

CHAPTER 1

Marley's death was but a beginning. To those of us still mingling with the living, death may seem quite a terminal affair, yet in its vacuum new possibilities spring forth, not just for those left behind but for the dead as well.

Marley's death did, in fact, represent a beginning for several people. As the grand old narrator has so deftly and pleasantly informed us, it was at first a long, slow beginning of the transformation of one Ebenezer Scrooge. Indeed, he needed to percolate for seven long years, steeping himself in the boiling liquid of greed and avarice, before he was ready for that dreadful, wonderful night that began with Marley's ghostly visit. It was a beginning for many kind souls who surrounded Scrooge's life: Bob Cratchit, Nephew Fred, Tiny Tim, and even the boy who tried to sing a carol for Ebenezer outside the countinghouse on that Christmas Eve. For in each of those good folk, small seeds of ideas, known by some as inspiration, by others as compassion or goodly character, moved them to play a role in the redemption of the old, miserly Scrooge. And finally, it was a beginning for the detestable Jacob Marley - himself.

Now, I suppose that one might be convinced, after some debate on semantics, of the nature of this event being a beginning for each of those aforementioned. Each, that is, but Jacob Marley. True, we know from the account of Scrooge that Jacob was doomed to wander the earth, visiting those he had not helped and feeling the anguish of what might have been, had he been the man he might. But that feels a bit more like an eternal ending rather than anything that deserves to be placed at the start of a -conversation.

However, it was a most remarkable beginning for Jacob. For there was a great deal more happening to him than Scrooge could see from his chair by the fire in his bedroom. In fact, the greatest effect Jacob Thelonius Marley would have on this world would begin on Christmas Eve in the moments before he would leave his corpse behind and would stretch -until . . .

Well, this is our -story . . .

CHAPTER 2

To understand the time between Jacob's death and his wispy visit with Ebenezer in the bedroom with the old Dutch tiles showing the scenes of Bible stories, one must go back and see what path led him to this spot wherein he was permitted to frighten Scrooge for his own good. It is said in heaven that a record is kept of men's lives. If that be so, if it truly is important enough for heaven to document the moments of our existence, certainly it must be important enough for us to at least reference selected segments from that story to gain insight on how the man came to be who he was. For the corrupt character of Jacob Thelonius Marley was not made by deity; rather, it was a morbid distortion of who he had started out to be, a sad and rough-hewn statue chipped to existence from the stone of his potential by choice after choice of the man -himself.

Jacob's father, Joseph Marley, who was himself the son of Thelonius Marley, lived in the coastal community of Portsmouth Common. It was here he toiled in honest and dedicated fashion as a shipbuilder. Though he held a position of no particular note in the history of the place, he made adequate provision for his family. No crest adorned his gate (there was in fact no gate whatsoever), but he provided a -middle--class home and often reflected that the -fourth--greatest blessing in his life was the roof over his head, the floor under his feet, and the hearth that warmed both of those personal extremities. For the rec-ord, as I have given you this much of Joseph, he counted his blessings upward as such: For third, he named the five children who gave life to his home and meaning to his life.

For second, Clarissa, who had been his companion, his equal, and his adoration for many years. For first, the One who granted him -life.

Into this world, Joseph and Clarissa escorted five young Marleys, from Joseph Jr. to Melinda to William to Alfred to Jacob. To say that any of these were adorned with excess would defame both history and the principles of the family. But, as well, to say they felt want was equally false. They were fed, they were housed, and, indeed, they were loved, all to a point adequate to equip a young man or woman with reasonable armor against the vast and unpredictable battles for the souls of -youth.

The hard and successful work of Clarissa and Joseph as parents is worthy to be documented, for of their five, they contributed four balanced and productive citizens of the British Empire. However, our tale is the story of the fifth of Marley. His entire life is not even our concern, though it could be told at some other place. Rather, we search for a particular event, the germination of a seed that, watered by some kind of cupidity, would take root in the -pure--hearted young Jacob and find its flower in the deceitful old -Marley.

The study of the man must begin with a note about his curious lineage. He was given as his middle name *Thelonius*, which is not an appellation generally worn well by young lads. However, in Jacob's case, his full name was used for far more than a reprimand by his mother. Indeed, he wore the moniker of Jacob Thelonius Marley with pride. For, while not recognized the commonwealth over, in this small region of the family's existence, the name *Thelonius*, spoken, quieted a room, bringing reflection to those who heard it and an unspoken reverence for the deed that had engendered such -awe.

