

PATRICIA'S PEARL NECKLACE

By GILBERT FRANKAU

ILLUSTRATED BY RALPH PALLEN COLEMAN

*** A Distributed Proofreaders Canada eBook ***

This eBook is made available at no cost and with very few restrictions. These restrictions apply only if (1) you make a change in the eBook (other than alteration for different display devices), or (2) you are making commercial use of the eBook. If either of these conditions applies, please contact a <https://www.fadedpage.com> administrator before proceeding. Thousands more FREE eBooks are available at <https://www.fadedpage.com>.

This work is in the Canadian public domain, but may be under copyright in some countries. If you live outside Canada, check your country's copyright laws. IF THE BOOK IS UNDER COPYRIGHT IN YOUR COUNTRY, DO NOT DOWNLOAD OR REDISTRIBUTE THIS FILE.

Title: Patricia's Pearl Necklace

Date of first publication: 1923

Author: Gilbert Frankau (1884-1953)

Date first posted: Aug. 20, 2021

Date last updated: Aug. 20, 2021

Faded Page eBook #20210841

This eBook was produced by: John Routh & the online Distributed Proofreaders Canada team at <https://www.pgdpCanada.net>

PATRICIA'S PEARL NECKLACE

By GILBERT FRANKAU
ILLUSTRATED BY RALPH PALLEN COLEMAN

This is a story of our Mr. Peter Jackson, sometime "senior" partner in P. Jackson and Co., Cigar Importers, of Lime Street, London, E.C. You remember him, perhaps; a dour, stocky, dark-haired youngster, with a toothbrush moustache and curious eyes, which used to change colour, from grey to darkest black, when he lost his temper.

The incident happened before he bought the Nirvana cigarette factory, before he dreamt of being a soldier in the Great War, before he came home wounded from France, to console himself for the loss of both businesses by falling in love with his own wife.

They were just good pals at the time, he and his young "Mrs.," the tall, blond, dignified, rather unsentimental Patricia. Just good pals, though their first daughter, Evelyn, had been born six months.

Evelyn was the cause of the whole incident. The kiddie's arrival made Pat restless. She knew that Peter had wanted a son; realised—and rather resented—his obvious disappointment. If Evelyn had been a son, Peter would have "done something for the lad," something Peterish—invested a thousand at compound interest till the boy was twenty-one, laid down a cellar of port, or (most probably) taken out a fresh life insurance. Evelyn being a girl—he did nothing.

And Patricia thought something ought to be done. Nothing lavish, of course; they couldn't afford to take a lot of capital out of Jackson's, where it earned fifteen per cent., and put it into Consols at three. Still, some tangible celebration did seem indicated.

* * * * *

She broached the idea, very tentatively, one night early in January of the nineteen hundreds. Smith, the efficient parlormaid, had cleared away dessert from the big mahogany dining-table of their house in Lowndes Square, Kensington. Peter was clipping a "green" cigar preparatory to coffee and liqueurs.

Patricia said: "Don't you think we ought to do something for the kiddie?"

“Do something?” He looked at her through the first haze of his smoke. “It’s got a nurse, hasn’t it? And a perambulator? And a nursery? What more do you imagine we ought to do for it, old thing?” ; She never could get used to that “it”; and her blue eyes held no smile as she answered: “Francis” (Peter’s idle-rich cousin, Francis Gordon, was Evelyn’s casual godfather) “gave *her* silver brushes for a christening present.”

“Francis always was an extravagant ass,” remarked our Mr. Jackson. “What’s the use of hair-brushes to a thing that hasn’t got any hair?”

Nevertheless, even Peter’s obtuseness realized that the golden-tressed girl in the black charmeuse frock was annoyed about something. She refused a liqueur; sat silent—“fractious,” he phrased it to himself—over her coffee. “No good having a row,” thought our Mr. Jackson.

“Look here, old thing,” he began. She looked—annoyed. “You know I don’t approve of making a fuss about the kid. That’s Francis Gordonish. But I’ll tell you what I will do.” He paused, scrutinized the ash of his cigar. “I’ll buy *you* a bit of jewellery. Ring, if you like—diamonds. Or a brooch—a sapphire brooch. Jolly stones, sapphires.”

“I don’t want anything for myself,” retorted Pat, but her heart softened, as it always did soften when he displayed interest in her personal adornment. He was so very immature, this twenty-five year-old husband of hers. One couldn’t be angry with him for long.

“But that’s all rot,” he said, “I’d *like* to give you something. All I object to is wasting money on the kiddie. It’ll want plenty of money when it grows up. Why, dash it, Pat! do you realise that we may be talking about its marriage portion in a few years from now?”

