

## THE EPISODE OF THE FINANCIAL NAPOLEON

Second of a Series of Six Stories [First published in Pictorial Review, June 1916]

Seated with his wife at breakfast on the veranda which overlooked the rolling lawns and leafy woods of his charming Sussex home, Geoffrey Windlebird, the great financier, was enjoying the morning sun to the full. His chubby features were relaxed in a smile of lazy contentment; and his wife, who liked to act sometimes as his secretary, found it difficult to get him to pay any attention to his morning's mail.

"There's a column in to-day's Financial Argus," she said, "of which you really must take notice. It's most abusive. It's about the Wildcat Reef. They assert that there never was any gold in the mine, and that you knew it when you floated the company."

"They will have their little joke."

"But you had the usual mining-expert's report."

"Of course we had. And a capital report it was. I remember thinking at the time what a neat turn of phrase the fellow had. I admit he depended rather on his fine optimism than on any examination of the mine. As a matter of fact, he never went near it. And why should he? It's down in

South America somewhere. Awful climate--snakes, mosquitoes, revolutions, fever."

Mr. Windlebird spoke drowsily. His eyes closed.

"Well, the Argus people say that they have sent a man of their own out there to make inquiries, a well-known expert, and the report will be in within the next fortnight. They say they will publish it in their next number but one. What are you going to do about it?"

Mr. Windlebird yawned.

"Not to put too fine a point on it, dearest, the game is up. The Napoleon of Finance is about to meet his Waterloo. And all for twenty thousand pounds. That is the really bitter part of it. To-morrow we sail for the Argentine. I've got the tickets."

"You're joking, Geoffrey. You must be able to raise twenty thousand. It's a flea-bite."

"On paper--in the form of shares, script, bonds, promissory notes, it is a flea-bite. But when it has to be produced in the raw, in flat, hard lumps of gold or in crackling bank-notes, it's more like a bite from a hippopotamus. I can't raise it, and that's all about it. So--St. Helena for Napoleon."

Altho Geoffrey Windlebird described himself as a Napoleon of Finance, a Cinquevalli or Chung Ling Soo of Finance would have been a more accurate title. As a juggler with other people's money he was at the head of his class. And yet, when one came to examine it, his method was delightfully simple. Say, for instance, that the Home-grown Tobacco Trust, founded by Geoffrey in a moment of ennui, failed to yield those profits which the glowing prospectus had led the public to expect. Geoffrey would appease the excited shareholders by giving them Preference Shares (interest guaranteed) in the Sea-gold Extraction Company, hastily floated to meet the emergency. When the interest became due, it would, as likely as not, be paid out of the capital just subscribed for the King Solomon's Mines Exploitation Association, the little deficiency in the latter being replaced in its turn, when absolutely necessary and not a moment before, by the transfer of some portion of the capital just raised for yet another company. And so on, ad infinitum. There were moments when it seemed to Mr. Windlebird that he had solved the problem of Perpetual Promotion.

The only thing that can stop a triumphal progress like Mr. Windlebird's is when some coarse person refuses to play to the rules, and demands ready money instead of shares in the next venture. This had happened now, and it had flattened Mr. Windlebird like an avalanche.

He was a philosopher, but he could not help feeling a little galled that the demand which had destroyed him had been so trivial. He had handled millions--on paper, it was true, but still millions--and here he was

knocked out of time by a paltry twenty thousand pounds.

"Are you absolutely sure that nothing can be done?" persisted Mrs. Windlebird. "Have you tried every one?"

"Every one, dear moon-of-my-delight--the probables, the possibles, the highly unlikelies, and the impossibles. Never an echo to the minstrel's wooing song. No, my dear, we have got to take to the boats this time. Unless, of course, some one possessed at one and the same time of twenty thousand pounds and a very confiding nature happens to drop from the clouds."

As he spoke, an aeroplane came sailing over the tops of the trees beyond the tennis-lawn. Gracefully as a bird it settled on the smooth turf, not twenty yards from where he was seated.