Thelonius Marley, father of Joseph, grandfather of Jacob, had worked at so many professions that if a person were to guess at -one—say, a butcher—the odds are he most likely would have been right. Had another suggested in surprise that he knew the family and had thought Thelonius was a baker and he was sure others would validate that memory, he too would have been right. It was not that he could not sustain himself in one endeavor. Rather, for men of that time and place endowed with his meager upbringing, simple jobs of limited duration would regularly present themselves, and a worker distinguished himself not so much by what he did as how he was known for doing it. Thelonius labored in a way that was both consistent and admirable. He was known as an honest, hardworking man, and it was his reputation that kept him -employed.

Thelonius's life was permanently imprinted with the mark of his character on the evening of January 6, 1734. Up to that point in the winter season, the weather had been good to southern England, mild to the extreme of being almost balmy, and nobody was ungrateful, as it demanded less coal in the hearth and lessened the usual stinging rebuke of the cold on the face every morning and evening. In fact, nobody could be more grateful than St. Crispin's Hall, the old parish workhouse in Portsmouth Common within which those who needed its salvation -lived.

A new workhouse had been erected on Warblington Street, St. Crispin's being the original old warehouse donated to the cause. While the intent was to close its doors, and rightfully to tear down the decrepit structure, the great numbers of poor necessitated its remaining open. It barely stood against the winds that so frequently raced off the waters and pelted the little shore village. So a mild winter was indeed a welcome -respite.

But sometime between the evening of January fifth and the morning of the sixth, the weather turned. Father Winter visited with a fury and caught up in his belated delivery of seasonal reprimand. The temperatures descended to naught on the scale and the stoves and furnaces of Portsmouth Common roared to greater life. Through the walls of St. Crispin's, so inadequate to brave the change in weather, the cold wind left lines of frost on the inside of all the wooden seams, stitching the wall planks together with a white thread. As the day and then evening wore on, one patron after another would place more fuel in the stove in the main room, unaware that someone just before them had done the same, too impatient to see the effect. As a result, the fire grew hotter and hotter. Sometime after dark, the wall behind the stove gave in to the intense heat and spontaneously combusted in

an explosion of flame. Given the position of that partition in the center part of St. Crispin's, the fire spread up through the spine of the building, affecting all rooms within -minutes.

By the time Thelonius passed St. Crispin's on the way home from his employment at the chandler's, flames were spreading across the roof. Various residents of the workhouse stood across the street wrapped in whatever clothes they had grabbed as they fled. Thelonius ran to the crowd by the main door where several women were -sobbing.

As though his presence were a question asked, a cook turned to him and said, "A shame, a real shame, those children upstairs..."

But the end of his sentence dissipated into the frigid air like the steam of an anxious breath, falling on no ears but his own, as Thelonius sprinted into the building and up the stairs. Within a few minutes he emerged, his overcoat bulging. Running to a burly ropemaker who stood mesmerized at the sight of the inferno, Thelonius spread his wool coat to reveal a small child clinging to his -waist.

The worker stared in disbelief. "How in the world did you—"

"Take him!" Thelonius yelled. The man quickly followed the command and grabbed the child as an anxious mother ran to his side to reclaim what she thought she had -lost.

Again Thelonius ran into the building. Again he emerged, this time with a -soot--covered girl coughing and clasping his -neck.

The distraught mothers realized that if any hope could resist the flames, it would come through this newly anointed patron saint. The five remaining women screamed as he came out yet a third time, yelling names and descriptions of their children. Every other man in that small street stood frozen, watching Thelonius with both respect and horror as he turned into the seething hell again. Once more he emerged, and again and again, delivering three more charges to their -mothers.

One last woman stood, looking at him imploringly and knowing the gravity of what she asked him with her pleading eyes. She uttered not a word, but grabbed his hand and stared into his -face.

He nodded and turned, running into the building that was more flame than -wood.

The minutes passed. Some later said they thought they had seen his feet coming down the stairs, visible now through the widening hole that had been the front door. However, at that moment, St. Crispin's fell in upon itself, folding its walls, its stories, and its lives into an explosion of heat and burning timbers, claiming Thelonius and the final child for whom he had given his -life.

It took three days for the remains of the building to cool. When they could walk across the mass, all searched with but one purpose—to find some sign of the child and Thelonius. Finally, beneath the collapsed stairwell, they found their remains, Thelonius's body charred, all earthly beauty gone from the man. Within his coat, the lifeless body of a small boy clung to his waist, unburned where Thelonius had tucked him. The child had died from inhalation, not ten yards from the aching arms of his -mother.