And at that it seemed to the mother-heart of Patricia as though she saw a vision: Evelyn, grown up; Evelyn in white satin, a lace veil over her brown hair (she *had* got hair, whatever Peter might say!); Evelyn being married to an entirely eligible young man at St. Jude’s, Kensington. Moreover, round Evelyn’s young throat hung a necklace, a necklace of pearls, her mother’s gift.

“All right,” said Pat. “You can give me some jewellery. Only it mustn’t be a ring or a brooch. It’s got to be something really worth while.” She hesitated. “I want a necklace, Peter. A pearl necklace.”

“The devil!” thought our Mr. Jackson. “*That* can’t be done a penny under seven-hundred-and-fifty.” (Even pearls were a possibility in those far-off days!)

“Pearls are a good investment, aren’t they?” went on the woman who knew her husband.

“Oh, quite. . . . I say, you’re not pulling my leg, are you, Pat? We’re not millionaires, you know.”

“Pulling your leg,” she smiled back at him. “Rather not. It’s a pearl necklace or nothing. But I shan’t be a bit vexed if you don’t give it to me.”

She changed the subject, and neither that night nor for many a long day thereafter was it again alluded to between them.

Reticent animals, our Mr. Jackson and his “Mrs.”!

* * * * *

Breakfasting in his wife’s company on the morning after their discussion, our Mr. Jackson preserved his usual silence. He anticipated an interview of more than ordinary importance in the City that afternoon, and, like most good business men, was busy turning over the details of it in his mind while that mind still felt fresh. But, somehow, the idea of the pearl necklace disturbed thought. Had he actually *promised*? If not, could he—with any decency—refuse? If so, how the devil was he going to get hold of the money?

Kissing his wife good-bye,
he thought, "Good old
Pat. She's a ripper."



Kissing his wife good-bye, he thought "Good old Pat. She's a ripper. No sentimental nonsense about my Mrs. But seven-hundred-and-fifty quid is seven-hundred-and-fifty? fifty quid."

On his way to the office he dropped into the Army and Navy Stores, and succeeded in selling them six cabinets of *Corona Coronas* at a price which left about enough profit to pay his taxi. "Curse these Trust goods," ruminated our Mr. Jackson, "one could sell them all day and all night without making expenses. Might just as well take one's money out of one pocket and put it into the other."

It may here be mentioned that "The Trust" was the billion dollar corporation domiciled at Fifth Avenue, New York, which had just butted into the Havana cigar business, much to the chagrin of Peter and various other merchants whose interests, both financial and sentimental, lay with the "Independents," and that the interview which had busied our Mr. Jackson's

mind was with the new—and by no means “easy”—representative of that octopus-like entity.

“You can say what you please,” said our Mr. Jackson’s elderly partner, Tom Simpson, as they discussed the forthcoming appointment. “You can say what you please but I don’t like these Yankee monopolies. In your father’s time we wouldn’t have anything to do with them at all. Cheek, I call it, coming to us like this. They only do it because they’re losing business.”

“Possibly,” remarked Peter.

Tom Simpson wagged his brown beard doubtfully, took his top-hat from behind the door and went out to lunch at *The George and Vulture*. On his return he perceived the “back office” to be fuller even than usual of blue cigar-smoke, and entering found his partner already deep in converse with Thomas B. Edgar. Vice-President of the Havana Cigar and Tobacco Factories, Inc.

Edgar, a clean-shaven, heavy-jowled, blue-eyed Virginian of nearly fifty, was holding forth at some length. He rose to shake hands with Simpson (whom he knew, though senior in age, to be Peter’s junior in capital holding of Jackson’s) and continued his harangue.

“So you may just as well admit,” concluded Edgar, “that—as you’ve got to handle a certain percentage of our goods it would be wise for you to make at least as much money on them as the other fellow.”

“Precisely,” said Peter. “Point is—how much does the other fellow make?”

“That,” retorted Edgar, “depends on how many cases he buys.”

At which point Simpson, chipping in with a heavy, “I never did approve of differential terms between shippers; it seems to me against commercial morality,” was met with Peter’s aphorism: “My dear Tom, commercial morality’s the other fellow’s point of view,” and subsided into silence.

“Look here, Edgar,” went on our Mr. Jackson, fixing his weed at the corner of his mouth in a manner slightly reminiscent of Captain Kettle, “do I understand that we’re not on rock-bottom terms for your goods, because if so——”

“My dear sir,” countered the American blandly, “Can you tell me any reason why you *should* be on rock-bottom terms? You don’t *push* our cigars;

you only sell them when you're obliged to. All your effort goes on the Independents."

"Naturally," admitted Peter. "We don't make any money on your stuff."

They eyed each other for a moment or so; then Edgar said: "But supposing I make you a proposition by which you could make money, big money, on our brands?"

"Meaning an inside rebate?"

"Well—" the American's cigar had gone out; he threw it into the grate, took a fresh one from his pocket, and lit up with irritating slowness—"well—not exactly a rebate."

