

# The Lovable Rogue

## CHOCOLATE COVERED ROGUE

BY  
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Have you ever been to a chocolate tasting? That's right, a chocolate tasting. Don't worry if you haven't because I had never been to one either. That all changed the day I received a hand-delivered invitation from Pierre Lupo. It was printed on paper so thick you could have built a house with it. The elegant tan envelope was hand-addressed in maroon ink and contained a tiny piece of chocolate wrapped in gold foil, a nice touch that told me Pierre had hired the best help in the City to throw his party. Very impressive, very expensive, very Pierre.

I suppose you should know a few things about Pierre. Pierre Lupo was an importer of snooty gourmet foods and he also fancied himself to be somewhat of an gourmet chef. The verdict was still out on the latter. What he



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was, beyond a shadow of a doubt, was a passionate man and his invitation surely meant that chocolate was his latest passion.

I unwrapped the small piece of chocolate. What does one wear to a chocolate tasting? If you know me, you know that I always dress for the occasion. So Black tie and tails were definitely out, so too tweeds and plus fours. Perhaps one of Savile Rows more modern cuts or one of those expertly tailored suits from Naples - Italy, not Florida. I settled on Savile Row.

Such an occasion also required new footwear. I'm sure you know that the purchase of shoes should not be taken lightly. Lobb's in Paris have specific rules a gentleman should follow. These rules begin with the three levels of broguing: formal, town, and sportive. The more decorative the broguing, the more casual the shoe.

"James, what kind of shoe does one wear to a chocolate tasting?"

"Brown, obviously," he said.

"Obviously."

In the end my choice was untraditional: a fine pair loafers with leather so soft you could sleep in them. Well, chocolate tasting is a rather adventurous event where even the most casual Oxford or Darby would be out of place. You'd understand if you had ever been to one.

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James cautiously maneuvered the Rolls through San Francisco's financial district to Pierre's Washington Street condo. In case you don't know,



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Washington Street is a trendy avenue near the Bay within walking distance of San Francisco's financial district.

Pierre's condo was in a nouveau turn-of-the-century red brick building that slumbered over a two-block area like a sprawled lion. Vibrant pink flowers sprouted from green planters that sprouted from red windowsills. Quite elegant even though everything did look a bit too planned and a bit too perfect.

Parking, however, was far from perfect. It was impossible, as usual. James was forced to deposit me at the curb.

"Join me when you find the appropriate place to park the Rolls," I said.

"Yes, sir."

He drove off and I admired the Silver Cloud as it effortlessly sailed down the street. What a magnificent automobile!

I adjusted my tie, a nice Armani job - well I did say chocolate tasting was an adventurous event - and went searching for Pierre's home. One couldn't miss it, actually. Brown plaques with red arrows had been placed to direct guests to the tasting and they did not lead me astray. An attractive young woman stood guard outside of his condo and allowed me to enter only after checking my invitation.

"Enjoy the tasting," she smiled with the kind of smile you find inside the front cover of glossy magazines.

"Thank you," I said. I winked at her and entered the condo.

Pierre immediately greeted me.



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"Winston, so nice to see you," he said. His beefy body betrayed his obsessive love of food and his rotund and puffy face was a small replica of his torso.

"Thanks for inviting me," I said.

"It wouldn't be the same without you."

"Am I to deduce from this chocolate tasting that your new interest in life is chocolate?" I said.

"Indeed. I aspire to become a member of the *Club des Croqueurs de Chocolat*, you see."

"The what?"

"The *Club des Croqueurs de Chocolat*. It is a famous organization based in France comprised of people who absolutely adore chocolate. I need two sponsors from within the organization and I must complete a 12-part questionnaire. It's a very difficult club to join but that is my aspiration. I will be entertaining two gentlemen from France later this month, both members of the *Club*. Tonight's tasting is sort of a dress rehearsal."

"I wish you success."

"Mercí," he said. "The tasting is here in my living room. Come on in."

His body swiveled on its axis as he led me into a room the size of the Astrodome. It was filled with a long table covered with a white tablecloth. Rather reminiscent of the Last Supper, actually. Unsalted crackers and bottles of Evian water were strategically within reach of each chair. Each place setting



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sported a nametag. My place at the table was next to a man named Mort Canard. He and his wife had not yet arrived.