In time, the debris was cleared and a new building was erected for some different purpose. To any passer-by, it was nondescript and housed some element of Portsmouth Common's shipbuilding economy. However, on the northeast corner, one could find a stone, three up from the ground, with this simple -inscription:

THELONIUS

HE GAVE HIS -ALL

The reason for this particularly detailed diversion is to make a singular point—Jacob Marley was given his middle name in honor of the grandfather he never knew. Everyone in the southwest of Britain could recite the story, and when the boy was asked his name, his inevitable reply was *Jacob Thelonius Marley*, with an air of substantiating his own character, having claimed the bloodline of the great saver of the children of St. Crispin's.

Jacob found nothing wanting to serve for example and inspiration. Indeed, he carried in the cradle of his name a reminder as his constant companion, a memorial to as good a man as there could be. Yet, it is worthy to note that as the years wore on, Jacob reduced his name to *Jacob T. Marley*, allegedly to narrow the complexity of a simple introduction. In truth, Jacob had grown tired of the explanation of his name for those who did not know of Thelonius, and of the expectations of him from those who did. As he aged, he would shorten his name still further to *Jacob Marley*, leaving the *T* behind him on the shoulder of his particular highway of life. He offered no one an explanation, having no need to justify anything at his station. To himself, he asserted the demand for increased simplicity in the many signatures that were a part of his chosen profession. Yet, deep inside the crusty old miser, he knew that what he hated most was to be reminded of a notion he had taught himself was an unwise transaction—to give too much for too little. The sense of it bothered him, and he expurgated at least part of that from his life by leaving a character in the -gutter.

What, then, turned the man? What was so powerful that he discarded that middle name and all that it symbolized? We all ascend or descend in steps, the journey to the high road or the low taken in many increments, the sum total determining our eventual destination. Yet, in the case of Marley, there was a moment, a particular event that transformed Jacob's future and that of all those with whom he would -associate.

It occurred in Jacob's youth. It was not negative in its intent, being a circumstance in which the motivation had been to bolster the spirits of the young boy. He was but twelve years of age at the time, and in his course of study of mathematics had demonstrated an unusual comfort with the subject. His instructor had given the class one remarkably difficult problem to decipher. Some gave up; most tried and failed. A very few got the right answer—among them, Jacob. But what particularly caused him to stand out were both the speed with which he did it and the method of derivation he used, showing a maturity in his analytical skills beyond the dozen full seasonal turns he had spent on the -earth.

"Jacob," the old schoolmaster had said as he pulled him aside that evening, "I want you to know something. You have a gift, young Jacob. Numbers seem to be a native tongue to you. I urge you to further develop this talent and ready yourself to use the skill in some capacity of service to your fellow man."

Jacob blushed and looked at the ground, stammering out a "thank you." At this one point, the episode might have contributed to Jacob's fulfilling what had been his destiny in life: to take his brilliance with calculation and use it to upgrade the human condition. Indeed, virtuous endeavors great and small awaited his contribution. He would have made *Marley* a household word, in the warmest of terms. Had he but bid thanks and run home to tell his parents, which they always encouraged ("'tis not boasting to tell Mum and Dad!"), he might not have found his way into this story and the one that preceded its telling. It was what happened in the next few seconds that changed the very course of his existence. It would not be an exaggeration to imagine that heaven and hell watched the event, each wrestling for the future of the young man. At this sad moment, some errant germ, a mere fleck of an insidious influence, found its way into the virtuous turn of Marley's -earth.

"Young Marley," said the schoolteacher, apparently not having felt he had achieved the desired effect with his compliment, "you are, without a doubt, the single best mathematician I have ever taught."

Of those thirteen words, there was one that held Jacob's attention. He knew them all and had used the sum of them in sentences for many years. But it was the particular arrangement of the thirteen, specifically in the way this one word would betray the other twelve. The word was *-best*.

Marley had been no stranger to compliments, having been a boy of greater than average character. He had shown virtues in many areas, which is not to say he did not suffer at times the foibles of -youth.

Yet this word, this word! "Best!" Though it seems quite unlikely, Jacob had never thought of his own accomplishments in relation to those of his peers. He had only considered what ought to have been done and whether he did it well. But now he was given a yardstick with which to measure himself against others. And in the first taking of that measure, he was found by this revered teacher to be unequaled. He was the *best*—and he liked it very -much.