There intervened a considerable silence, during which—for the first time in his business career—our Mr. Jackson allowed home thoughts to obsess him during office hours. Here, perhaps, was a chance of making that seven-hundred-and-fifty-quid!

"You see," went on the shrewd voice of Fifth Avenue, "rebates in our country have rather a nasty name. Our Interstate Commerce Legislation——" He waved a deprecatory hand. "So I wouldn't like to call it exactly a rebate. No, sir, our president does not approve of rebates. But he does approve—I have his authority for saying that he approves—of payment by results. That after all, is only common fairness to our importers."

"You can call it anything you like," decided Peter, "provided we can make a thousand or two out of it."

"There's no limit to this proposition," said Thomas B. Edgar. "How much did we ship you last year?"

"Fifty-seven thousand five hundred dollars twenty-four cents." Our Mr. Jackson rather prided himself on accuracy in money matters.

"You could have done double that if you'd wanted to."

"Possibly. Possibly not."

The seller hesitated; made his proposition. "Well, if you're prepared to double your business this year, I'll give you back ten dollars out of every hundred. On the whole year's business."

"Goods ordered or goods shipped?"

“Shipped, of course. We don’t want you putting in orders to make up your quantity on the thirty-first of December.”

“But supposing we give the orders in time and you don’t ship ’em?”

“We’ll ship ’em all right.”

“Is this to be a verbal arrangement?” put in Simpson.

“No, sir; I’m prepared to give any undertaking your lawyers and our legal department can fix up between them.”

For the purposes of our story it suffices that, after various other discussions, Mr. Thomas B. Edgar’s offer was accepted.

* * * * *

Now the whole jest of the English Havana cigar business is, or was, this: That you cannot, even by taking thought, increase the number of smokes for which the consumer is prepared to pay. Resultantly, if Jackson & Co. in order to make that ten thousand dollar concession wanted to expand their trade in Trust goods, only two ways of doing so lay open to them. They must either displace their own sales of Independent cigars or—take Trust trade away from their competitors.

Our Mr. Jackson being, at that period of his career, a purely predatory animal, chose the latter method; and a very pretty struggle ensued between his firm and what Maurice Beresford of Beresford & Beresford (the leading handlers of Independent goods) called “the other thieves in the cigar-trade.” So that, for some months to come, the telephone operator at Lime Street overheard various conversations on the following formula:

“Hello, is that Mr. Jackson?”

“It is.”

“We’re So and So’s. Have you got any ‘*Corona Coronas*’? (Or ‘*Murias sixpenny*,’ or ‘*Bock Perfectos*’?)”

“Yes. We can do you two thousand in hundreds. (Or a ‘case,’ or ‘half a case,’ or ‘three thousand.’)”

“What’s your price?”

“Eighty-five-and-six in bond.”

“I can do better than that.”

“Make it eighty-five—to you.”

“Eighty-four. I can buy them at that from Schornsteins.”

“All right. But you must take the lot.”

By the time July, and with it the necessity for making out their “Christmas orders,” came round, one new feature was abundantly evident: Thomas B. Edgar’s liberality had not been confined exclusively to Jackson & Co.

“We’re being done in the eye,” said Simpson gloomily. “What’s the use of a concession if he gives it to everybody?”

“He’s acting up to your standard of commercial morality,” grinned Peter. “I rather like old Edgar. There’s no sentiment about him anyhow. We’ve got a longish way to make up that hundred thousand dollars.”

“We have,” grunted Simpson. “And my advice is to chuck up the whole thing. They’ve only shipped fifty thousand dollars’ worth so far.”

For a moment Pat’s pearl necklace trembled in the balance. Then our Mr. Jackson said:

“Damn it, Tom, I’m not going to be beaten. Let’s give him an order to make up our hundred thousand dollars right off the bat. They’re bound to be shipped by Christmas.”

“We’ll never sell ’em,” prognosticated Simpson.

“Rats! I’ll sell ’em somehow or other, if I have to cut the price of *Corona Coronas* to eighty bob.”

“We shan’t get very fat at that rate.”