"I would offer you a drink but I don't want to damage your papillae," Pierre said.

"I understand," I said. I didn't but at times one must make allowances.

Pierre disappeared into his kitchen and I mingled with the other guests. My tablemate and his wife were the last to arrive.

"Got a drink, Pierre?" Mort asked.

"No!" Pierre rolled his eyes and returned to his kitchen.

Mort shrugged, grabbed his wife by the arm and sulked. He was a tall man with rough hands, gray hair, gray mustache, and scarlet skin stretched tightly over a strong jaw. His wife was thin and wore earrings that looked like the leaning tower of Pisa. Her comical face had a perpetual look of surprise and her hair looked as if she had had it done in a wind tunnel.

"We've never met," Mort said to me. He looked at my name tag. "Winston Churchill?"

"Yes."

"I see." He didn't. "This is my wife, Daphne."

"How do you do?" she said. Her voice was thin, almost squeaky, and each of her eyes appeared to move in different directions as she spoke.

"I'm fine, thank you," I said. "I'm pleased to meet you."

"What do you do for a living?" Mort asked.

"Dabble," I said.



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"Dabble, huh? Well, I'm Pierre's business partner. I also own an investment house specializing in penny stocks. Quite a bit of money to be made in penny stocks."

"Yes, one penny at a time," Daphne laughed.

Mort glared at her with an impatience that had been cultivated over time and then returned his attention to me.

"You should stop by and see me," he said. "I can make your money really work for you."

"We can't have lazy money," Daphne giggled.

"Oh shut up," Mort growled at her. "Well, Churchill, have you ever been to a chocolate tasting before?"

"No, I haven't."

"Neither have I. Sounds silly to me. But that's Mort. What's he going to do, serve us candy bars?" He laughed so hard I thought his tight skin would rip. It didn't.

"You may be pleasantly surprised," I said.

"I do have a sweet tooth," he stroked his chin.

"Many of them," his wife added.

Mort ignored her. Then Pierre reappeared with an army of assistants. He drifted into the room as if he were on a silent chariot.

"Please, everyone be seated," he said.

His assistants began placing large trays of chocolate on the table. Each piece of chocolate sat on a numbered card.



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"This looks promising," I said.

"I'll reserve judgment," Mort replied.

"And I'll reserve a room at the inn," Daphne giggled. Mort shook his head and eyed the chocolate.

"The chocolate should be eaten in numerical order," Pierre instructed. "I will guide you."

Mort immediately took a piece of chocolate from a card numbered '12', studied it, and plopped it into his mouth.

"Good lord!" he screamed. "What are you trying to do, Pierre, poison us? You call this bitter ash chocolate?" He spit the chocolate into his napkin.

Pierre glared at him.

"You stupid oaf!" he yelled at Mort. "You stupid, stupid oaf! You started with number twelve! Can't you follow directions? I told you we would eat them in numerical order. It's obvious that you know nothing about chocolate. You just spit out Valrhona Guanaja 1502, the finest chocolate in the world!"

"I suppose it's an acquired taste," I said.

"Acquired indeed," Pierre said. He looked at Mort. "One must have highly developed papillae to appreciate such fine chocolate."

I interpreted this to mean he thought Mort had no taste.

"Why would I want to acquire that putrid taste?" Mort growled.

Pierre crossed his arms and struck a defiant pose.

"People around the world gladly pay top prices for that chocolate," he said. "People of good taste, that is."



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"People pay for this?"

"Yes," Pierre said. "It's very expensive chocolate. Of course, appreciation for such fine chocolate cannot be bought at any price."

"So people actually buy this?" Mort continued to stare at the chocolate in his napkin. The furrows in his forehead meant he was thinking.

"Now, if you would all pay attention to me and eat the chocolate in order." Pierre stared at Mort but Mort wasn't paying attention. He was still thinking.

Pierre recovered his poise and conducted a very successful chocolate tasting. James arrived at its conclusion.

"Ah, James, did you find a place for the Rolls?" I asked.

"Yes, sir."

