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Women's and Misses' $3.00 to $4.00 Coat Sweaters.....$1.45

The SAPPHIRE NECKLACE

By Gerald Mersey

"WHAT perfectly gorgeous stones!" soliloquized Harriet Poltimore, half aloud as, gazing lovingly into the window of Messrs. Grierson & Co., the jewelers, she committed a small breach of the tenth commandment.

There was some excuse for her, for the little woman's master passion was the love of jewelry, and the thing which she now desired was a sapphire necklace which, with its glorious row of deep, dark-blue stones, sparkled up to her so temptingly that she felt her power of resistance being rapidly undermined.

But how to obtain possession of it—how? She craned her neck and just managed to see the price—$1,250! Prohibitive, of course! Her husband was a well-to-do business man, and gave her an ample allowance—ample, that is to say, for ordinary purposes, but it did not run to $1,250 jewels! No, it was out of the question, and she turned sadly away from the window, feeling that the trials of life were many and grievous.

But Harriet Poltimore was a person who, when she had set her heart upon a thing, was not easily defeated, and as she walked homeward her brain was busily at work. There must surely be some way of getting hold of a thing that one could not afford to buy; there must be some business system which would lend itself to fulfilling the legitimate desires of the poor and needy. Surely, surely—why, yes, of course, that would be a way!

A brilliant idea flashed into her mind and she seized hold of it and proceeded to work it up into practical form.

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She could make her husband buy the necklace, she knew, if she could only induce him to believe that it was a bargain, for Mr. Poltimore's great weakness was bargains, of any sort or kind. In fact, as she often told him, they were his hobby, for he loved to buy a thing when he thought that he could buy it cheaply, whether he wanted it or not. So it was by means of this little idiosyncrasy that his wife meant to obtain her desire, and her spirits rose as she thought over and perfected in her mind the scheme which, with the co-operation of Messrs. Grierson, she hoped to be able to carry out.

The next morning she was back at the shop again, and walking boldly in, accosted the immaculate and deferential young man who waited behind the counter.

"I wish to know," she said in firm and decided tones, "whether you would be willing to make some arrangement about that sapphire necklace in the window?"

"Yes, madame? To what species of arrangement do you allude?"

"Well, it—the necklace, I mean—is rather beyond my means at present, but if you could accommodate me to a certain extent, I think I could purchase it from you. In this way. If you are paid $750 down on account, and I sign a written agreement to pay the rest within a year, would you let me have it on those terms?"

The shopman was struck dumb by the calm audacity of the proposal. He even forgot his manners so far as to stare at Harriet Poltimore for nearly a full half minute before he answered her.

"Well, madame," he at length began hesitatingly, "I hardly know what to say. The fact is, it is hardly within my province to decide such a question as this. But if you will allow me, when Mr. Grierson comes, I will put your proposal before him, and let you know the result."

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"Yes, that will do," Mrs. Poltimore replied thoughtfully. "Yes, ask Mr. Grierson, and write and let me know."

Then Harriet leaned over the counter, and to this astonished young man confidently unfolded her plan.

"But I want Mr. Grierson," she said in mysteriously low and impressive tones, "to do me another favor, so please ask him about this at the same time. If I hear from him that he consents to the arrangement I have proposed, I will bring my husband here, and he will buy the necklace—that is, if you will have it marked for sale at $750, and say nothing further to him as to the price. The remaining $500 will be paid by me to Mr. Grierson within the year. Will you please arrange this for me if you can?"

"Certainly, madame! I will put your wishes before Mr. Grierson, and I hope he may see his way to comply with them. I will let you know his decision if you wil favor me with your address."

"Mr. C. W. Poltimore, 32 Lennox Crescent," said Harriet, and this revelation appeared to give the obliging shopman the greatest shock of all. That the respected name of Poltimore should be mixed up with such a scheme! Well, this was, perhaps, what made him start and stare.

But he said nothing, and took the address carefully down.

The next morning Mrs. Polmore received the following politely worded epistle:

"Madame—We have much pleasure in acceding to your request, and allowing you to purchase the sapphire necklace on the terms proposed by you. If you will, therefore, sign the inclosed agreement and return same to us, we will mark the necklace at $750, as desired, for Mr. Poltimore's inspection, and hope that we may be favored by him with a personal call.

"Assuring you of our best attention at all times,

"We are, madame, yours faithfully,

"GRIERSON & CO."

It gave the little woman intense delight to read these lines. Grierson was squared, then! She could almost feel the glorious, glowing sapphires already clasping her neck!

Next morning, as she sat at breakfast with her husband, she cast many anxious glances at him, trying to discover in what kind of temper he had come down. Men had their moods and tenses, she knew well enough, and her Charles—good, honorable man as he was—was no exception to the rule. Harriet looked again and again, and gathered courage gradually from what she saw, for the great attempt which she now proposed to make.