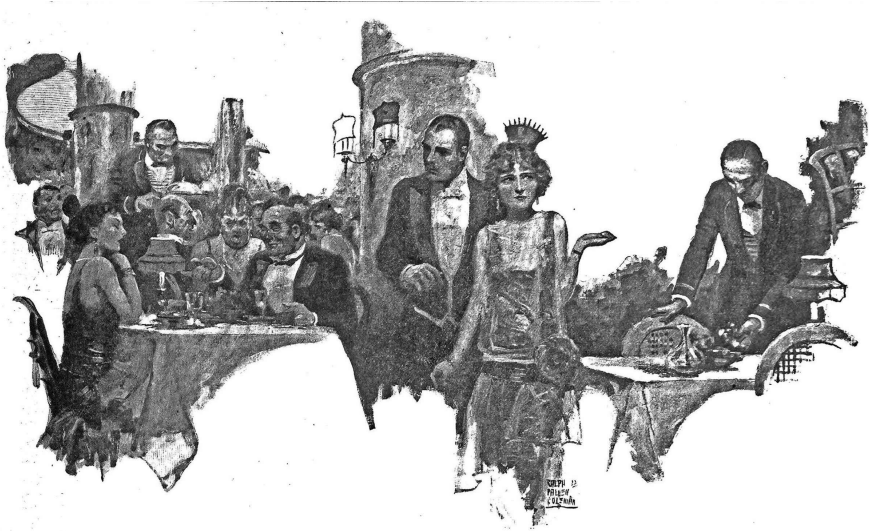
“It’s all extra business,” said Peter—and in the end, as usual, got his own way.

Meanwhile the Vice-President of The Havana Cigar and Tobacco Factories Inc., being informed by Isaac Schornstein (his largest merchant customer) that “dat tam fellow, Peter Jackson, will ruin your business—he’s cutting de profit to ribbons,” consulted his legal department; retailers of the succulent weed rejoiced; and Patricia alternately decided that Peter was mean not to have given her the necklace, and that she had been avaricious in asking for it.

It must not be imagined that the peculiar connubial relationship of the Jacksons excluded—on the husband’s part at any rate—a very strong possessive instinct. To Peter, his wife’s gold hair, blue eyes, smooth cheeks and smoother shoulders represented very nearly the most attractive thing in the world—the most attractive, of course, being a business deal in which he got the better of the Schornsteins, the Beresfords, the Elkinse, or some other denizen of that centre of Havana cigardom, St. Mary Axe!

Whether Patricia then realized this possessive instinct or not is a point open to doubt. Up to the age of thirty she was a “cold” woman, who thought “that sort of thing” rather troublesome. Still, his admiration pleased her; and during the summer holidays of what they afterwards came to call “the necklace year” she had no reason to complain of inattention.

They spent those holidays at the Grand Hotel, Folkestone—a distinctly ordinary Kensingtonian couple, white attired by day, evening dressed at night; nurse, baby and perambulator attached for sign of utter respectability.



Every evening as they walked their dignified way down the dining-room, he used to survey the wives and daughters of other business men.

But our Mr. Jackson, for all his outward ordinariness, was worried. Every evening, as they walked their dignified way down the dining-room, he used to survey the wives and daughters of the other business men. Every evening, as he ordered their wine, he used to think to himself: “Damn scraggy females—Pat’s neck and shoulders make them look like skeletons.

What's the use of hanging jewellery on skeletons? Now, if Pat had that woman's pearls——" And the over-fat, who usually possessed the most adornments, annoyed him even more than the over-thin!

A letter from Simpson did not improve the situation.

"The Trust," wrote Simpson, "are shipping any amount of goods to Schornstein. We got practically nothing in from them this week. I wonder if you could run up for the day on Tuesday. There are one or two things I'd like to talk to you about."

Peter "ran up" to Town for a day—and stayed two nights. The trade, always a hotbed of intrigue, was positively seething. Simpson had heard rumors of a counter-Trust—an amalgamation of the Independent factories and their shippers. The Independent factories intended to take a strong line; would refuse shipments to anyone who handled Trust goods.

"Rats!" snapped Peter when he heard the plan. "All rats! They can't bluff *me* with that sort of tale."

"You may be right," opined Simpson. "But either way, it can't make much difference to us. We can't sell Trust goods if they won't ship 'em."

Before going back to Folkestone, our Mr. Jackson interviewed Edgar, who promised larger supplies, but did not divulge the contents of a certain paper in his desk, which read: "Jackson contract does not apparently contain any obligation on our part to fill orders."

That evening over dinner, Pat's neck looked ominously bare.

By the fifteenth of October—what with the incipient annoyances of "Christmas trade," a batch of letters from the independent factories (all full of vague promises, and still vaguer threats), Simpson's gloom about the unfilled Trust orders, and a casual remark of Isaac Schornstein's, "My poy—two can play at de game of gutting prices"—our Mr. Jackson was in a thoroughly bad temper.

"Putrid business!" he fulminated to his partner. "Wish to goodness I were out of it. What the devil *are* we going to do about these Trust goods?"

"What I'd like to know," said Simpson blandly, "is: What are we going to do about the Independents? Maurice Beresford's off to Havana next month—you can bet he'll stir up all the trouble he can. We shall look pretty if both sides turn us down."

Said Peter: "Curse Maurice Beresford. I wish *I* could go to Havana."

“Why don’t you?” retorted Simpson. “It’d be the very thing. Your father always went once a year.”

“And who’d look after the Christmas trade, I’d like to know?”