Do not think he walked out of that school a totally corrupted young man. To the outward eye, he had not changed. But deep within, by reviewing over and over the pleasure that came with those words, he had planted and was starting to cultivate a vine that would in time, from its roots in his ego, reach to entwine and suffocate his very -soul.

The warning is given us all that there are seven things which are an abomination to the Lord. One school of thought would suggest that the more of these possessed by one person, the more gnashing there will be at his day of reckoning. However, this makes no account for extreme proficiency in one area. In six of these seven, Marley had no interest, other than the degree to which his one solid vice spilled over into the others. But the seventh—first both in his heart and in the Maker's warning—he had acquired to a level of excellence unrivaled by any -man.

It was -pride.

Indeed, there is reasonable argument that pride is itself the seedbed of all other sins. Whether that is true or not is perhaps for a different analysis, but certainly Marley's field of pride was a spectacular crop without comparison. This one vice he nurtured to be of more weight than the seven combined in most men, if not seventy times -seven.

To tell the whole of Marley's life would be of little value. It took many years for pride to manifest its impact. Indeed, he was at first, after the crucial event, just as he had always been, with far more good than bad in him. But as time went by, the leaves of his deceit began to show. For the next several years, he tried to dress it, conspiring within himself to keep it behind his garden wall. With a practiced behavior, he used the words and actions born of his heart and fostered by his pure nature as a younger man to build a façade of character that covered an increasingly empty soul. As the bootblack covers scuffs, so he polished and repolished his image while sharpening his skills. However the cuts and damages of ill care of the leather could not forever be hidden. In his development, he eventually cast aside the dye and began to nurture what one might think of as the last bit of integrity he possessed—to be who he -was.

By the time Jacob was a man, there was never any doubt of his purity. Indeed, no one would debate the complete and total lack of it. He had placed his bushel so firmly and completely upon his light that most would attest the flame was out, the candle melted and sold for its wax, and the darkness a permanent attribute of the hill of Jacob -Marley.

Marley forged his path into his financial profession in an ordinary way, apprenticing through all the ordinary roles. What was not ordinary was his skill in the position. Not that he could count better, for how many ways are there to count? A stack of twenty shillings is a pound to any man, no matter how proficient. Jacob's unique trait was in knowing what could be done with those shillings. Where any of his peers could turn a pound into a half crown more, Marley found a way to make it two. He finessed the principles of compounding both his money and his sin as he used this knowledge to build contracts that would stand firm against legal challenge while exacting from his customers more than they had anticipated. The spoken word, to Jacob Marley, was irrelevant. Contract was law, and whatever words needed to be said to get to contract were appropriate if they served that end. While some would call it lying, to Marley, it was simply business. Words would pass from existence in time, whereas contracts

would last—in this truth he based his only doctrine, and all his means served this -end.

He eventually gained his own clients and, quite to the dismay of his mentor, opened his own countinghouse. He had gained some level of prominence. He lived in London, the only place to do business. He accumulated enough wealth to purchase a home, a rarity. He had found the ideal space, a house built by a Dutch merchant one hundred years prior. Unlike the other homes on this street, it was set back, allowing for a courtyard in front, and assuring Jacob of his privacy from the throngs of the dull and dirty on London's streets. He retained three rooms for himself; the others were let out to businesses, assuring Jacob he would not be bothered by -neighbors.

The stair in the entryway was grand. Not that Jacob ever intended to entertain, but occasionally he would meet with a business associate in the parlor, and his ability to negotiate began when the gentleman would gaze in awe at the wide, sweeping staircase and wonder to himself what sort of man of business was successful enough to wander this kind of -house.

The only feature that bothered him was in the bedroom. Here, the fireplace had been adorned with tiles, each depicting one of the many familiar stories of the Holy Scriptures. Done in the blue and white delft style of the Dutch artisans, the artwork was superb. In other circumstances this room might have been reserved for a guest room and the commodious hearth would have been an inspiration and conversation piece. But to Marley, who had no guests, each tile called to him, a faint cry from the past when these stories had been the foundation upon which he was raised. He needed none of it! He had found his gift and he was using it and had no room for the introspective condemnation of his -ways.

After he took residence in the cold, lonely house, he paid a workman to come and remove the tiles. At first, when the man examined the hearth, he stated that he needed additional tools. When he was due to return, he seemed to conveniently forget the location. Next, when he finally did arrive, he told Marley that the tiles were inset in a way that would ruin the entire fireplace if he tried to remove them. Not accustomed to failure in any endeavor, Marley raised his voice at the worker: "If you are not skilled enough at your trade to remove these infernal tiles, I must find someone who is."

