

# The Adventure of the Beryl Coronet



Alexander Holder, a prominent banker and member of society, was in his office when a noble, perhaps even royal visitor, was announced.

The visitor sought to borrow £50,000 from the bank and offered an extremely valuable public possession, the Beryl Coronet, as collateral for the loan.

Stifling his misgivings, Holder made the loan.

But he was uneasy about leaving the Coronet in his office safe, so he took it home with him where he incautiously mentioned it to his family at supper but resisted their pleas to look at the Coronet.

That very night, at the darkest hour, Alexander Holder heard stealthy footsteps in the room outside his bedchamber.

Quietly looking into the anteroom, he saw to his horror that his wastrel son Arthur, who was in debt for gambling, apparently twisting the precious Coronet as if to remove some of the thirty-nine rare and costly beryls it contained.



A corner of the Coronet containing three beryls had indeed been broken off and was not to be found despite diligent searching.

Beside himself with grief and apprehension over the scandal that would erupt across England when this misfortune became public knowledge, Alexander Holder turned his own son over to the police and sought Holmes' assistance in the matter.

When Holmes spied the well-dressed Holder running down the slippery street, he rubbed his hands in expectation of a new client.

Was he welcoming an impending relief from not having any cases at hand or was this another expression of his greed because the client's appearance fairly shouted "Money!"?

And if Holder was in such an almighty hurry to consult Holmes, why did he take such great (and time-consuming) care to be properly dressed?

How could anyone, even a member of the royal family, pledge a public possession like the Coronet as security for a loan?

The British royals have the use of such baubles but do not own them.

And how did the client sneak it out of the Tower of London, in which such things are kept under guard, lock, and key?

In previous discussions of "The Adventure of the Beryl Coronet", it has been argued that from Holder's perspective the Coronet was excellent security because he knew the borrower would redeem it at first opportunity.

But would the law of that period have recognized a claim for £50,000 by Holder against the Coronet if the borrower defaulted?

And how much interest might Holder have charged? (I'm sure that there were usury laws in effect even though the borrower left Holder a "blank cheque" in that respect.)

Would it have been legal for Mary Holder to marry Arthur Holder since they were first cousins?

Also, note that Mary Holder was 24 at the time of this adventure and was considered “not so very young” by her uncle.

This was an apparent reference to the fact that she was as yet unmarried.

At what age did a Victorian woman begin to be looked upon as a “not so very young” spinster?

Did Holmes really pay the fence £3,000 for the missing gems, or did he inflate the price to milk Holder a little more?

After all, Holmes had to advance the cash (no self-respecting fence would accept a check) out of his own pocket, and he was “a poor man” (PRIO).

Surely, Alexander Holder did not propose to return the Coronet to his noble client in damaged condition.

He would have needed an expert jeweler to repair this “magnificent example of the jeweler’s art.”

How could he have done so without risking public exposure of the situation?

Could he have had it repaired in the short time left until his client returned to repay the loan and reclaim the Coronet?