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Roland Bleke stepped stiffly out onto the tennis-lawn. His progress rather resembled that of a landsman getting out of an open boat in which he has spent a long and perilous night at sea. He was feeling more wretched than he had ever felt in his life. He had a severe cold. He had a splitting headache. His hands and feet were frozen. His eyes smarted. He was hungry. He was thirsty. He hated cheerful M. Feriaud, who had hopped out and was now busy tinkering the engine, a gay Provencal air upon his lips, as he had rarely hated any one, even Muriel Coppin's

brother Frank.

So absorbed was he in his troubles that he was not aware of Mr. Windlebird's approach until that pleasant, portly man's shadow fell on the turf before him.

"Not had an accident, I hope, Mr. Bleke?"

Roland was too far gone in misery to speculate as to how this genial stranger came to know his name. As a matter of fact, Mrs. Windlebird, keen student of the illustrated press, had recognized Roland by his photograph in the Daily Mirror. In the course of the twenty yards' walk from house to tennis-lawn she had put her husband into possession of the more salient points in Roland's history. It was when Mr. Windlebird heard that Roland had forty thousand pounds in the bank that he sat up and took notice.

"Lead me to him," he said simply.

Roland sneezed.

"Doe accident, thag you," he replied miserably. "Somethig's gone wrong with the worgs, but it's nothing serious, worse luck."

M. Feraud, having by this time adjusted the defect in his engine, rose to his feet, and bowed.

"Excuse if we come down on your lawn. But not long do we trespass. See, mon ami," he said radiantly to Roland, "all now O. K. We go on."

"No," said Roland decidedly.

"No? What you mean--no?"

A shade of alarm fell on M. FERIAUD's weather-beaten features. The eminent bird-man did not wish to part from Roland. Toward Roland he felt like a brother, for Roland had notions about payment for little aeroplane rides which bordered upon the princely.

"But you say--take me to France with you----"

"I know. But it's all off. I'm not feeling well."

"But it's all wrong." M. FERIAUD gesticulated to drive home his point.

"You give me one hundred pounds to take you away from Lexington. Good. It is here." He slapped his breast pocket. "But the other two hundred pounds which also you promise me to pay me when I place you safe in France, where is that, my friend?"

"I will give you two hundred and fifty," said Roland earnestly, "to leave me here, and go right away, and never let me see your beastly machine again."

A smile of brotherly forgiveness lit up M. FERIAUD's face. The generous Gallic nature asserted itself. He held out his arms affectionately to Roland.

"Ah, now you talk. Now you say something," he cried in his impetuous way. "Embrace me. You are all right."

Roland heaved a sigh of relief when, five minutes later, the aeroplane disappeared over the brow of the hill. Then he began to sneeze again.

"You're not well, you know," said Mr. Windlebird.

"I've caught cold. We've been flying about all night--that French ass lost his bearings--and my suit is thin. Can you direct me to a hotel?"

"Hotel? Nonsense." Mr. Windlebird spoke in the bluff, breezy voice which at many a stricken board-meeting had calmed frantic shareholders as if by magic. "You're coming right into my house and up to bed this instant."

It was not till he was between the sheets with a hot-water bottle at his toes and a huge breakfast inside him that Roland learned the name of his good Samaritan. When he did, his first impulse was to struggle out of bed and make his escape. Geoffrey Windlebird's was a name which he had learned, in the course of his mercantile career, to hold in something

approaching reverence as that of one of the mightiest business brains of the age.

To have to meet so eminent a man in the capacity of invalid, a nuisance about the house, was almost too much for Roland's shrinking nature. The kindness of the Windlebirds--and there seemed to be nothing that they were not ready to do for him--distressed him beyond measure. To have a really great man like Geoffrey Windlebird sprawling genially over his bed, chatting away as if he were an ordinary friend, was almost horrible. Such condescension was too much.

Gradually, as he became convalescent, Roland found this feeling replaced by something more comfortable. They were such a genuine, simple, kindly couple, these Windlebirds, that he lost awe and retained only gratitude. He loved them both. He opened his heart to them. It was not long before he had told them the history of his career, skipping the earlier years and beginning with the entry of wealth into his life.