"Good. Unfortunately, the tasting is over."

He let only a little of his consternation show.

"Here," I handed him some chocolate. "I saved some of the world's finest for you."

"Very considerate, sir."

\* \* \*

The fog lifted early on Telegraph Hill. I was staying in a cozy townhouse with a nice view of Coit Tower. I could have spent the morning comfortably stuffed into a cozy armchair but I didn't. No, I went shopping. Caroline Avalon's birthday was approaching and fine chocolate from Pierre's shop seemed an appropriate gift.



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James prepared the Rolls and we glided softly into the heart of San Francisco. The fog was quickly dissolving into an azure sky and the City's dampness began evaporating into the strengthening sunlight. James double-parked the Rolls in front of Pierre's shop on Union Square.

"I shall stay with the Rolls," he said. Good chauffeur, that James. One can never be too careful in San Francisco's perpetually gridlocked shopping Mecca.

Two tall windows tastefully accented with gold and black trim flanked the entrance to Pierre's shop. I entered and strolled through the aisles of gourmet food items. The place appeared unmanned but the store was logically arranged and I quickly found some elegantly boxed chocolate that I knew Caroline would adore.

I pushed a button that I hoped would summons a clerk but no such creature appeared. Instead, a ruckus erupted in the back room.

"I will not do that!" It was Pierre.

"You will if you want to keep my financial backing!" It was Mort.

"What you're asking me to do is immoral!"

"What I'm asking you to do is good business."

"It's illegal to misrepresent a product!"

"It's only chocolate. Don't get so excited."

"You stupid oaf! You stupid, stupid oaf. It happens to be the finest chocolate in the world!"



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"Listen, Pierre. If you want to stay in business you'll do what I say. That's final."

"I will not ruin that chocolate." Pierre crossed his arms.

"Gentlemen," I said.

"Winston," Pierre jumped. "What are you doing here?"

"I came to buy some chocolate."

Pierre shot Mort a glance that would have felled a fox at fifteen hundred yards.

"You'd better do it now before this philistine forces me to degrade the world's finest chocolate."

Mort snickered. You could tell he was going to look up the word "philistine" when he got home.

"What do you mean?" I asked.

"I'm leaving," Mort said. He pointed a nasty finger at Pierre's chest. "You just do what I told you to do or you'll be out of business!" Mort turned and brushed past me.

Pierre was livid. He shook his fist at Mort.

"I'll get you for this, Mort Canard!" he screamed. "You'll never get away with it. You're a dead duck!"

Mort was unfazed. He waved goodbye with his back to us. Very uncivilized behavior in my opinion.

"Calm down, old sport," I said to Pierre. "What's going on?"



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"Winston, that man is impossible. That uncultured savage wants me to dilute Valrhona Guanaja 1502. He actually wants me to melt it down, mix it with cheaper chocolate, repackage it, and still sell it as Valrhona Guanaja 1502 at Valrhona Guanaja 1502 prices. We'll make more money but it's unthinkable! If anyone found out I'd be ruined. I'd never be admitted to the *Club des Croqueurs de Chocolat*. And the Frenchmen are arriving at the end of the month." Pierre slapped his forehead.

"Then don't do it."

"You heard him. If I don't he'll withdraw his financial backing."

"Can't you make it without him?"

"No. I guess I spend too much pursuing my passions."

"Oh."

"Yes. It will just kill me if I have to ruin that fine chocolate. It's like painting over a Rembrandt."

"I'm sure it is."

"But what can I do?"

"I'm sure there's something," I shrugged. "Let me think about it."

"Will you?"

"Of course I will."

I paid for Caroline's chocolate, not Valrhona Guanaja 1502, but not cheap stuff either, and returned to the Rolls. I explained Pierre's dilemma to James.

"Very unfortunate, sir."



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"Yes, very unfortunate. James, I think we should learn a little more about Mr. Mort Canard."

"Yes, sir."

James drove us back to Telegraph Hill and I dispatched him to see what he could dig up on Mort. The situation was clear: I had to persuade Mort to change his mind about diluting Pierre's precious chocolate, or find a way for Pierre to raise enough money to buy out Mort's share of the business. Neither task would be easy. I opened a Bass Ale and decided to postpone any further thinking on the subject until James returned.

