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"You have come to me to tell your story, have you not?" said he. "You are fatigued with your haste. Pray wait until you have recovered yourself, and then I shall be most happy to look into any little problem which you may submit to me."

The man sat for a minute or more with a heaving chest, fighting against his emotion. Then he passed his handkerchief over his brow, set his lips tight, and turned his face towards us.

"No doubt you think me mad?" said he.

"I see that you have had some great trouble," responded Holmes.

"God knows I have!—a trouble which is enough to unseat my reason, so sudden and so terrible is it. Public disgrace I might have faced, although I am a man whose character has never yet borne a stain. Private affliction also is the lot of every man; but the two coming together, and in so frightful a form, have been enough to shake my very soul. Besides, it is not I alone. The very noblest in the land may suffer unless some way be found out of this horrible affair."

"Pray compose yourself, sir," said Holmes, "and let me have a clear account of who you are and what it is that has befallen you."

"My name," answered our visitor, "is probably familiar to your ears. I am Alexander Holder, of the banking firm of Holder & Stevenson, of Threadneedle Street."

The name was indeed well known to us as belonging to the senior partner in the second largest private banking concern in the City of London. What could have happened, then, to bring one of the foremost citizens of London to this most pitiable pass? We waited, all curiosity, until with another effort he braced himself to tell his story. "I feel that time is of value," said he; "that is why I hastened here when the police inspector suggested that I should secure your co-operation. I came to Baker Street by the Underground and hurried from there on foot, for the cabs go slowly through this snow. That is why I was so out of breath, for I am a man who takes very little exercise. I feel better now, and I will put the facts before you as shortly and yet as clearly as I can.

"It is, of course, well known to you that in a successful banking business as much depends upon our being able to find remunerative investments for our funds as upon our increasing our connection and the number of our depositors. One of our most lucrative means of laying out money is in the shape of loans, where the security is unimpeachable. We have done a good deal in this direction during the last few years, and there are many noble families to whom we have advanced large sums upon the security of their pictures, libraries, or plate.

"Yesterday morning I was seated in my office at the bank when a card was brought in to me by one of the clerks. I started when I saw the name, for it was that of none other than—well, perhaps even to you I had better say no more than that it was a name which is a household word all over the earth—one of the highest, noblest, most exalted names in England. I was overwhelmed by the honour and attempted, when he entered, to say so, but he plunged at once into business with the air of a man who wishes to hurry quickly through a disagreeable task.

"'Mr. Holder,' said he, 'I have been informed that you are in the habit of advancing money.'

"'The firm does so when the security is good.' I answered.

"'It is absolutely essential to me,' said he, 'that I should have 50,000 pounds at once. I could, of course, borrow so trifling a sum ten times over from my friends, but I much prefer to make it a matter of business and to carry out that business myself. In my position you can readily understand that it is unwise to place one's self under obligations.'

"'For how long, may I ask, do you want this sum?' I asked.

"'Next Monday I have a large sum due to me, and I shall then most certainly repay what you advance, with whatever interest you think it right to charge. But it is very essential to me that the money should be paid at once." "'I should be happy to advance it without further parley from my own private purse,' said I, 'were it not that the strain would be rather more than it could bear. If, on the other hand, I am to do it in the name of the firm, then in justice to my partner I must insist that, even in your case, every businesslike precaution should be taken.'
"'I should much prefer to have it so,' said he, raising up a square, black morocco case which he had laid beside his chair. 'You have doubtless heard of the Beryl Coronet?'

"One of the most precious public possessions of the empire,' said I.

"'Precisely.' He opened the case, and there, imbedded in soft, flesh-coloured velvet, lay the magnificent piece of jewellery which he had named. 'There are thirty-nine enormous beryls,' said he, 'and the price of the gold chasing is incalculable. The lowest estimate would put the worth of the coronet at double the sum which I have asked. I am prepared to leave it with you as my security.'

"I took the precious case into my hands and looked in some perplexity from it to my illustrious client.