"It makes you feel funny," he confided to Mr. Windlebird's sympathetic ear, "suddenly coming into a pot of money like that. You don't seem hardly able to realize it. I don't know what to do with it."

Mr. Windlebird smiled paternally.

"The advice of an older man who has had, if I may say so, some little experience of finance, might be useful to you there. Perhaps if you



would allow me to recommend some sound investment----"

Roland glowed with gratitude.

"There's just one thing I'd like to do before I start putting my money into anything. It's like this."

He briefly related the story of his unfortunate affair with Muriel Coppin. Within an hour of his departure in the aeroplane, his conscience had begun to trouble him on this point. He felt that he had not acted well toward Muriel. True, he was practically certain that she didn't care a bit about him and was in love with Albert, the silent mechanic, but there was just the chance that she was mourning over his loss; and, anyhow, his conscience was sore.

"I'd like to give her something," he said. "How much do you think?"

Mr. Windlebird perpended.

"I'll tell you what I'll do. I'll send my own lawyer to her with--say, a thousand pounds--not a check, you understand, but one thousand golden sovereigns that he can show her--roll about on the table in front of her eyes. That'll console her. It's wonderful, the effect money in the raw has on people."

"I'd rather make it two thousand," said Roland. He had never really

loved Muriel, and the idea of marrying her had been a nightmare to him; but he wanted to retreat with honor.

"Very well, make it two thousand, if you like. Tho I don't quite know how old Harrison is going to carry all that money."

As a matter of fact, old Harrison never had to try. On thinking it over, after he had cashed Roland's check, Mr. Windlebird came to the conclusion that seven hundred pounds would be quite as much money as it would be good for Miss Coppin to have all at once.

Mr. Windlebird's knowledge of human nature was not at fault. Muriel jumped at the money, and a letter in her handwriting informed Roland next morning that his slate was clean. His gratitude to Mr. Windlebird redoubled.

"And now," said Mr. Windlebird genially, "we can talk about that money of yours, and the best way of investing it. What you want is something which, without being in any way what is called speculative, nevertheless returns a fair and reasonable amount of interest. What you want is something sound, something solid, yet something with a bit of a kick to it, something which can't go down and may go soaring like a rocket."

Roland quietly announced that was just what he did want, and lit another cigar.

"Now, look here, Bleke, my boy, as a general rule I don't give tips--But I've taken a great fancy to you, Bleke, and I'm going to break my rule. Put your money--" he sank his voice to a compelling whisper, "put every penny you can afford into Wildcat Reefs."

He leaned back with the benign air of the Alchemist who has just imparted to a favorite disciple the recently discovered secret of the philosopher's stone.

"Thank you very much, Mr. Windlebird," said Roland gratefully. "I will."

The Napoleonic features were lightened by that rare, indulgent smile.

"Not so fast, young man," laughed Mr. Windlebird. "Getting into Wildcat Reefs isn't quite so easy as you seem to think. Shall we say that you propose to invest thirty thousand pounds? Yes? Very well, then. Thirty thousand pounds! Why, if it got about that you were going to buy Wildcat Reefs on that scale the market would be convulsed."

Which was perfectly true. If it had got about that any one was going to invest thirty thousand pounds--or pence--in Wildcat Reefs, the market would certainly have been convulsed. The House would have rocked with laughter. Wildcat Reefs were a standing joke--except to the unfortunate few who still held any of the shares.

"The thing will have to be done very cautiously. No one must know. But I

think--I say I think--I can manage it for you."

"You're awfully kind, Mr. Windlebird."

"Not at all, my dear boy, not at all. As a matter of fact, I shall be doing a very good turn to another pal of mine at the same time." He filled his glass. "This--" he paused to sip--"this pal of mine has a large holding of Wildcats. He wants to realize in order to put the money into something else, in which he is more personally interested." Mr. Windlebird paused. His mind dwelt for a moment on his overdrawn current account at the bank. "In which he is more personally interested," he repeated dreamily. "But of course you couldn't unload thirty pounds' worth of Wildcats in the public market."

"I quite see that," assented Roland.

