

# JOANNA

The Story of a Modern  
Girl and a

# Million Dollars

**SYNOPSIS**

With unutterable anxiety MR. HARMONES, buyer in the silk department of a mammoth store, summons JOANNA, MARY, his beautiful clerk, to appear before Mr. Graydon, owner of the store. Joanna shudders at the thought of the sum of \$10,000 in bank notes and bills that have been accumulating. She would pawn her fur coat if the worst had happened to her. "I'm afraid," her friends would say, "Only common steeds John, with whom she had quarreled last evening, was not thinking less of her for that."

Instead of retorting her, Graydon delivered an overwhelming message. Some one whose identity she is not to know, but who is a young man, has drawn at the Metropolitan Bank subject to her personal check. Graydon assures her that he is a man of "good position" and has his chauffeur take her to the banker, ANDREW EGGLESTON.

Joanna cannot comprehend the extent of her bank account, but she writes her first check for a liberal sum. She draws \$10,000. Mr. Brandon, laughing tears up her check and writes one for \$10,000. Graydon sends a messenger for the cash.

By H. L. Gates

CHAPTER IV

The First Triumph and Defeat

WITH the crisp notes of her \$10,000 spread on the table before her, with Eggleston, the grave, impenetrable banker, and Francis Brandon, debonair, easy mannered courtier of the new world into which she was being ushered, silently watching her, Joanna closed her eyes in a quiet communion with herself.

It was real! The fantasy had become a chapter of life with "Miss Twenty-seven of the silks" lifted from the valley to the hilltops where there couldn't possibly be any shadows.

Weakly, she made new battle for understanding, and again lost. They, those two men, one of which she was sure, knew the whole of the mystery, would tell her nothing. Brandon professed to know no more than she; he declared that the banker had told him nothing of the motive or the source of her sudden shower of gold.

"But," said Brandon, "you will not shut me out. I hope, from the rest of the wonders. You will let me walk with you, now and then, along your new paths?"

With the feel of her first money in her fingers Joanna concluded that she must learn to have an answer for things like that. Men she had known were not gifted at such sonorous phraseology. For the man who said "You look good to me, sister," she had her rituals. Something like "Did you ever win any medals on your eyesight?" She wondered if there were books that taught the things that went with a lot of money. So she was silent a little while. But Brandon persisted:

"I shall pay ardent court to you, you know! I shall use all the wiles of the fortune hunter. Perhaps I am first to enter the lists, and you will let me keep my advantage."

She felt that he was playing with her. Yet there was something sententious in his tone. She wished he hadn't come so quickly into her new scheme of things. She was positive that he was a danger; that she didn't like him. She made the only reply she could think of, and immediately knew that it was clumsy; that it didn't match:

"I guess you'd keep any advantage a girl would give you."

"You mustn't be prejudiced against me," he retorted, with elaborate earnestness. "I am your banker's nephew; he will give me a splendid—what would you say, a reference?"

Eggleston interrupted.

"I imagine Miss Manners will want to begin readjusting herself. That will be a more pleasant task than skirmishing with you. She is a young lady of affairs."

THE girl shot a grateful glance to the banker. She liked the grave, forbidding old man. She feared him, because of the knowledge he kept from her, but she felt that she could always trust him. She was puzzled, too, about the lights that changed so often in his eyes. When she looked at him quickly he started a bit, as if caught by some queer surprise. She wondered what he was thinking about when he was watching her.

But she must make the plunge. "Go out, outside! These men would give her no help—Brandon would help her, but his very manner of easy gallantry put her on guard against him. His was the way "Good Morning" would adopt if he knew how. For one thing Joanna had suddenly lost her respect for the importance of such personages as "Good Morning." Already aisle managers, department chiefs, even superintendents had become vague and remote. Summoning her courage, she rose.

"If you don't want me any longer, if I may go now, I guess I will," she said falteringly. "May I?"

Eggleston got up from his chair and reached his hand across the table to her. "I shall give instructions," he said. "That you must be brought to me at once, when you come to me, if you do. I hope you will let me know you are your banker should. I shall try never to make you afraid of me."

Brandon held open the door for her. Joanna was still uncertain of herself, for a while. Then, without speaking again, she left the banker's room and went into the corridors of the bank. Brandon walked beside her. "You will let me show you to your car?" he said, smilingly.

Mr. Graydon's car! Waiting for her! Now and then she had had the experience of a taxi waiting for her, on one of the rarest, shortest nights, when one of the boys had succumbed to a lavish urge. Never "her car." She'd never thought of it before, but she wondered if women felt guilty when they'd left their chauffeurs standing along time. Of course not! Foolish! She spoke to Brandon, who was guiding her toward the street entrance!

"I'll bet you're laughing at how foolish I'm going to be," she confided to him.

"I shall never laugh at such a delightful young person," Brandon assured her. "And if you are foolish—why not? You have acquired the right to be as much so as you wish."

