAINY DAY



DRAWN BY
WILFRED I.
DUPHINY

By
Virginia
Woodward
Cloud



Minnie put on the fur coat and joined Hartley in the highly polished car at the gate

She went from Flettstein's with the coat in its box, leaving a contract and the twenty-dollar bill as "so much down." If Hartley gave her twenty dollars every Saturday —

Minnie was singing when Mrs. Benesch put her head in at the door to say:

"Leo is that pleased over my coat! Of course, I don't say just the price. It isn't the men's way to pay a little here and there and do it regular. I said, 'Look at the coat I got from old Flettstein at reduction!' And he said, 'I'll say you put it over old Flett!' And I said, 'I'll say I did!' Then we laughed. That's the way I manage them."

"Oh, I'd rather tell Hartley," began Minnie.

"The sight of it will please him first. You've as much right to clothes as he has to his car."

Minnie smiled, but when the neighbor went she pondered. Three hundred and sixty-five dollars to pay! Well, it would be little by little. The thought returned when Hartley kissed her and said:

"I'm going to have a lesson in running the car."

"How long will it take to pay for the car?" she asked.

"Not long; so much down and a little by the week. We haven't any big expenses. Leo Benesch helped me a lot. He's getting one on the same terms."

"I got my coat. It's a beauty," said Minnie, flushed and eager.

"Good! What is there to pay?"

"Oh, some down, and some later," she found herself saying. "I'll wear it the first time we go out in the car."

"Saturday afternoon then," said Hartley.

"And you'll give me some money every Saturday?"

"Sure! But we'll keep things as they are until the car is paid for."

Saturday afternoon Minnie put on the fur coat and joined Hartley in the highly polished car at the gate. He was too much absorbed in getting the car started to do more than say, "That's a fine coat, honey girl. You look great in it!"

Later that evening Minnie ventured, "You do like my coat, don't you, Hartley?"

"Sure, honey!" he exclaimed. "Didn't I say so? I thought those fur things cost a lot, but you looked fine in it."

He returned to his paper, adding, "Next winter I can drive the car down to the yards and lock it there!"

Minnie agreed absently. She suddenly realized that something upon which she had relied had failed her at a critical

"Sure! A good sealskin ain't none too good for you," replied Mrs. Benesch.

"Oh, I couldn't get a fur one!"

"Well, after all, what wears like fur? It costs something at first, but plenty of furs sell by installment, and it sets a body off handsome. I went to town to-day and picked out a fine one—so much down and three-fifty a week."

"How much would it be altogether?" Minnie asked breathlessly.

"Only three hundred and fifty dollars, my dear. You come with me to-morrow and look at them!"

"I couldn't think of such a thing," said Minnie, "but I'll look at some other kind."

As she put the kitchen to rights a bright future glowed before her. Hartley, too, must have a fur-lined overcoat for winter in the automobile. He was right; such lesser things as paint and paper and protective societies could wait. Early in the morning she said, "Hartley, we can go to the theatre when we want now, can't we?"

"We'll go to the theatre all right!" he replied. "I've got a contract with O'Keefe; the first payment is made, and the car will be in our shed next week!"

At Flettstein's Mrs. Benesch led Minnie to a pile of fur coats, but Minnie exclaimed, "I must get a much cheaper kind!"

"There's no such word as cheap in business these days, child," retorted the interested neighbor. "Others'll get them; why shouldn't you?" She slipped off Minnie's coat and helped her into the most luxurious of fur coats. "Look at that shade against your skin!"

Minnie timidly asked the price. "I'll find out," Mrs. Benesch called to a passing saleswoman, "What did you say this coat was reduced to?"

The woman's eyes met those of Mrs.

Benesch as she examined the tag. "That was four hundred dollars; it's reduced to-day to three hundred and eighty-five."

She walked on, and Minnie slid out of the coat, with a mist over her blue eyes. "It's lovely, Mrs. Benesch, but I haven't three hundred dollars."

"Why, no more have I," replied the accommodating woman. "But the money is coming in now, and would your husband have you go shabby, and him in his position? I'll see Flettstein myself, and maybe he'll make you the same terms—something down and three-fifty a week."