Simpson laughed. “I think *I* might be able to manage that.” *Sotto voce*, he added: “You seem to forget, my lad, that I was in this business before you were born.”

But it was not until the middle of November that Peter made up his mind to the journey, and even then the conscious mind refused to admit its reason. “You’re going to Havana,” said the conscious mind, “because it’s part of your job to know the manufacturers personally. You’re going *via* New York, because that’s the quickest way. You’ll be back before January, because it would be a waste of time and money to stay any longer.”

* * * * *

Barring a trip or so to the Continent the voyage to the States on the *Mauretania* was Peter’s first out-of-England experience, and he thoroughly enjoyed it. The atmosphere of luxurious ship-board—particularly of the over-decorated smoking-room—appealed to him. Essentially a travelling man—with a good stomach for the sea, an even better head for wine and spirits, and a knowledge of poker which he flattered himself was fairly complete—our Mr. Jackson made various acquaintances, more or less desirable; was respected by his cabin-steward, ignored by the womenfolk, and generally as average a passenger as any six-day company can desire.

Turning in, he thought vaguely of his wife, still more vaguely of his daughter. Somehow the two seemed a long way away. And yet, just before he fell into an easy sleep (it may even have been a dream though one hesitates to connect such a practical youth with dreaming), it seemed to our Mr. Jackson as if, between Lowndes Square and Fifth Avenue, there stretched a long and iridescent rope—a rope of pearls.

Morning, however, soon dissipated dreamery. It is not given to most Englishmen to appreciate New York, but Peter proved the exception.

And his hotel, the old Knickerbocker, did not dispel illusion. There was a “snap” (“pep,” as an expression, had not yet been invented) about the Knickerbocker which vastly delighted our Mr. Jackson. He told the

proprietor so—being quite unaware that Mr. Regan could have bought out Jackson & Co. twice over—in his most patronising Etonian manner before he had been in the place two hours.

The week-end passed in a flash of electric trippery. Peter, already vastly more American than the barber who applied hot towels to his face or the floor-clerk who answered his telephone, saw everything—the Flat-iron Building, Rector's, four department stores, a brace of theatres, a music-hall (which he learnt to call a vaudeville), Broadway by night, Riverside Drive by day, the "Peacock Gallery" at the Waldorf Astoria, and so many attractive young women that, faithful though he remained to her, even the American system of keeping cigars in plate-glass-and-porcelain humidors seemed scarcely worthy of mention in his first letter to Patricia.

By Monday mid-day our traveller was sufficiently wise about the place to find his way without inquiry to Fifth Avenue. "And that"—as he himself phrased it—"put the lid on things."

Something about this vast commercial building, with its marble entrance, its speeding elevators, its huge open floor spaces wherein clerks innumerable bent to polished desks under the flickering blue tubes of a just-invented lighting-system, fairly fascinated our Mr. Jackson.

This, he felt was the home of tobacco business with so big a "B" that the top semi-circle of that letter represented one world-hemisphere and the bottom the other. Which is not to imply that a non-imaginative Englishman of the middle-classes condescended to display any open admiration when he finally found himself face to face with the Treasurer of Havana Cigar & Tobacco Factories, Inc.

"Glad to know you. Hope you had a good trip," said that worthy—a clean-shaven young man with gold eye-glasses and a winning smile. "How did you leave Thomas B.? He writes that you English importers are the very devil."

"Does he?" Peter, shifting his chair so that the window light should not fall on his face, glanced round the bare, shining room. "That's what we say about him, you know."

They chipped each other, after the fashion of cigar men the world over, for a full two minutes. Then Peter said: "By the way, you seem to be very slow in shipping."

"I know." The Treasurer's face fell sympathetically. "We're way behind on our European orders. Mr. Duke was saying so only yesterday."

“Not much change to be got out of this merchant,” speculated the Englishman, who knew quite enough about the methods of business to realise that the reference to “Mr. Duke” must be purest fiction; and he went back to the Knickerbocker with his tail ever so slightly between his stocky legs.

Three more days in New York (on the last of which Maurice Beresford, homeward bound, took him to lunch at Martin’s and advised him “not to desert the Independent frying-pan for the Trust fire”) did not raise our Englishman’s tail to any appreciable extent.

The gentlemen at Fifth Avenue were hospitality itself; they wined him at their clubs, sent him more free cigars than even he could consume, dined him in a private room at the Holland House, where he discovered—to the tune of some eight hundred dollars—that his knowledge of poker had hitherto been based on entirely false premises; but resolutely declined to be drawn into any discussions on the English situation, the which they declared to be entirely up to Thomas B. Edgar.