The man did not flinch. He only looked at the hearth and then turned and calmly received the darts of Marley's -stare.

"I can remove them, Mr. Marley," he said softly. "What I cannot do is preserve them in the process. Someone far greater than me made these. See here, sir," he went on, as he pointed out the fine points of each picture. "These were done by master craftsmen. There are many imitations today, but they lack the depth of feeling in each image. If these were lost in the removal, I could not redo them."

"I don't want them redone and I don't want them preserved! Of what matter is that?" Marley stammered in frustration and growing -anger.

The man waited, his pondering being a function not of wondering what to say, but rather, of giving himself an assurance he said the next thing most correctly. "Once a thing is created, Mr. Marley, I believe it has purpose to it. If I could improve upon these, I would readily remove them. But I cannot. The hand that made these had talents I do not even understand. For me, the loss would be a tragedy, and I fear I would frustrate the intent of their creator."

"You had better leave," Marley -ordered.

"Sir, I would also tell you that when these are taken off, with care or with force, you will need to replace all the facing here about. It will be the cost of an entire new fireplace."

Marley was, in the balance, a skinflint. He had accepted many a disagreeable option for the sake of saving a farthing. This was the case with his fireplace, and he finally decided to suffer the daily encounter with Elijah calling fire down on idol worshippers rather than part with any -coin.

Time went by and Marley labored. One by one, his parents and siblings abandoned their frustrated pleadings for a

relationship. His brothers went on to trades of modest but honest work. None of them achieved any kind of wealth or significance in the worldly sense, but all were happy. This fact annoyed Marley. It was not his own lack of joy in comparison to his siblings that bothered him. It was their total ignorance of their own condition that set his anger afire. They clearly understood nothing about how poor they were. They wasted money on trips to the seashore and children and turkeys at Christmas, and other things for which no investment could be -compounded.

His father passed, and Marley could not justify the trip to the funeral, based on the business that demanded his attention. Soon thereafter his mother lay on her deathbed, surrounded by her children, her final words a plea for Jacob's soul. His sister sent him a post upon their mother's passing, telling him of such and imploring him to come to her memorial service. She also asked for his help to secure a decent coffin and place of rest. Marley did cover the cost of the funeral and the coffin and the plot and the -flowers.

"Melinda," he wrote simply, "I have given to this messenger all the funds required to properly lay our mother to rest. Should there be any extra, you and the others may split it equally, or unequally, as you decide."

In reading this, Melinda's heart rejoiced. Perhaps an angel had shown compassion for Clarissa's appeal in Jacob's behalf and there would be a chance to redeem her brother back from the darkness in which he lived. However, her brief cause for hope was dashed as quickly as it -came.

"In return for this, I ask one thing of you and our brothers. I am a busy man. I have no time for frivolities. I request that none of you attempt to contact me again. We are all adults and must make our own ways in the world. Should you not possess the industry, thrift, or intelligence to cover your expenses in this life, that is your pit into which you have dug yourself and one you must climb out of on your own, or be content to lie within. Family gatherings to me are a nuisance [which was an odd observation, given that Marley had never attended one] and of no contribution to my condition. I take my leave of you, and wish you would do so of me as well. Signed, J. Marley."

Though his family members honored his request, they mourned. No communiqué was ever offered again. Melinda and her brothers carried Jacob's absence as a weight upon their hearts for the rest of their lives, a sorrowful corner of their otherwise happy existence. In visits with one another, they occasionally spoke of Jacob in hushed tones and offered prayers in his behalf. "Uncle Jacob" was no more than a figment of the imagination to their children, a character from a book who came to life only in the exaggerated tales they told one another of his evil -ways.

Marley, however, once he had sealed the note and handed it to the -courier, never thought of them again.

He had no friends, only acquaintances built in the course of business. There were no women in his life. There was not sufficient recompense in such a relationship to justify -it.

So Marley went his way in the world, confining himself to the narrow environment of the Exchange, his countinghouse, and his investments. With each entry in his ledgers, his purse became richer, and the rut of his life -deeper.

He was indeed an unpleasant man, wearing his greed in his countenance. Those with a shred of goodness in them went to any length to avoid him. Even those aligned with Marley in their -self--absorbed version of morality despised him, for he turned their common iniquity against them. As necessary to conduct a deal, they wore a mask of pleasantries to spend time with him, convincing neither themselves that they were fooling him, nor him that they meant any of -it.