"No, I haven't the money," protested Minnie.

"You can't go out in a car in winter without fur."

Minnie listened while she was trying on a cloth coat that looked shabby and out of date. Mrs. Benesch and the saleswoman both talked at once. Mr. Flettstein joined them.

"I tell you, Mrs. Whalen," he said, "you are made to wear handsome garments. A figure and complexion like yours shouldn't be wasted. Women come in, and I lift no hand to make a sale. Why? Because they don't set the coat off! They bulge where they should lie flat. Ain't it so, Miss Swartz?"

The saleswoman readily agreed.

"I tell her she ought to live in handsome things," said Mrs. Benesch. "You know, Mr. Flettstein. If Mrs. Whalen will consider the coat at the same terms as mine—now, what do you say to that, Mr. Flettstein? So much down and three-fifty a week?"

The proprietor's aspect said that the burden of sacrifice was upon him. "I say this, Mrs. Benesch: I wouldn't do it—not even for you—if the lady didn't set the garment off as she does! Yes, I'll do it, Mrs. Benesch. I'll go make out a little contract."

Minnie's murmured protest was unheard.

DURING supper Minnie Whalen watched her husband curiously. His face had an unusually good-humored expression: it was as if it had shone. He looked at her and smiled.

"I have good news, honey girl," he said at last.

"You've had a raise!"

"Right! Two pegs higher. Eighty-five a week and better hours."

"A week!" exclaimed Minnie, and her eyes swept over the clean kitchen. "Now we can have things!"

Hartley nodded. "Sure! The first thing I'm going to have is a car. Leo Benesch says O'Keefe will make me terms at so much down and weekly payments."

"A car!" breathed Minnie. "There's paint and paper needed, and a gas range for summer, and something ought to be put up for a rainy day, maybe."

"People don't stop for rainy days now, and I'm not fooling with paper and paint, either. I'll put something by after a while, but we can't do everything at once."

He drew out a roll of bills and proudly handed Minnie a twenty-dollar note.

"There! I guess you deserve that out of the first, with more to follow."

"I do need some new clothes," said Minnie, reaching up to kiss him.

"Well, go get them!"

She looked thoughtfully down at the money. It was the first time that he had been able to give her twenty dollars at once for herself.

"The agent for the Protective Society stopped to-day," she said; "he says there is a sick-benefit branch now —"

"Well, we're not sick," said Hartley as he strolled out. "I'm going down to O'Keefe's. Benesch will meet me there. He knows cars."

Minnie stood smiling after him as Mrs. Benesch with a shawl over her head passed by and stopped at the girl's bright nod.

"Ain't this your lucky day, Mrs. Whalen? Leo told me. I says, 'She deserves a good time now; she's a smart girl and pretty, too!' I says."

"I'm afraid it's a dream," laughed Minnie.

"There are no dreams about good money, my dear! You go downtown to-morrow and find out. Did you see Flettstein's advertisement already? A mid-winter sale of coats? They're giving them away."

"I was thinking of getting a coat," said Minnie.

moment. She had not told Hartley the price of the coat. Her own moral support had weakened under her.

At market a day or two later Mrs. Benesch accosted her. "Why aren't you wearing your new coat, Mrs. Whalen, while the weather is good and cold?"

"I'd rather pay more on it first," replied Minnie.

The neighbor turned contemptuously to her friend, the huckster. "That's the way with her kind. Her husband is making big pay, and she won't wear a grand fur coat she's got!"

"Is that so?" The huckster's shrewd gaze followed Minnie speculatively, and a day later Minnie's market items had materially increased in price.

"The people I deal with are charging more and more," she told Hartley.

"Same here," he replied. "I went to Bowerschmidt's to look at coats, and they were an awful price! But I'm going to get one."

He did, and it cost three times as much as it would have cost had he not owned a car. But he saw no cause for worry, for he was to pay for it at "so much down."