Charles Welman Poltimore had a frank, honest face, and there was a humorous and kindly twinkle in his clear gray eyes. He was clean shaven, and the lines of his mouth were firm and straight; it was a mouth which you could trust, which betokened the integrity of a straightforward business man.

Yes, the time was propitious, Harriet thought, for Mr. Poltimore not only looked very jolly, but actually gave way to an expression of approval of his breakfast, and his wife, taking this as a specially favorable sign, began at once.

"Oh, Charley, dear," she said engagingly, "I saw such a bargain yesterday—such an absolute bargain—at Grierson's."

"At Grierson's?" repeated Charles in an expressionless tone of voice, for he probably surmised what was coming.

"Yes," went on his wife. "It was a sapphire necklace—such a gorgeous one, and so absurdly cheap, too. Only $750!"

"Humph! That sounds moderate for good sapphires," said Mr. Poltimore casually. "But you are not a judge of stones, my dear. Perhaps they are not good ones at all."

He was rising to the bait, evidently! In spite of his assumed indifference, Harriet was sure that she could detect suppressed excitement in his tones.

"Oh, I know a good stone when I see one!" she replied convincingly. "And these are such a lovely blue, not pale and watery, but dark and deep and altogether glorious."

"Dark and deep and altogether glorious," echoed her husband, "and $750 you say? Well, perhaps there is something in it. Every now and again one does come across a genuine bargain, but only very rarely—very rarely indeed."

"Well, come and see it for yourself. You are a judge of stones, I am sure." (Mrs. P. was an adept in the flatterer's art.) "And then, if it really is a bargain, perhaps—oh, perhaps you would see your way—oh, you know how much I want a really good piece of jewelry, Charley, for the next whist drive! That odious Mrs. Bramwell-Browne is always boasting about hers, and thinks that nobody has anything to match what she wears. And this would be such a chance—a necklace like that would put her gewgaws into the shade for good and all!"

This was a clever hit, for Bramwell-Browne had on one occasion done Mr. Poltimore badly over a big deal, and consequently Charles bore the gentleman no good-will.

"Well, I might just come and see it, of course," he conceded, "and if it's such a marvel as you say"——

"It really is"—Harriet almost screamed in her delight—"a marvel of a bargain, and one I know you would never regret."

She was gaining her point now, and she went over and sat down on her husband's knee, stroking his hair in a coaxing way she had when feeling especially fond of him.

Mr. Poltimore seemed pleased with her demonstration of affection.

"Well, we will go, then, and look at this wonderful discovery of yours, Hatty," he said genially. "There is no harm in just looking, eh? Let us see. When can we go?"

He managed to locate a spare hour in the midst of his manifold business engagements and fixed the time; and his wife, in the exuberance of her spirits, called him "the kindest and best old thing in the world."

Punctually at the hour appointed, husband and wife met outside Messrs. Grierson's, and Harriet hastened to point out the necklace, which was shimmering there in the window on its white velvet bed as temptingly as ever.

And she was not disappointed at the result. Mr. Poltimore seemed really excited by its appearance. The nose of the bargain hunter, then, had not been put upon the trail in vain.

"By jove, Hatty!" he exclaimed. "They are fine stones, and no mistake. And cheap, too, as you say, little woman. A necklace like that might have been worth another five hundred at least."

Harriet, knowing the truth, was much impressed by the accuracy of her good man's estimate of the value of stones. Another five hundred—yes! And that five hundred had to be scraped and screwed out of her pin-money before the year was out.

"Of course it's a real beauty, Charles," she replied, "and I told you it was cheap. Now come in and see it closer, and you will be even better pleased."

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They went in together, and the same young man who had interviewed Harriet on the previous occasion at Mr. Poltimore's request brought forth the necklace and laid it on the counter for his customer's inspection.

"Humph! Rather nice stones," said the latter, with that careful absence of enthusiasm so often observable in persons about to buy.

"They are magnificent stones, sir," said the shopman impressively, "and at this price the necklace is indeed a bargain of an exceptional character."

"A bargain? Oh, well, I don't know about that," said astute Mr. Poltimore. "I expect you are getting your money back upon it, eh?"

And had Harriet's attention at that moment not been distracted by a very handsome diamond ring in a glass case the other side of her, she would have observed that her husband winked knowingly as he ventured this cunning surmise.

"Well, my dear, what do you think of it?" Charles continued, with an innocent assumption of ignorance as to his wife's opinion.

"Oh, I think it's gorgeous!" she replied, with refreshing candor. "And, though I may be no judge of stones, it certainly looks to me as if it were rather cheap."

And the little woman winked confidingly as she spoke.

Mr. Poltimore seemed suddenly to make up his mind.