\* \* \*

"In addition to selling penny stocks, Mr. Canard is also involved in initial public offerings," James said. "They're called IPO's in the financial world. When a private company wants to go public and sell stock they arrange an IPO. Investment bankers like Mr. Canard find investors and set up the initial sale of stock. Mr. Canard confines himself to low priced LBO's - penny stocks. He has two offices: his main office in the heart of the Financial District, and a branch office on the fringes."

"There is nothing wrong with that," I said.

"No, but it is the way Mr. Canard treats his clients that is worrisome. After he arranges an IPO, he pressures the investors who initially purchased the stock to sell it back to him when it reaches some higher price. His branch office simultaneously pressures other clients into buying that same stock at an



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even higher price. Of course, these investors are unaware of the simultaneous buying and selling.

"For example, Client A buys a stock at \$1.00 a share. Mr. Canard pressures them into selling the stock back to him when it reaches \$1.50 a share. At the same time, his branch office pressures Client B into buying the same stock for \$2.00 a share based on predictions that it will rise to \$3.00 a share. Since it has already risen fifty cents a share in a very short time it appears to be a good investment to Client B. Client B buys at \$2.00 a share and Mr. Canard makes a tidy 50¢ a share profit on the transaction."

"But what if the stock doesn't reach \$1.50?"

"Through some clever manipulations, Mr. Canard ensures that it always does."

"Oh, I see. And the prediction that it will rise to \$3.00?"

"Fabricated by Mr. Canard."

"Does it ever reach \$3.00 a share?"

"Seldom."

"At least those who initially purchased the stock at \$1.00 come out all right," I said. "They make 50¢ a share selling it back to Mort."

"Well, not exactly. Mr. Canard then pressures them into using their profits to invest in other stock. They become the next victims, the next Client B."

"How unsporting."

"Very."



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"But still, if we're talking of only pennies a share..."

"Do not be misled, sir. Often millions of shares trade hands. And then there are those who put their entire savings into penny stocks and end up with nothing."

"I get the point. Well done, James."

"Thank you, sir."

I sat back in my chair and took another sip of Bass Ale. The situation soon became very clear.

"James, I know how to get Pierre out of his chocolate mess."

"Very good, sir."

\* \* \*

Do you remember Jacob Jepson? He was that pork chop eating, Cadillac driving, real estate scam chap. I remembered him well. And I was sure he would remember me. After what had happened in Nevada City I had a hunch he wouldn't be too happy to see me. I was right. My hunches usually are. Fortunately, James was with me.

"What are you doing here?" Jepson growled.

"Why aren't you mining gold in Nevada City?" I asked. I'll admit that it wasn't the most tactful opening line.

He glared at me.

"I don't know where that prospector got his gold," he said. "But it wasn't from your land. You sold me a bill of goods and made me buy back the land I



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had already sold. And what for? Nothing. I should have sued you. In fact, I still might. You misrepresented that property."

"I didn't make you buy the land. You were greedy. And I don't think you'll sue me. You and Davidson were the first to misrepresent the land. I don't think you're stupid enough to incriminate yourself."

Jepson took on the look of an irate monkey. James kept a close watch on him.

"What did you come here for?" Jepson asked. "Have some more land to sell?"

"This is no time for sarcasm, Jepson. No, no more land."

"Then why don't you leave. You've cost me enough money already."

"I have a way for you to get your money back."

"Ha! That's a laugh. You're the one who made me lose it in the first place!"

"Your greed made you lose it, not me."

"You cheated me."

"Like you had cheated the others. But let's let bygones be bygones. I can get your money back for you if you're interested."

"Why should I trust you? If you didn't have your goon with you I'd toss you out of my office."

He looked at James. James raised his eyebrows but remained cool.

"Just listen to my idea. Being a businessman, even a crooked one, you'll appreciate it."



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He stared at me.

"I think you should form another company," I said. "Form a company to mine the gold on your Nevada City property."

"There ain't no gold on that property."

"You know that and I know that but no one else does."

"What are you talking about?"