When Saturday came Minnie waited nervously for the moment when Hartley should give her twenty dollars; but he handed her only five, saying, "I can't do better now, honey girl. The car and that coat, you know —"

Monday morning, much downcast, Minnie opened an account at the market—a thing she had determined not to do—and took part of the housekeeping money down to Flettstein's.

For some time things moved ostensibly in the same way, but Minnie's spirits flagged, and she acquired new lines on her brow and an irritated manner that caused Hartley to say one evening when she set a pair down with a bang, "What's wrong, honey girl? Not well?"

"It's work and work and pay out. I thought when you got your big raise it would be different, but it's worse than ever!"

"As soon as I pay for the car, it will be different," he replied. "My coat is all paid for this week."

Different! With over three hundred dollars to pay toward a fur coat, which had taken on the aspect of a business proposition. Now and then he gave her several dollars, which she scrupulously paid toward the coat, together with some of the housekeeping money. Meanwhile the market bill increased alarmingly, and Minnie seldom laughed or sang.

One evening Hartley came in darkly sullen. Presently he said, "They're laying men off at the yards. Took too many on at first at big pay. Oh, not me," he added, seeing her startled look. "They need all the experts. But they've got a fellow lecturing on labor and logic and work and character and such things. Have to listen to him half an hour! The boss jumped in heavy on the men who are earning more and not saving. He says labor and expenditure are keeping up the high cost of living. They think they can tell us our business. The union men won't stand that!"

"Now, Hartley, don't you do anything foolish!" broke in Minnie. "Remember the car has to be paid for."

"Oh, I remember!" he retorted. "I get it at the yards and get it at home! Isn't it my car?"

"I know," said Minnie. "I only mean that while we have to pay —"

"We! You don't know anything about it. I don't need advice."

He caught up his hat and went out, and she heard him take the car from the shed. Then for the first time since their marriage Minnie knew the fear that Hartley was growing away from her. Trembling, she sat down and faced it. She had three hundred dollars to pay and no money of her own. Only that day Hartley had exclaimed, "This meat of Haller's is the toughest yet. You'd better try another place." But with Haller's bill mounting she could not do that.

Presently Mrs. Benesch entered the kitchen and sat down. "You don't wear your good coat," she said; "I'd wear it a little."

"I'll wear it when I please," replied Minnie with new tartness. "It's mine, isn't it?"

"Well, my dear, in a way—yes. But I happened to be in Flettstein's yesterday with a friend, and he said, 'That Mrs. Whalen you brought, Mrs. Benesch, I'd think with her husband's position and all she'd be increasing her payments!'"

"I pay regularly and better than some people do!" retorted Minnie with a fluttering heart.

That very evening Fate took a leap forward toward a climax. Hartley's impetuous mood resulted in a collision, a broken car and a fine to pay. He returned sullen and resentful, with

the car at the shop for repairs. He went to work as usual in the morning but returned feverish and ill, and Minnie sent for the nearest doctor. When he arrived Hartley was in great pain.

"Appendicitis, Mrs. Whalen," said the doctor. "The Harper Hospital at once! I must operate to-night. I'll call the ambulance."

The week that followed was a nightmare: the terrible night when the doctors admitted that it was a "close shave," the reaction when Hartley was "doing nicely," the subsequent desperate illness and the increasing expenses. The doctor said that Hartley could not stand any active physical strain; and although Minnie knew that he would get work at the yards, it would be at his old, lower salary. The gleam on this black horizon was the way that Hartley's eyes followed her when she went and welcomed her when she came.

At last, however, when he was propped up on pillows, she said, "It's all right, dear; I'm attending to everything!"

The next morning she took her coat in her box down to Flettstein's. It was not the suave Flettstein that had pronounced her a model of style, but a rude and lynx-eyed man that said, "It isn't my business policy, Mrs. Whalen, to sell a coat and take it back! It is now a secondhand garment."

Minnie held it up for inspection. "I wore it only once, and you will sell it at its full price. I've paid seventy-five dollars toward it."

Flettstein laughed rudely. "If I take it back, it will be at what you paid down. The rental of the coat is seventy-five dollars."

"A receipt, please!" Minnie demanded.