"All right, then," he said graciously. "You shall have it. I will let you have my check, then you can send it round," he concluded, addressing the shopman.

He gave his name and address and departed, bowed out with servility by an obsequious salesman, and accompanied by a jubilant wife.

Once outside the shop he appeared ready to throw off all disguise of his feelings, and gave vent openly to his delight.

"By jove!" he exclaimed. "You were right, my dear. That necklace is a bargain. Why, I have seen no better ones marked at $1,500 before now; $1,250 would have been a fair price, that's my honest opinion, so we have done a nice little deal."

It was curious that he hit upon the exact real price of the gems, and Harriet's respect for him increased at this transcendent mark of his cleverness.

And when his purchase came home, and he opened and looked at it before handing it over to his wife, Charles Welman Poltimore chuckled again.

And so little Mrs. Poltimore had had her desire. The sapphire necklace was hers (conditionally, as we know), and the fine, deep-blue stones blinked and basked no longer in Messrs. Grierson's window, but in her jewel case instead; and when the whist drive took place the magnificent thing was exhibited, much to the discomfiture of Mrs. Bramwell-Browne, who realized at once that it did indeed, as her rival expressed it, "put her geegaws into the shade for good and all."

So Harriett had her triumph; but, like other triumphs, it had to be paid for, and the worst was yet to come, for the $500 balance had to be scraped together somehow in the course of the following year. Her allowance was a lavish one for the upkeep of the Poltimore establishment, but it would be no easy matter to screw $500 out of it, as this scheming little woman knew well, and with everything up in price, too. It was a serious task which she had set herself.

After two months Harriet had succeeded to the extent of $25, which was carefully put away, and she felt quite reassured as she reflected that, of course, the thing could only be done gradually, and that one would save more and more as the year drew toward its close.

But then the blow fell.

Mr. Poltimore came home one day looking worried and anxious. He was grave and preoccupied during their evening meal, and when it was over he took his wife upon his knee and intimated to her that he had an unpleasant disclosure to make.

"The fact is, my dear," he said, "we must draw in our horns a bit all around. I think I told you some little time ago that I was embarking on a new business. Well, I find that it is rather hampered with bad debts and one thing and another and is not going to be quite as profitable as I thought, just at first, anyhow, so I must be rather more careful for the present."

"Yes?" said Harriet, quaking at what she felt was coming. "And what difference will it make to us, Charles?"

"Well, you see, little woman, I think if we look into it, we shall find that we have been rather foolishly extravagant hitherto, and especially of late. We have entertained more than we need; you have dressed on too lavish a scale, and bills have certainly mounted up more than there is any necessity for them to do, so I want you to help me to economize, Hatty, do you see?"

"Yes; but what am I to do?"

"Well, for one thing, I must give you a smaller allowance this year. You will have to manage on $500 less, I am afraid. Yes, I know it is a blow for you, my dear; but you will help me, I am sure."

He spoke very kindly and sympathetically, for his wife's face was a picture of misery and consternation. In fact, her heart sank into the shallow bottoms of her smart little evening shoes. Five hundred dollars less! This year of all years. What was she to do? Oh, why just $500 less? That $500 that she wanted so cruelly and was finding it so hard to amass!

She longed to ask questions, and find out the why and wherefore of all this; but her husbaand never admitted her into his business secrets, opining it was not wise to trust them to any woman, so she knew it would be useless to probe into the details of this miserable affair. Well, she must pull herself together, and not give the whole extent of her agitation away.

"But how dreadful!" she said, trying to speak as if it were just a tiresome inconvenience, which, but for the circumstance of the necklace, was all it really was. "How I shall have to screw and pinch! We will have nobody to dinner, then, and you will get perfectly sick of the sight of my old clothes. And how long will this go on?"

"Oh, only for a time, my dear, I hope and think. The business will right itself in the end, I am sure, and all will be well again."

They discussed the matter together a little further, and both appeared depressed, as was only natural, when the conversation ended.

But Charles Welman Poltimore must have been a man with a buoyant temperament, for, after his wife had gone to bed, even the conversation of his financial straits could not keep the twinkle out of his shrewd gray eye.

Harriet Poltimore certainly did not pass a pleasant year. Now she had to "screw and pinch" without any benefit accruing. She had to economize in the most annoying fashion without a single penny being saved. And when the year was over the result was just what she knew it would be—only the original $25 was there to defray the balance owing on the magnificent jewel she had so rashly bought.

So the little woman's scheme, owing to an unexpected stroke of bad luck, failed ignominiously. She was a woman of her word, however, and she knew how to look things squarely in the face.

A tiresome reminder had come from Grierson's, and Harriet, realizing that there was now only one thing to be done, made up her mind to do it there and then. She must give up her precious possession, must take the necklace to the jeweler's, confess her failure and sell it back to them again, and the $750 originally paid, which she would now receive, would be quite a windfall in the present sadly diminished state of her yearly allowance.