"I know an investment banker in San Francisco who would arrange an initial public offering of your company's stock without asking any questions. His name is Mort Canard. Here's his card. When you get the money from the initial offering you can leave the country like you were planning to do after you sold that worthless land."

"I wasn't going to do that," Jepson snapped.

"Of course not," I smiled. "Now what about this IPO?"

"You've got a big mouth. I shouldn't listen to a word you say." Jepson scratched his chin. He was thinking. He was mad but he was thinking.

"You've got to admit, it's a good idea."

"Sounds plausible. If it was anybody but you I'd probably go for it. How can I trust you? What are you getting out of this?"

"Satisfaction."

Jepson stared at me.

"What's your game?" he asked. "You get your kicks out of making people lose money?"

"I get my kicks out of justice," I said.



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"Justice? There ain't no justice in this world."

"I'm offering you a chance to get your money back. That's justice. More justice than you deserve."

"I don't trust you. You're trying to play me for the fool again. Well, you won't do it this time."

"Listen, Jepson. You've got no money, just acres of worthless land. There's no reason to play you for a fool. You've got nothing to lose. I can't make a cent off of you."

He looked at me for a long time. He was hungry and still greedy.

"It's a good scheme," he said. "I still don't trust you, but I'll admit it's a good scheme."

"Just start a company," I said. "Make up some impressive records. You're good at that. I'll take care of the rest. Oh, and insist on a firm underwriting from Canard. That will minimize your risk."

According to James, a "firm underwriting" represents a very high level of commitment from the investment banker. The banker uses his own money to actually buy the stock from the issuing company. If the IPO is a flop and the banker doesn't sell all the stock at the initial offering price then he's stuck with it and has to try to sell the shares at a lower price. All very bad for his profits. On the other hand, if the IPO takes off...

"I don't know," Jepson said. "You put a bad taste in my mouth."

"It's your choice. You can make some money or you can stay broke. Once the lawsuits against Davidson Development and your other bogus



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companies are settled you'll end up in jail unless you flee the country. Life abroad would certainly be more comfortable if you had some money."

Jepson's porcine face hardened. He pointed a steady finger at me.

"If you double-cross me this time I'll kill you," he said.

\* \* \*

I will admit to you that finance was becoming more exciting than I ever thought possible. Rather sporting, actually. I'm far from an expert in the field, but I'm a fast learner. James, it seems, knows considerably more.

Exactly twenty days after my visit to Jepson I received a call from Mort (it takes twenty days for the Securities and Exchange Commission to approve a new stock issue - Mort was a real pro).

"Churchill, I have an opportunity for you," Mort said.

"You do?"

"Yes. I'm about to place an IPO for a company called Western Mineral Development. They mine precious metals, mainly gold. The initial price will be \$5.00 a share, a little higher than I usually deal with, but I see it hitting \$10.00 a share in no time at all. It's going to be a very hot stock. Are you interested?"

"It sounds risky," I said.

"Well, there's always a little risk. That's how big money is made. Of course, if you're not interested in big money..."

"I didn't say that."

"Good. Now why don't you come by? I'm in my main office and I'll be here all day."



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"All right, I'll see you this afternoon."

"Good."

\* \* \*

"Pierre, my friend, we're going to buy some stock," I slapped the old boy on the back.

"We are?" He looked at me as if he was wearing spectacles, but he wasn't.

"Yes."

"But I don't have any money," he said.

"Don't worry, I'll lend you some. You don't want to miss out on this investment."

"Really?"

"Yes. We're going to visit Mort this afternoon and invest in a new company called Western Mineral Development."

"Is it a solid investment?"

"It's worth its weight in gold," I said.

\* \* \*

"Is that your Rolls Royce?" Mort asked, stretching his neck so he could see out of his ground floor window.

James had just deposited us at Mort's main office. I've said it before and you know I'll say it again: in my opinion the 1963 Rolls Royce Silver Cloud III is the most beautiful motorcar in the world. What else would one drive to the Financial District?



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"Yes," I said. "That's my Silver Cloud."

Mort's jaw assumed a predatory pose.

"Very good," he said. It was only then that he noticed Pierre. It gave him quite a shock. "Pierre, what are you doing here?"