* * * * *

For your tourist, Havana City is a hotbed of romance. He, or she, adores the tropical warmth, the busy harbor, the curving sea-front, the palmy countrysides, the narrow street of “Obispo” where mantilla’d *senoritas* stroll (and the unwary tourist is duly robbed by velvet-eyed storekeepers), the wheeled parades at sundown, the mule-bells at mid-day. But to your cigar-man, Havana is a place in which to get busy.

And busy, from the very moment of his arrival, when the friendly Cuban owners of the Independent factories bore him off to a vast “breakfast” at the “Reguladora,” Peter got. Here, there, everywhere—in “sorting-rooms,” in bare tessellated offices, at private houses where one tilted till midnight in the hospitable rocking-chairs of Don Pancho or Senora Panchita (one eye on one’s manners and the other on the morrow’s deal), in motorcars or *coches*, at the “Paisaje” or the “Miramar”—you saw our Mr. Jackson, a “green” *Cazadores* mast-like between his teeth, his order-book in his pocket. But only very rarely did you see him in the company of Cyrus P. Norman and his brother trustifiers of the industry at “Zulueta Uno.”

For the situation, even as hinted by Maurice Beresford, required an infinity of tact. The smooth-voiced, small-handed Cubans who owned the

Independent Factories distrusted not only “El Yanqui,” but whosoever did too much business with “Los Yanquis”: already, more than one small monopoly of “Pietro Jackson y Compania” trembled visibly towards Peter’s competitors.

It took a fortnight of lavish promises, backed by even more lavish orders to restore confidence; at the end of which fortnight arrived a cypher cablegram from Simpson: “If possible cancel Trust orders.” Peter contenting himself with the laconic answer “Why?” was met with, “Schornstein cutting prices to ribbons. Cannot compete unless we get rebate.”

“Oh hell!” said our Mr. Jackson—and started in to reconsider the situation. Reconsidering it over his early coffee and the inevitable cigar, he thought: “Simpson’s right. It’s the tenth of December. We’re still thirty thousand dollars short of doubling our business. Damn the Trust! They’ve got me by the short hairs. They’ve done me out of what’s double fifty-seven thousand five hundred?—a hundred and fifteen thousand dollars—what’s ten per cent. on a hundred and fifteen? They’ve done me out of eleven thousand five hundred dollars—two thousand three hundred quid. And,” added a sudden memory, “they’ve done Pat out of her pearl necklace!”

The boy’s gray eyes darkled. He had been done, done brown. And by his own fault. He ought to have made a better contract; he ought to have kicked up hell with Edgar; hell in New York, hell with Cyrus P. Norman. Instead—both in New York and in Havana—he had behaved as though the contract were not in existence.

But the hatchet-faced Norman, when asked point-blank: “I say, have you had any advice from New York or London about a special arrangement with my firm?” professed the blandest ignorance.

“My job,” said Norman, “is to ship goods, not to sell em’. What’s your arrangement anyway?”

* * * * *

Those fellows in New York,” said Cyrus P. Norman, “don’t know the first thing about the game. You wait till we’ve got busy on you, Jackson.”

They had just finished dinner at Norman’s house in the Vedado, and were sitting down to a high game of poker. Six of them—Sol Lewis, a

Chicago importer down on a ten-days' trip; Peter; Norman; Jake Garcia, a swashbuckling, black-moustached Cuban-American who ran, under Norman's guidance, three of the Trust cigar factories; Norman's brother, hatchet-faced too, brown-eyed under a thatch of unruly hair; and fat, prosperous Henry Stetson, who attended to the Trust leaf-buying.

"Table-stakes," opined Henry Stetson. "A two hundred dollar table-stake. That's my limit."

"Promises to be a nice cheap evening," decided Peter, who knew that he could lose forty pounds a minute for the next three hours; and for two of them, holding on to Curtis as a drowning man to a life-buoy, he played so far under the odds of his hands that Sol Lewis more than once ejaculated:

"Say, Norman, you fellow's don't seem to treat your English importers as good as us. You ought to make 'em raise your rebates, Mr. Jackson. Then you could afford to sit in a two hundred dollar game."

The night was stifling. Outside, in the dusty garden, no breeze blew. Within, coats had been laid aside, collars taken off, shirt sleeves rolled up. Already, the heavy Mexican dollars, the American paper-money of the party, had almost disappeared from the table. They played on credit now, Norman, junior, pencilling the scores.

And suddenly, luck began to veer, Peter's credits to dwindle. Sol Lewis took two hundred dollars off him on one good hand; Garcia annexed a hundred and fifty—and a good deal of "P. J.'s" nerve—on another. The Norman Brothers bluffed him out, once each, on the poorest cards.

By the time they came to the last deals, his winnings had entirely vanished, and a good hundred pounds of English money with them.

"Seems, after all, as though we might get enough British money to pay for our Christmas dinner," grinned Stetson.

It was the last hand of the evening. Peter picking up his cards, saw a pair of sevens, made up his mind for a final flutter.