"It might, however, be done by private negotiation," he said. "I must act very cautiously. Give me your check for the thirty thousand to-night, and I will run up to town to-morrow morning, and see what I can do."

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He did it. What hidden strings he pulled, what levers he used, Roland did not know. All Roland knew was that somehow, by some subtle means, Mr. Windlebird brought it off. Two days later his host handed him twenty

thousand one-pound shares in the Wildcat Reef Gold-mine.

"There, my boy," he said.

"It's awfully kind of you, Mr. Windlebird."

"My dear boy, don't mention it. If you're satisfied, I'm sure I am."

Mr. Windlebird always spoke the truth when he could. He spoke it now.

It seemed to Roland, as the days went by, that nothing could mar the pleasant, easy course of life at the Windlebirds. The fine weather, the beautiful garden, the pleasant company--all these things combined to make this sojourn an epoch in his life.

He discovered his mistake one lovely afternoon as he sat smoking idly on the terrace. Mrs. Windlebird came to him, and a glance was enough to show Roland that something was seriously wrong. Her face was drawn and tired.

A moment before, Roland had been thinking life perfect. The only crumpled rose-leaf had been the absence of an evening paper. Mr. Windlebird would bring one back with him when he returned from the city, but Roland wanted one now. He was a great follower of county cricket, and he wanted to know how Surrey was faring against Yorkshire. But even this crumpled rose-leaf had been smoothed out, for Johnson, the groom,

who happened to be riding into the nearest town on an errand, had promised to bring one back with him. He might appear at any moment now.

The sight of his hostess drove all thoughts of sport out of his mind. She was looking terribly troubled.

It flashed across Roland that both his host and hostess had been unusually silent at dinner the night before; and later, passing Mr. Windlebird's room on his way to bed, he had heard their voices, low and agitated. Could they have had some bad news?

"Mr. Bleke, I want to speak to you."

Roland moved like a sympathetic cow, and waited to hear more.

"You were not up when my husband left for the city this morning, or he would have told you himself. Mr. Bleke, I hardly know how to break it to you."

"Break it to me!"

"My husband advised you to put a very large sum of money in a mine called Wildcat Reefs."

"Yes. Thirty thousand pounds."

"As much as that! Oh, Mr. Bleke!"

She began to cry softly. She pressed his hand. Roland gaped at her.

"Mr. Bleke, there has been a terrible slump in Wildcat Reefs. To-day, they may be absolutely worthless."

Roland felt as if a cold hand had been laid on his spine.

"Wor-worthless!" he stammered.

Mrs. Windlebird looked at him with moist eyes.

"You can imagine how my husband feels about this. It was on his advice that you invested your money. He holds himself directly responsible. He is in a terrible state of mind. He is frantic. He has grown so fond of you, Mr. Bleke, that he can hardly face the thought that he has been the innocent instrument of your trouble."

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Roland felt that it was an admirable comparison. His sensations were precisely those of a leading actor in an earthquake. The solid earth seemed to melt under him.

"We talked it over last night after you had gone to bed, and we came to

the conclusion that there was only one honorable step to take. We must make good your losses. We must buy back those shares."

A ray of hope began to steal over Roland's horizon.

"But----" he began.

"There are no buts, really, Mr. Bleke. We should neither of us know a minute's peace if we didn't do it. Now, you paid thirty thousand pounds for the shares, you said? Well"--she held out a pink slip of paper to him--"this will make everything all right."

Roland looked at the check.

"But--but this is signed by you," he said.

"Yes. You see, if Geoffrey had to sign a check for that amount, it would mean selling out some of his stock, and in his position, with every movement watched by enemies, he can not afford to do it. It might ruin the plans of years. But I have some money of my own. My selling out stock doesn't matter, you see. I have post-dated the check a week, to give me time to realize on the securities in which my money is invested."

Roland's whole nature rose in revolt at this sacrifice. If it had been his host who had made this offer, he would have accepted it.



But chivalry forbade his taking this money from a woman. A glow of self-sacrifice warmed him. After all, what was this money of his? He had never had any fun out of it. He had had so little acquaintance with it that for all practical purposes it might never have been his.