"I hope you don't mind," I said. "But I told him about Western Mineral Development. He wants in on it too."

"Really?" Mort scratched his chin. It was still predatory but slightly softened. "Do you have any money to invest?" he said to Pierre.

"A little," Pierre said.

"Well," Mort clapped his hands together. "I'm glad both of you came to see me. I'll make it worth your while."

"I'm sure you will," I said. "How many shares are available?"

"Here's the prospectus." Mort handed me the preliminary description of the Western Mineral Development IPO. It was a fine piece of work. Jepson had outdone himself on this one.

"This is a red herring," I said.

Mort looked at me.

"You are a savvy investor, aren't you?" he said. His eyes had become black marbles.

"What's a red herring?" Pierre asked. His eyes shot blanks and blinked a lot.



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"A red herring is a document that is given to potential investors prior to Securities and Exchange Commission approval," I said. "The catch is that it may contain incomplete information."

"Don't worry, Churchill. The final prospectus is identical to this one. I haven't had time to print a new version. You don't want to wait do you? You'll have to act fast if you want to make big money on this one."

I pretended to study the red herring carefully.

"Let's see," I said. "Two hundred thousand shares are available."

"Yes," Mort said. "How many would you like?" His smile mimicked his jaw and became, you guessed it, predatory.

"One hundred thousand," I said.

Mort's body jerked backward as if an eel had crawled up his leg. He swallowed hard and loosened his tie.

"And I'll take twenty-five thousand," Pierre said. His mouth was so dry he could hardly speak.

"Twenty-five thousand?" Mort said. "That'll take a lot of money, Pierre. Where are you going to get it?"

I leaned over Mort's desk and spoke in a lowered voice.

"I'm giving him a bridge loan to cover the initial cost of his investment. If this stock's as hot as you say it is Pierre will be able to pay me back without any problem. And I'll make a little bit of interest on the bridge loan." I winked at Mort.



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"Churchill, I like your style," he smiled. "Of course, I will have to check your banking references, but if you own a Rolls Royce then I'm sure everything will be in order."

I smiled.

"Have you ever handled an IPO this big?" I asked.

"No, this is my biggest." There was a sudden resemblance between Mort and Jacob Jepson hunched over a pork chop.

"Do you have the resources to handle it?" I asked.

"Don't worry, Churchill. I know my business. Now let's celebrate our transaction with a drink."

\* \* \*

Timing truly is everything in this world. Perfect execution depends on perfect timing. When it comes to finance one must know the proper time to buy and the proper time to sell. It also helps to be in the right place at the right time. Both places, actually.

James took us back to Pierre's shop then immediately left for Mort's branch office.

"Where's James going?" Pierre asked.

"He's going to buy some stock."

"Why isn't he going to buy it from Mort?"

"He is."

Poor Pierre was confused. Finance really isn't his forte.

"But Mort's office is in the other direction. Where is he going?"



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"He's going to Mort's branch office."

Pierre's cheeks bulged in thought. He shook his head and went back to mixing a batch of chocolate. He tasted some and frowned.

"No good?" I asked.

"It's that diluted Valrhona Guanaja 1502."

"You won't have to do that once this stock deal goes through," I said.

"I've got to be prepared in case it doesn't. And the Frenchmen are arriving this afternoon. They're bound to find out what I'm doing. I'll be ruined. My chances of joining the *Club* will be zilch."

"Would you like me to pick them up at the airport?" I asked. "A Rolls Royce always makes a good impression."

"Winston, that would be super!"

I tasted a small amount of his diluted chocolate.

"Awful, isn't it?" he said.

I nodded. It wasn't that bad.

"Can I have some?" I asked.

"If you really want it," he said. He looked at me oddly.

"I do."

He poured some chocolate into a mold, let it harden, wrapped it in foil, and placed it into a Valrhona Guanaja 1502 package. Then the telephone rang.

"Hello," Pierre answered. "Oh, it's you, Mort. Yes, Winston's here with me." He covered the receiver with his hand. "It's Mort," he said to me. "Things



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are happening with Western Mineral Development. The stock has just hit \$7.10. He wants us to sell it back to him."

"Tell him we'll sell when it hits \$10.00," I smiled.