Not till the transaction was safely accomplished would she tell her husband, for he must be given no chance either of persuading her to keep the jewel or of accompanying her to Grierson's and finding out the truth. She would just say that she had come to the conclusion that, in the present uncertain state of their finances, she ought no selfishly to indulge herself with the possession of so costly an object, and so had made the sacrifice and parted with it.

On the very day mentioned in the agreement as that on which the balance would fall due, Harriet Poltimore took a last look at her beautiful stones, put the case into her bag, and walked resolutely off with it to the great jeweler's in Bonn street.

Arriving at the shop she asked for Mr. Grierson, and was informed that he was in his office.

"Well, ask him, please," said the pathetic voice of the forlorn little female, "if he will kindly see me at once."

The shopman vanished, and returned almost immediately with a courteous request to the lady to "please step this way."

Mrs. Poltimore followed him, and, conducting her down a dim passage, he threw open a door, and, with a hurried explanation—"Lady to see you, sir. This is Mr. Grierson, madame!"—ushered her in and went.

Harriet was feeling very nervous of the interview by this time, and her eyes were cast shamefacedly upon the ground. But she raised them with a start when, in the most familiar voice in the world, these words were addressed to her:

"Well, my dear, what can I do for you?"

She looked up and saw that the man who was sitting easily in a swing armchair, drawn up to the solid table which occupied the center of this comfortable and handsomely appointed office, was her husband, Charles Welman Poltimore himself.

Harriet was horrified, not having heard the shopman's muttered introduction, and in an agony of terror lest Mr. Grierson should not come in.

"Charles!" she burst out, holding her bag behind her back. "Whatever are you doing here?"

"Well," he replied easily. "I was told that a lady wanted to see Mr. Grierson, So——"

"Yes, yes, I did; but have you come to see him, too? And whatever about?"

"My dear Harriet, in business I am Mr. Grierson. I am the head of this firm, so now again what can I do for you?"

The little woman was overwhelmed.

"Oh, Charley!" she murmured in confusion. "Then this was the business you were buying, and which was making us so badly off?"

Mr. Grierson's eyes twinkled with mischief and a broad smile overspread his face.

Upon Harriet the light suddenly dawned.

"Then you knew, of course, from the first!" she burst out. "And you did it all on purpose—made out we were poorer, and docked my allowance for wicked fun! Oh, Charley, dear, wasn't I silly? But however could you tease me so?

Mr. Poltimore took his wife upon his knee and there she wept tears of genuine happiness at this wholly unexpected turn of affairs, and listened to a kindly little lecture with feelings of great relief and contentment at her heart.

"Next time you want a thing, Harriet," her husband said with mock seriousness, "you must come to your lord and master, tell him the correct price and ask him to buy it for you. No more going in for things you can't properly afford. No more little fibs and intrigues and schemes. You have had rather a bad year, I know, but one good deception deserves another, eh?"

Harriet admitted that it did, and hung her head in penitence.

"But what about the necklace, Charley?" she ventured to ask anxiously. "Is the firm going to buy it back?"

Mr. Poltimore stroked her hair caressingly and gave her the kiss of peace.

"No. I am pleased to tell you, Hatty," he replied, "that Grierson's is sufficiently flourishing for you to keep your necklace and your money, too. And, what's more, you shall have your proper allowance again before long; but at the same time don't forget, little woman," he added mischievously, "that for just a whole year you were one of Grierson's bad debts!"

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A harmless remedy, made from common garden sage, quickly restores gray hair to natural color. The care of the hair, to prevent it from losing its color and luster, is just as important as to care for teeth to keep them from discoloring. Why spend money for cosmetics and creams to improve the complexion, and yet neglect your hair, when gray hair is even more conspicuous and suggestive of age than wrinkles or a poor complexion? Of the two, it is easier to preserve the natural color and beauty of the hair than it is to have a good complexion.

All that is necessary is the occasional use of Wyeth's Sage and Sulphur Hair Remedy ,a preparation of common garden Sage and Sulphur, combined with other valuable remedies for dry, harsh, faded hair, dandruff, itching scalp and falling hair. After a few applications of this simple, harmless remedy, your hair will gradually be restored to its natural color, in a short time the dandruff will be removed, and your hair will no longer come out but will start to grow as Nature intended it should.

Don't neglect your hair, for it goes further than anything else to make or mar your good looks. You can buy this remed yat any drug store for fifty cents a bottle, and your druggist will give your money back if you are not satisfied after using. Purchase a bottle today. You will never regret it when you realize the difference it will make in your appearance.

YOUR HAIR IS FLUFFY, BEAUTIFUL AND LUSTROUS IN A FEW MOMENTS

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