In the few minutes during his absence she experienced a lasting object lesson. Screened by a rack of coats, two saleswomen were talking.

"She's brought the coat back," Miss Swartz was saying. "She's one of old Benesch's sales. I told Flett how it would be, if he let her persuade them the way she does. It was the same with Ada Breckinhof. But Benesch does bring in a lot and gets good commission, too. She got her coat that way. This girl has paid down seventy-five dollars and hasn't worn the coat. Flett'll have it in the window at the top price!"

Minnie's face burned. She had been only a tool in the hand of experts. If, then, Mrs. Benesch was Flettstein's agent, what of Leo Benesch and O'Keefe's garage? She hastened home with Flettstein's receipt and examined Hartley's contract with O'Keefe. A shrewd one it was, but it gave protection to the buyer in at least one clause; the car undoubtedly was Hartley's.

At the hour when the men returned from work Minnie stood in the doorway and accosted Leo Benesch.

"Good evening, Mr. Benesch! How are things going at the yards?"

"Very well, Mrs. Whalen; and I hope your husband is better?"

"Much better," said Minnie. "There is a matter he may want you to handle for him. Won't you step inside, Mr. Benesch?"

The little man carefully wiped his feet and looked round the spotless kitchen. Minnie handed him some cakes and a glass of homemade fruitade.

"Hartley likes these sometimes. I want your advice, Mr. Benesch, because you understand cars; and sometimes you sell them, don't you?"

His small eyes twinkled. "Well, I get a little commission now and then, Mrs. Whalen. I began work in an automobile shop."

"Then you can tell me. Is our car really a good one?"

"I tell you this, Mrs. Whalen. If your car isn't a fine one, it is because somebody has changed it overnight!"

"I am glad you are sure of it, because we are going to sell it—of course, at a little less than O'Keefe's price. If you make a third more commission than you do at O'Keefe's, you may be willing to handle the transaction for me."

This was Benesch's native air; he did not hesitate over a larger commission.

"I know your man!" he said. "A farmer who was sent me only this morning by my wife's friend, Mrs. Pleiffer, in the market. He supplies her poultry. He wants a good reliable car at a lower price than O'Keefe's!"

"Can you get word to him at once?"

"He comes early to the market, and I do not go until eight-thirty to work. I myself will bring him here! But you must have your husband's word that you are joint owner in the car."

Minnie promised and hastened to the hospital, where Hartley was just strong enough to worry over expenses.

"There's only half pay coming to me, and O'Keefe has to be paid this week!" he groaned.

Minnie knelt beside him. "Hartley, will you give me half ownership in the car?"

"Why, sure, honey girl! What do you want with it?"

Minnie laughed. "I'll be looking out for a buyer."

"Honey, you can't sell that car. If you could, I'd give a year off my life!"

Minnie got up briskly.

"I want all those years," she said. "You go to sleep now."

Benesch appeared early with his prospective buyer.

"It's a reliable make, all right," said the farmer. "Why are you selling it, Mrs. Whalen?"

"Because we need the money," replied Minnie promptly. "My husband is in the hospital, and we can't afford a car."

"It looks good, but I'd like to try it," said the farmer, placing his hand on the door.

Benesch offered to go with him; when they returned, his wink reassured Minnie; the sale had been made. He vouched for the farmer, who drove away in the car, leaving a check for the full amount. The check Minnie cashed at the bank, and at noon Leo Benesch appeared for his commission. Then Minnie not only went to O'Keefe and paid the amount that was owing on the car but stopped at the market and came away with a song in her heart. At the hospital she knelt beside Hartley and held a roll of bills before him.

"The car is sold!" she said. "O'Keefe is paid, and the market bill is paid, too. Here is enough for your hospital bills, and, oh, I'm so glad!" She hid her face in the pillow, and Hartley's arm went round her.

"Is it true, honey girl?" he asked shakily.

Minnie jumped up and brushed the tears away.

"We're beginning again," she said, "only now I know a little better how to do it." Suddenly she laughed with her arms thrown wide. "There won't be any fur coat in it this time!"