Pierre did as he was told and hung up.

"Now what do we do?" Pierre asked.

"Wait."

"What for?"

"For the stock to hit \$10.00."

"Do you really think it will?"

"I'm positive"

"When?"

"Soon."

Mort called again ten minutes later. He asked for me.

"I can't believe it, Churchill," Mort said. "Western Mineral is on fire. I've never seen anything like it. It just reached \$9.00 a share but I think you should sell now before everyone else begins to take profits. Don't take any chances. It's close enough to \$10.00. Take your profit now."

"I suppose you're right," I said. "We'll sell."

"Good," Mort said. "You're making a good move. I'll buy the stock back from you. You'll get your money quicker that way."

"What will you do with the stock?" I asked.



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"I'll sell it to someone else," Mort said. "I may not be able to get \$9.00 a share for it but I'll make money off the commission. The important thing is for you and Pierre to take your profits."

"Yes, you're right," I said.

"Of course, we'll have to put your new profits to good use."

"I'm sure we'll find something."

"Yes, I'll help you find a good home for your money," Mort said. "I'll talk to you about it later. Goodbye, Churchill."

"Goodbye, Mort."

I hung up the phone and turned to Pierre.

"You now have one hundred thousand dollars, Pierre," I said. "Less the interest you owe me on your loan."

"What? I have how much?" The poor boy looked rather dazed. The weight of his lower lip pressed his jaw toward the ground.

"One hundred thousand," I said.

"A hundred thousand?" he mumbled. "I can't believe it. I really have that much money?"

"Yes, but don't spend it yet. You're going to need it."

"I am?"

\* \* \*

"James, is the Rolls ready? We've got to pick up the Frenchmen."

"Yes, sir."



*"Style, you either have it or you don't, and if you have it you have it all the time."*

Have you ever noticed how Rolls Royces are allowed to double-park at airports? No, you probably haven't. Well, it's very impressive. James stayed with the Rolls while I went to greet our French visitors. You can always tell a Frenchman by the grandiose way in which he walks.

"Pierre Lupo sent me to greet you," I said to one of them.

The men looked at each other.

"That was very kind of heem," one of them said.

We shook hands like statesmen.

"My name is Winston Churchill," I said.

They looked at each other, muttered something in French, then turned toward me. I think they were a bit astounded.

"Weenston Churcheel?"

"No relation," I said.

"I am Claude Jambon."

"And my name is Georges Cochon."

"Pleased to meet you," I said.

They collected their luggage and I led them outside. James sprung into action and opened the rear door for them. They were quite impressed. Rightly so. My Rolls is impeccable and James is a first rate chauffeur.

"Beautiful automobeel," Claude said.

"Thank you," I beamed.

James smoothly placed the luggage into the boot and took his place behind the wheel. I sat in the front passenger seat - not a place I particularly



"Style, you either have it or you don't, and if you have it you have it all the time."

care to be, but at times one must make sacrifices. Our guests were perfectly content in the luxurious back seat. They said something to each other in French that I couldn't understand but it seemed to me to be complimentary.

I took out the chocolate Pierre had given me, unwrapped it and put a piece into my mouth. The Frenchmen watched carefully. They couldn't sit still.

"Would you like some chocolate?" I asked.

"But of course!" they said in unison.

I held out two pieces. They were wrapped in gold foil and covered with black paper with a red triangle in the lower left corner.

"Valrhona Guanaja 1502!" Claude said, reading the label. "*Monsieur* Churcheel, your taste in chocolate is *tres bon*."

"Thank you," I said.

Each of them took a piece and adroitly unwrapped it. Claude sniffed his piece and a troubled look crossed his face. Then he tasted it.

"*Monsieur* Churcheel, this is not Valrhona Guanaja 1502!"

Georges tasted his piece of chocolate and nodded so emphatically I thought his head would fall off. It didn't.

"Really?" I said.

"Where did you get this chocolate?" Claude demanded.

"From Pierre Lupo. Why, is something wrong?"



"Style, you either have it or you don't, and if you have it you have it all the time."

"Wrong? It is a crime to sell this, this," he pointed to the chocolate in his hand, "this dirt as Valrhona Guanaja 1502. We shall have stern words for *Monsieur Lupo*."