Sol Lewis opened for fifty dollars. Stetson dropped out. Young Norman, Garcia, and Norman senior came in.

"Only one thing to be done here and that's bluff," thought P. J.; and after a pretended sorting of his cards, raised a hundred. The opener dropped out at once; Garcia, thinking things over, did likewise; but the two Normans stayed

in, took a brace of cards each, thus showing that, unless they also were bluffing, Peter's two sevens had a pretty poor chance.

"How many for you, Mr. Jackson?" asked Garcia.

"Two," said Peter, concealing the weakness of his position.

He did not look at the cards dealt him, but laid all five—the three he had kept and the two he had bought—face down on the table.

"Your bet," announced both Normans; and the elder added: "These English cigar men are too good for us poor fellows. How much does P. Jackson and Company propose betting?"

"Go all I've got in the world on these three aces," prevaricated "P. J."

Said Norman junior: "I've not got such a bad-looking lot myself. You wouldn't care to take off the limit, I suppose?"

Peter's eyes darkled. "Damn these Trust merchants," he thought. "First they rook me of eleven thousand five hundred dollars on my rebate, and now they're trying to bluff me out of this last jack-pot. Wonder if I brought a third seven."

But he dared not look at the hand which was supposed to hold three aces. It lay winking at him—five polished cardboards on the bare green wood of the poker-table.

"Take off the limit?" dilly-dallied our Mr. Jackson. "That's not according to the rules, is it?"

"Sure. It's the last hand of the evening. Never is a limit for the last hand, is there, Cy?"

Cyrus P. Norman winked at his brother and threw his hand in. Mart Norman and Peter—sole remaining contestants for the money on the table—eyed each other for fifteen full seconds. The American's grin enraged his opponent; but the rage was only an inward one.

"If I can only bluff him out," thought Peter, "I shall be about quits on the evening!" Then, without the flicker of an eyelash, and in his usual voice, he challenged: "Take off the limit if you like—but, if you do, it'll cost you two thousand dollars to see what I've got."

"Cheap at the price," snapped the American; and, without waiting for his right to see Peter's hand before exposing his own, laid four "twos" face-up on the table.

For the fraction of a second, Peter's heart went stone cold. Even if he had bought a third "seven" it would be useless. Only with four "sevens" could he beat four "twos"; and to have bought the remaining two "sevens" in the pack would be a miracle. To lose five hundred pounds, more than five hundred pounds in one evening, had been the act of a lunatic. Five hundred quid—why that was very nearly enough to buy a pearl necklace!

"Turn 'em over, Mr. Jackson," said Sol Lewis. "You might have bought that fourth ace."

"Ace!" laughed Peter (the laugh cost a bit of an effort, but he managed it somehow). "I came in on a pair of 'sevens.' Here they are." And one by one, very slowly, he turned over his cards; the ace he had held up with his original pair, the seven of diamonds, the seven of clubs. . . . As he lifted the fourth card and saw the seven of spades, even our Mr. Jackson's fingers trembled.

"Go on," said a voice—Stetson's; but already Jake Garcia, quite unable to contain himself, had exposed the fifth card.

And the fifth card was the seven of hearts. Peter, gambling on a thousand to one chance (he looked the odds up afterwards and found the figures accurate) had brought it off.

"Gee!" said Cyrus P. Norman. "You've got some nerve. If only you ordered cigars from us, same way as you buy cards, we'd pay off our seven per cent. Gold Bonds a year before they fall due."

"But I do order cigars from you." For once in a way our Mr. Jackson felt strangely above himself. "If only you'd ship 'em to me."

"Ship 'em to you?" Mart, his calculations finished, his face nearly composed, turned back to the table. "We ship goods as fast as anyone in this Island."

"Sure," asseverated Garcia. "We can ship a hundred thousand dollar's worth of goods a week easy."

Stetson chimed in. "It's a real pity you're not on our side, Mr. Jackson. We could do with a man of your snap in the English market."

And quite suddenly P.J. saw his "Mrs." She was sitting, all by herself, in the rather prim drawing-room at Lowndes Square. A *decolletee* gown showed him the glimmer of her white skin. Her lips, parted to a smile, seemed trying to frame a word—but whether that word was his own name or some other single syllable beginning with pe—, our Mr. Jackson had no time

to determine; for the vision vanished abruptly as it had appeared, leaving him alone with the five shirt-sleeved Americans.

“Why last week,” went on Garcia, “I filled the old *Morro Castle* so full of our goods that they had to raise her Plimsoll mark three feet.” He laughed, twirling his black moustache.

“That’s the way we do business,” confirmed Norman. “Hustle. That’s the rule at Zulueta Uno.”