One particular specialty of Marley and his countinghouse was that of rent assessment for his clients. Though landlords were terrified of him, they saw in his compassionless dedication to collections a means to assure their own income, and enjoyed the benefit while remaining at arm's length from his heartless deeds. Thus, he built quite a portfolio of properties. It was said that when delinquent tenants saw Marley's carriage approaching, they simply began to pack. Most of the properties were closer to dereliction than quaintness. Marley found the lessees of these residences

to be the worst payers, a condition he had turned to his advantage. When someone fell behind on their payments, he would negotiate a division with the owner, keeping for himself the greater portion of what he could collect rather than the standard percentage he was normally allowed in the contracts. Accustomed to getting nothing at all from desperate tenants, his clients took the deal as readily as Marley took -them.

One particularly cold and dreary February day, Marley settled in his carriage to travel to Camden Town. His errand was to settle the negligent debt of a young couple in one of the properties he managed. Here, in a small, modest apartment, they had settled just after their marriage two years prior. For -twenty--one months, they had been timely in their payments. But at that time, industrialization in the factory had eliminated the man's position. They had paid in full that month, but their payments had diminished in amount in the subsequent two periods, each time with a promise that they would make up the difference in the following payment with a new job the husband would surely secure. Marley let them stay those two months, but not because he believed a word they said. He had seen this many times before. People would sell all they had to pay their rent. He allowed them enough time not to find a job but rather to liquidate all their assets, realizing all he possibly could from their dwindling resources until they had exhausted their funds. Sensing when that moment occurred had become an art form, and Marley was its grand master. This was that day, and he swooped in for his -kill.

As he arrived, he walked stiffly to the door, rapped twice, waited as long as he felt he should—about five seconds—-and then rapped again. He knew they knew he was -coming.

The door opened slowly and only partway, as if the narrowed entrance might keep out the message from this unwelcome visitor. With a practiced regimen, Marley tipped his hat in deference to protocol rather than to respect and, at the same time, placed his foot next to the doorjamb. After multiple experiences with this marking of territory, he had begun having all his boots made with reinforced sides and soles to brace his foot against the likely -response.

This time, the door did not slam. Instead, from around the edge of the border between warmth and cold, home and homelessness, life and death, a somber man appeared, ramrod straight in his posture. He was neither friendly nor resentful. He was -weary.

"Mr. Marley," he said as he lowered his head in the slightest -nod.

"Mr. Cummings," Marley said perfunctorily. "You know why I am here."

"I do," the man replied softly. He looked past Marley at the light snow being whipped into small -ice--darts by the persistent wind. "Come in."

Marley did not want to come in. He wanted to tell them to leave, handing them their eviction notice to make it official, and then depart. He had showed up in person, rather than mailing the document, only because he found it hastened any court deliberations should he be challenged. Everything needed to show a return, and that was the yield afforded him by taking half a day in the cold to deliver his ominous -order.

"I am quite fine here. I want to inform you that due to your late and insufficient payments—"

"Mr. Marley," the man said so gently that even though it was an interruption, it sounded as though Marley had given way in his speech for the comment. "I ask you in to try to keep the warmth in the home for my wife's sake. Please, may we talk inside?"

Ah, Marley thought. *His wife's sake.* Should he continue to stand outside, and the man present that his wife was swollen with some dreaded illness, Marley's coldness both in his spirit and in that which he allowed in the home might be held against his case, tying up the disposition of this home for -weeks.

Rather than reply, he stepped in, registering his dissatisfaction with the request by bumping Cummings as he shuffled past -him.

When the door shut, Cummings turned, and Marley picked up where he had left -off.

“—it is necessary to have you vacate the home, as you have forfeited on your contract.”

Marley stuck out his hand from the folds of his coat and presented an envelope, sealed with a wax stamp. “Here is the eviction notice. You are to be out by end of day today. You may take your possessions, but if you wish to leave them, you will be assessed—”

“Mr. Marley,” Cummings said with some alarm, “I know that we have not met our obligations and that we are due our consequences, but my wife . . .” His voice trailed off as he gestured to the chair by the table, where, unnoticed up to this point by Marley, sat the most pregnant woman he had ever seen. She was indeed swollen, and, to Marley’s perspective, it was with an illness. It was the malady contracted by so many newlyweds that, in love or foul misjudgment, yields the sickness of noise, discomfort, unnecessary expense, and trouble. Marley was no fool. He knew the race depended upon the continued addition of new generations, but what a bothersome, inconvenient way to bring them into the world! And, it seemed to him, most couples selected the most inopportune time financially to take on this investment burden that would never repay -them.