The two Frenchmen remained quiet with their arms folded for the remainder of the trip. James eased the Rolls to a stop in front of Pierre's shop and opened the rear door. The Frenchmen emerged and marched into the shop. I followed.

"Gentlemen!" Pierre smiled. He offered his hand to them.

"What is the meaning of this?" Claude demanded immediately.

"What are you talking about?" Pierre asked. The poor boy was a bit stunned. It was not the kind of greeting he had expected from the French delegation.

"This." Claude tossed the chocolate I had given him onto the counter.

Pierre looked at it and knew immediately what had happened.

"Winston, you gave them some of that chocolate!" he said.

"Sorry, old sport."

Suddenly, Mort Canard burst into the shop. He looked like a man trying to avoid a runaway train.

"Pierre, how much money does the store have?" he asked.

Poor Pierre. Life was becoming far too complicated.

"Not much, really," Pierre answered. "Why?"

"I need money. Lots of it." Mort paced through the shop. The Frenchmen watched him as if he were a windup toy.



*"Style, you either have it or you don't, and if you have it you have it all the time."*

"What happened?" I asked.

"I've been had. That Western Mineral Development IPO was all a scam. It turns out there is no Western Mineral Development. It was all a fake. Those financial reports, everything."

"It's a good thing we sold," I said.

"Good for you, bad for me. After I bought the stock from you and Pierre, my other office sold it to another investor. That investor must have been part of the scam because his line of credit turned out to be phony. I found that out too late. Now I'm stuck owing you and Pierre the money for the shares I bought from you. I also bought back shares from other investors. Now I owe them, too. And I'm out the money that I was supposed to receive from this other investor. The man behind Western Mineral Development has, of course, disappeared. So, I need money. Lots of it. This was the biggest deal I've ever done. I don't have the cash reserves to cover it. I'm ruined if I don't get some money."

"I'm sorry, Mort, but the shop account doesn't have much in it," Pierre said. "Maybe a couple of thousand at the most."

"That won't do. I'm ruined." The red skin over his jaw turned pale.

"Perhaps not," I said.

"What do you mean?" He perked up like an expectant puppy.

"I think perhaps we would be willing to buy your share of this shop with the profits you owe us from the stock deal."



*"Style, you either have it or you don't, and if you have it you have it all the time."*

I looked at Pierre. Mort stared at us. Pierre blinked. Yes, the financial world can make one dizzy.

"I'd lose the tax breaks from this business if I sold it," Mort argued.

"You'll lose both businesses if you don't," I said.

Mort frowned. He ran his fingers over his jaw. His skin returned to its natural red hue.

"Damn it, Winston, you're right," he said. "I don't have a choice. Would you really be willing to buy my share of the shop?"

"What do you say, Pierre?" I asked.

Pierre nodded.

"Then it's a deal," Mort said. "I'll draw up the papers this evening. We can sign them in the morning." Mort let out a deep breath and left the shop.

"Did you have something to do with all this, Winston?" Pierre asked after he had recovered his senses.

"I may have had a hand in the affair," I said.

"What happened to that Western Mineral company?" Pierre asked.

"The man behind it should be behind bars by now. I took the liberty of informing the authorities."

"What about this other man, the one who bought the stock but didn't pay for it?"

*"Monsieur Lupo,"* Claude interrupted. "What about this chocolate?"



"Style, you either have it or you don't, and if you have it you have it all the time."

"I can explain that," I said. "The man who just left here was the former owner of this shop. He was responsible for this imitation Valrhona Guanaja 1502. Pierre discovered it and has just bought the shop from him in order to halt the sale of the imitation chocolate and to preserve the purity and integrity of Valrhona Guanaja 1502."

Claude stepped back and raised his head.

"What a noble thing to have done," he said. He then kissed Pierre on each cheek. "There can be no question now of your becoming a member of *Le Club des Croqueurs de Chocolat*."

Pierre nearly fainted. I gave my regards to the Frenchmen and returned to the Rolls.

"Everything concluded satisfactorily, sir?" James asked.

"Indeed. I'd say everyone got their just desserts. Home, James."