With a gesture which had once impressed him very favorably when exhibited on the stage by the hero of the number two company of "The Price of Honor," which had paid a six days' visit to Bury St. Edwards a few months before, he tore the check into little pieces.

"I couldn't accept it, Mrs. Windlebird," he said. "I can't tell you how deeply I appreciate your wonderful kindness, but I really couldn't. I bought the shares with my eyes open. The whole thing is nobody's fault, and I can't let you suffer for it. After the way you have treated me here, it would be impossible. I can't take your money. It's noble and generous of you in the extreme, but I can't accept it. I've still got a little money left, and I've always been used to working for my living, anyway, so--so it's all right."

"Mr. Bleke, I implore you."

Roland was hideously embarrassed. He looked right and left for a way of escape. He could hardly take to his heels, and yet there seemed no other way of ending the interview. Then, with a start of relief, he perceived Johnson the groom coming toward him with the evening paper.

"Johnson said he was going into the town," said Roland apologetically, "so I asked him to get me an evening paper. I wanted to see the lunch scores."

If he had been looking at his hostess then, an action which he was strenuously avoiding, he might have seen a curious spasm pass over her face. Mrs. Windlebird turned very pale and sat down suddenly in the chair which Roland had vacated at the beginning of their conversation. She lay back in it with her eyes closed. She looked tired and defeated.

Roland took the paper mechanically. He wanted it as a diversion to the conversation merely, for his interest in the doings of Surrey and Yorkshire had waned to the point of complete indifference in competition with Mrs. Windlebird's news.

Equally mechanically he unfolded it and glanced at front page; and, as he did do, a flaring explosion of headlines smote his eye.

Out of the explosion emerged the word "WILD-CATS".

"Why!" he exclaimed. "There's columns about Wild-cats on the front page here!"

"Yes?" Mrs. Windlebird's voice sounded strangely dull and toneless. Her eyes were still closed.

Roland took in the headlines with starting eyes.

THE WILD-CAT REEF GOLD-MINE

ANOTHER KLONDIKE

FRENZIED SCENES ON THE STOCK EXCHANGE

BROKERS FIGHT FOR SHARES

RECORD BOOM

UNPRECEDENTED RISE IN PRICES

Shorn of all superfluous adjectives and general journalistic exuberance, what the paper had to announce to its readers was this:

The "special commissioner" sent out by The Financial Argus to make an exhaustive examination of the Wild-cat Reef Mine--with the amiable view, no doubt, of exploding Mr. Geoffrey Windlebird once and for all with the confiding British public--has found, to his unbounded astonishment, that there are vast quantities of gold in the mine.

The discovery of the new reef, the largest and richest, it is stated, since the famous Mount Morgan, occurred with dramatic

appropriateness on the very day of his arrival. We need scarcely remind our readers that, until that moment, Wild-cat Reef shares had reached a very low figure, and only a few optimists retained their faith in the mine. As the largest holder, Mr. Windlebird is to be heartily congratulated on this new addition to his fortune.

The publication of the expert's report in The Financial Argus has resulted in a boom in Wild-cats, the like of which can seldom have been seen on the Stock Exchange. From something like one shilling and sixpence per bundle the one pound shares have gone up to nearly ten pounds a share, and even at this latter figure people were literally fighting to secure them.

The world swam about Roland. He was stupefied and even terrified. The very atmosphere seemed foggy. So far as his reeling brain was capable of thought, he figured that he was now worth about two hundred thousand pounds.

"Oh, Mrs. Windlebird," he cried, "It's all right after all."

Mrs. Windlebird sat back in her chair without answering.

"It's all right for every one," screamed Roland joyfully. "Why, if I've made a couple of hundred thousand, what must Mr. Windlebird have netted."

It says here that he is the largest holder. He must have pulled off the biggest thing of his life."

He thought for a moment.

"The chap I'm sorry for," he said meditatively, "is Mr. Windlebird's pal. You know. The fellow whom Mr. Windlebird persuaded to sell all his shares to me."

A faint moan escaped from his hostess's pale lips. Roland did not hear it. He was reading the cricket news.