It appeared to the five as though the Englishman had lost interest, both in poker games and cigar business. His eyes had a faraway look, as though he were trying to remember something. He was; and the something, out of that red book, ran thus: “The necessity for an understanding of human nature . . . is what raises poker above the level of other card games . . . it is a very high-class training . . . for the man of the world.”

“Hustle!” he said at last. “Hustle! Why there isn’t an Independent on this Island who can’t ship quicker than your people.”

Cyrus P. Norman’s brown eyes lit. “You try us with a fifty thousand dollar order and see,” he snapped—obviously stung.

“Get the goods by the year after next, wouldn’t I?” grinned Peter. “No, sir,” (this was a flagrant Americanism), “we give our orders where we get served quickest. I told Edgar that months ago.”

“Edgar’s got nothing to do with the shipping,” barked Mart. “Cy and I look after that end.”

“Is that so?” drawled Peter. “Is that really so? How very interesting! Then perhaps *you* can tell me why”—he hesitated, took his risk—“you’ve got thirty thousand dollars worth of goods pending for my account since last July.”

Mart, cornered (for the instructions had been very definite, “all orders for Schornsteins take precedence English market”), made his bluff:

“An order for thirty thousand dollars is only chicken-food to Zulueta Uno.”

“That’s a good one,” remarked Peter.

“Good one! How do you mean?”

“What I say.”

“You don’t believe me?”

“Of course I believe you. I believe you so much that”—Sol Lewis, watching closely, could have sworn that the Englishman’s laugh was genuine—“that I’ll lay you everything I’ve won to-night you can’t ship those thirty thousand dollars worth of goods by the end of the month.”

“And the Schornstein orders went off last week,” thought Mart. “I’ve got him. Gee, but I’ve got him.” He looked at Cy, who winked; at Jake, who knew nothing about Edgar’s cable; at Stetson; at Sol, who—as a loyal Trust man—must be properly impressed before returning to Chicago.

“Dollar for dollar, Jackson,” said Mart, “I’ll go you that bet. And what’s more, if your orders are for stock sizes I’ll guarantee to ship them this Friday.”

Peter’s heart gave a great thump as he answered.

“Very well, then. That’s a bet. If you ship the goods we’re quits on to-night. If you don’t—you’ll owe me four thousand.” Some three-quarters of an hour later, listening to the purr of the tropic sea below his windows at the “Miramar,” Mr. Jackson wrote the following cryptic figures in the last page of his order-book:

\$4,000 at 4.80=£str. 830 about.
\$11,600 at 4.80=£str. 2,300 about.

Mem.—Cable Simpson have not
cancelled orders.

* * * * *

On the twenty-seventh morning of a foggy December a tall, blue-eyed, golden haired girl watched the *Mauretania’s* high bow spire up through the rain-drizzle of Liverpool harbour, swing slow to land. On the twenty-seventh afternoon of that same December day she sat alone with a rather *distrain* husband in their reserved compartment on the boat-train. “Naturally,” thought the girl, “I didn’t expect him to kiss me in public; but here—well once—I think he ought to.”

“Enjoyed your lunch old thing?” asked the rather *distrain* husband.

“Yes, dear. Very much.”

“Mind if I light a cigar?”

“Of course not. Are you glad to be home?”

“Rather.” Peter clipped his cigar; gazed at his wife through the smoke-clouds.

“And you’re pleased with your trip?”

“Quite. Though I don’t know what Simpson will say at my orders.” The gray eyes twinkled. “Do you know we had thirty thousand dollars worth of goods on the *Mauretania*. All Trust stuff, too. I made the purser show me the Bills of Lading when I went to his office this morning for——”

She noticed the hesitation in his voice, and asked—in the perfunctory manner of the dutiful wife, “What *did* you go to the purser’s office for Peter?”

“Oh, nothing!” said Mr. Jackson. “Only this.”

He fumbled among the folds of his fur coat; extracted a sealed parcel; took a knife from his waistcoat pocket and slit the sealed string; and handed her a flat red leather case, about eight inches long, stamped “Tiffany.”

“Hadn’t you better open it?” he suggested.

Patricia sat an appreciable while—her eyes very bright, the closed case in her ungloved hands before she pressed the catch. But when at last she did open it, when she saw the white velvet, and the pearls which glittered on the white velvet, her mind—her average English middle-class mind—knew the worst foreboding of its married years.

“Peter!” she gasped (there could be but two reasons for such unparalleled generosity). “Peter! You—you haven’t been unfaithful to me?”

The rest of their journey, in the interests of decentralization. I leave unrecorded.

TRANSCRIBER NOTES

Mis-spelled words and printer errors have been corrected. Where multiple spellings occur, majority use has been employed.

Punctuation has been maintained except where obvious printer errors occur.

Illustrations have been relocated due to using a non-page layout.

A cover was created for this ebook which is placed in the public domain.

[The end of *Patricia's Pearl Necklace* by Gilbert Frankau]