"But I don't want to be! I want to act as if I knew what I was doing—and I can't. I'd like to go along as if I had hundred dollar bills brought to me with my newspaper every morning for breakfast—and here I am wondering what I am go-

ing to do with a fist full of them." Her voice dropped into a murmur. "Gosh! I wish mother, or father, were around the corner!"

WHATEVER it was that Brandon would have said, he didn't say it. They had come to the street door and Brandon touched her arm to guide her across the crowded pavement to Graydon's car. But Joanna suddenly stood, plainly confused.

"Wait a minute!" she exclaimed. Then, smiling, wistfully: "You see, I don't know where to go!"

Brandon seemed to consider this unexpected statement. Joanna was looking up at him frankly, not confidently, for she wouldn't trust him, but in brave effort to impress him that she was amused at her own dilemma.

"I don't suppose I'm expected to go back to the store," she went on, her voice quavering a little; "And there isn't any place else—except Mrs. Adams"—she's my landlady, you know. I don't want to go up there yet, because when I do I'll go up to my room and cry like blazes. I'll put that off as long as I can; it spoils your eyelashes and besides, it's darned old-fashioned!"

"Do you then, avoid everything that is old-fashioned?" Again the girl was overwhelmed with a sense of distrust of the man beside her, with the conviction that, in some way or other, that man, a stranger of the morning, would be one of the figures of the fate into which she was blindly plunging. She couldn't think of anything appropriate to retort—and again she realized that she must read up on how people with money in their handbags said things to other people who had money they didn't have to spend before they got it. So she replied a bit viciously:

"You mean something you don't say; I'll have to think that over. Now I suppose I've got to go—the Lord knows where!"

"It would be frightfully easy for me," Brandon assured her, "to suggest that I go along, and help you. But I know, as my banker under remarked, that you will want to be with yourself. I warn you, though, that you shall soon pay my court." Because he smiled at her, Joanna smiled back at him. She gave him her hand, when they had reached the door of her car—the door held open by the wondering chauffeur. Brandon asked if she had at least put his telephone number at her disposal, as any one else.

The man's eyes widened. From the bag, which she held open for him to look into, he looked up into her face—into the face to which had returned much of the alertness, much of the taunting challenge, that had made it a baffling ornament to the silk counter. But the man didn't smile with her. Instead, he stiffened into something of the attitude with which he met his employer, the "Old Man."

## A Million Dollars

WHAT would you do if somebody suddenly left you a million dollars??

The Times is offering \$100 in prizes for the best answers to this question written in 300 words or less.

Joanna, whose story appears on this page, was left a million. Read about what she did with it.

The first prize is \$50; the second, \$20; the third, \$10; the fourth, \$5; the fifth, \$3, and there are twelve prizes of \$1 each.

Send your letter to the story editor of The Times so it will reach him on or before Nov. 10.

"Oh, I see!" he breathed. "Excuse me, Miss, for thinking you would bother with giving me a date. I might a' known you was bait for big fish only. Where to, did you say, Miss?"

Joanna snapped her bag. The lines that some of her boys would have recognized as sure signs of a squall, formed about her lips—this much too-red lips.

"Say, you!" she said. "Take a look at your license. It's for driving, and it says nothing about fish. So get along and see if you can steer straight."

The chauffeur was not impressed. "And where to, Miss?" he repeated, still very stiff.

"I'd like to tell you one place—but you can go there when I'm done with you. Meantime, just pull up in front of my furrier's, will you?"

He touched his cap and received the address. "My furrier's" proved to be in a neighborhood not frequented by the most fashionable shops—in fact, by the most unfashionable ones only, those that dealt in installments. The name was Cohen.

M. COHEN came out of the back of his store, in response to the clamorous clanging of the bell set off by the opening of his door. As was his custom, he had set his face into his bluntest formations. When he saw that his caller was "Miss Twenty-seventh" his face became stern. He assumed his most relentless manner, and tinged it with suspicion. "This isn't a holiday," he greeted the girl: "Fired?"

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"Come down and open the door," he said.

Without stopping to put on her kimono or slippers, Gloria ran across the room and down through the darkened house where the moonlight shone in patches here and there on walls and floor.

Gloria begins to suspect that he is in love with her. Susan Briggs is a friend of hers. At last she wrings from Miss Briggs a confession that she is in love with the maid now. Gloria has swamped him with her enthusiasm.

She becomes infatuated with an out-of-work actor, Stanley Wayburn, and to somebody who would share her wonders. As well the chauffeur, who had at least put his telephone number at her disposal, as any one else.

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"And am I that one woman for you?" Gloria asked. Her eyes were wide and eager. "Are you sure?"

Dick looked at her. His mouth tightened as he took her into the hard ring of his arms. "You are," he answered, and his voice was thick and tense.

Gloria leaned back in his arms and looked at him. "Then I won't be jealous of Susan Briggs any more, and I'll stop heckling you about Dick the man she loves."

Dick shook his head. "No," he said, "it strikes deeper than that, Gloria. You're my woman. There are a lot of men who can love a score of women in their time, but I'm not one of them. I'm the kind of a fool who can never care for more than one woman, I supposed."

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