“Mr. Marley,” Cummings continued, “my wife is in no condition to pack our things and even worse to find herself in the cold. She is but one or two weeks from bearing our baby, maybe even less.” He looked at her with concern, then back at Marley with pleading in his eyes. “We need only a month; we can find arrangements when we have gotten a week past the birth. She is proud and has not wanted to share our condition with her family. But I believe she will now reconsider. I give you my word we will be out thirty days from now.”

Marley felt his rage rise within him. He shook the letter at the couple. “Your word. Your word,” he said slowly, trying to draw out the phrase in disgust. “This envelope is the evidence of how you keep your word! And her pride! So, I must bear the loss in the selfish display of her pride? I would suggest that a little humility is long overdue at this point. Do not make me to suffer at the sin of her pride!”

“But, Mr. Marley, you know my position was eliminated—”

“None of my affair,” Marley said brusquely. “I have no interest in your personal business. You made a contract with me. I kept up my end of it. You did not. You forfeited, per the language of the agreement. In fact, if you read it carefully, you will see I have already given you two extra days.”

“Two days, Mr. Marley, is appreciated, but is not enough. She is so fragile. This pregnancy has been long in coming and difficult in its progression. I fear for her health and our baby’s.”

Marley’s eyes narrowed to slits as he glared at Cummings. “Fears you should have considered when you decided to have a child. Surely the term of a pregnancy was no surprise to you—-a simple calculation would have told you that this baby would be here in the cold of February. You made either a bad choice or no choice—-both of which you, not I, are responsible to resolve.”

“But sir, I did not choose to change the factory, to put in the machines that did our work. I was employed well—-you even said so when we signed the agreement. It was not—”

“Enough!” barked Marley. “There is no end to this discussion that will lead to any outcome other than one of two options. The first is your producing all your back payments and, according to the agreement in the case of late arrangements, paying two months forward for my security; the second is your being out by the end of today. I trust you do not have the payments?” he asked with a sarcastic -sneer.

With that, the room was silent. Marley had avoided the gaze of the pregnant wife. She slowly stood, and the movement caught him off guard, causing him now to reactively turn and look in her direction. As he met her eyes, he knew through his years of managing the affairs of the indolent what he would see. There would be tears, pleading in her face. Nothing but manipulative emotions designed to separate Marley from the fixed and appropriate outcome of his -settlement.

However, he was surprised. This woman was not crying, and she most certainly was not afraid of Marley, or, he

surmised, of anything. She held her protruding belly beneath one hand as she walked toward Marley, never releasing his -stare.

Marley too was afraid of nothing, and though this moment made him uncomfortable, he refused to back away as she drew closer. When she came within a yard of Marley, she stopped and, with her other hand, reached behind her neck and unfastened a thin gold chain. Without ever moving her eyes, she held the necklace up between their faces. From it was suspended a single pearl, small but brilliant. Marley was momentarily startled as its translucence almost seemed to draw in light from the woman and reflect it -outward.

“If I give you this, how many additional months would it buy us?” she asked with a firm -defiance.

How an average woman such as this had come into possession of a gem this remarkable was beyond his imagination. Swiftly and silently he assayed the value of the tribute, deliberately stifling his facial expression from displaying his impression. He calculated the most conservative price the piece would command, most likely far below what he would be able to gain in negotiations. He calculated that in rent, and then halved that number of days. Then he halved it again. And again, and again. Finally, he halved it one more -time.

“Three days,” he replied coldly, never releasing her gaze and never raising a hand toward the -pearl.

Cummings gasped, knowing that the value of the necklace was far more than a fraction of a month’s rent. But his wife did not waver in her stare, or in her suspension of the necklace in Marley’s line of -sight.

“So be it, then—take it!” She did not move one inch to make it easier for Marley to grasp the necklace. With an only slightly perceptible regret in her voice, she said, “It was a gift from my brother.”

Marley did not miss that minute fluctuation. *Weakling*, he thought. For a moment, he had actually admired her -resolve.

He reached up and took the necklace, placing it in his coat pocket. With that, he removed a watch and, looking at it, said, “It is a quarter to two. At a quarter to two on Thursday, you need to be out. I will be here at that time. If you are not gone, I will return at a quarter past two with the constable. He will deal with you appropriately.”

He tipped his hat incongruously to the couple he had just condemned, and then he stepped out into the -cold.

As he walked to his carriage, he heard not a sound from the house—no wailing, no curses. Of course, had there been any, he would not have paid them any attention. He was oblivious to all such: the emotions, the pain, the concern. Oblivious to the final plea implicit in the simple comment that “it was a gift from my brother.” Rather, he was rapidly calculating his gain on the -necklace.

At twenty minutes before two on Thursday, Marley’s carriage worked its way across the cobblestones to what, in five minutes’ time, would be the previous home of the Cummings family. A loaded cart stood by the door, the husband emerging with a last item to be placed on the meager pile of their -possessions.

The carriage driver leapt down, opened the door for Marley, and placed a step beneath it to help him out into the raw wind and driving mixture of sleet and snow. Marley stepped into the apartment, followed by Mr. Cummings, tipped his hat in the slightest possible manner, and then began speaking without bothering to look at the -couple.

“I will inspect the house. Any damage done, filth left, or inconvenience created by remaining possessions will result in assessments. You will pay me before departing. Do you understand?”

Mr. Cummings gently said to Marley, “I assure you, Mr. Marley, there is no damage, what little we have is gone, and the home is clean.”

His wife walked up to Marley and, with a steady voice and fire in her eyes, said, “Cleaner by a great deal more than when we moved in.”

Marley looked back at her and then mumbled, “Good. As it should be.” Then, turning to the man, he said, “Nonetheless, I will inspect it and notify you if I see a problem. Wait here.”

He left the couple standing in the entryway as he surveyed the home. His practiced eye made quick work of the environment, knowing what problems typically were created and, of those, which ones he would levy the greatest penalty for. He was frustrated to find -nothing.

"All right, then," he said. "Out and be gone with you!"

The threesome stepped out into the cold, dreary storm. Marley watched as the woman took her place between the pull shafts to help her husband haul the small collection of their things to who knew where. Her husband gently took her hands off the rails, kissed her on the cheek, and then lifted her to sit on the front of the cargo box in a spot that he had obviously prepared for -her.

"Fool," Marley muttered. "Doesn't he even understand that putting her there will make his job harder?"

Cummings put a harness around his shoulders and lifted the handles. Then, straining against the weight, the resistance on the wheels from the ruts of frozen snow, and the thousand stings of the driving weather, he -pulled.

Marley began walking back to his -carriage.

There are times in our lives when we remember things for no known purpose, the memory sitting in our pocket like a lonely button fallen from some unknown garment that we save in the anticipation of one day having a flash of inspiration, "This belongs to my old black coat!" For some reason, this day, Marley heard in the back of his mind the departing words of the Cummingses, and they stuck with -him.

"John, will you be all right?"

"Sure, I am good enough. Hold tight so you don't fall, Fan. Here we go."

It was of so little consequence at that moment that, although he took note of it as he put his hand on the carriage door, he had forgotten about it by the time he was seated. Raising his voice, he rudely commanded his driver to hasten back to his -office.

Later that day, Marley sat quite still at his desk. His elbow rested upon the broad surface as he dangled the pearl necklace in front of him. Several times in the last hour, he had concluded to visit his favorite precious stones dealer and sell the pearl. It should be pointed out, so as not to mislead anyone with regard to Marley having a favorite anything, that this man was just so approbated not because he was particularly good at his trade, and certainly not because Marley cared for him, but in reality because he was most likely to succumb to Marley's withering protestations in a -negotiation.

Yet, each time he would make an effort to push his chair back and rise to the task, he paused, bumping into some force of uncertainty he could not quantify. The market was good enough, he had the time this afternoon, and he certainly would have liked to dispose of any reference to this -strong--willed woman who had left him so unsettled. But he could not move. Thus repelled, he stared now at the little innocent gem, attempting to draw from its luster a cause for the hesitation, as though it might surrender some reason to his practiced gaze. No insight revealed -itself.

Finally, he yielded. Marley opened the writing tray in his desk. It was particularly thick, but should someone remove it from its rollers, he would find it to be surprisingly light. Marley triggered a small clasp on its underbelly and lifted out the inside of the drawer, revealing a shallow but secure and secret compartment nested in what should have been solid wood. Therein lay a few papers, a key, and some other items Marley did not want to deposit in the usual places. He took a blank ledger page and folded it into an envelope around the pearl necklace, pushed it to the back of the compartment, and shut the -top.

"In time," he said aloud to -himself.