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Opening extract from

Luxe

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Prologue

On the morning of October 4, 1899, Elizabeth Adora Holland – the eldest daughter of the late Mr Edward Holland and his widow, Louisa Gansevoort Holland – passed into the kingdom of heaven. Services will be held tomorrow, Sunday the eighth, at 10 a.m., at the Grace Episcopal Church at No. 800 Broadway in Manhattan.

—FROM THE OBITUARY PAGE OF THE *NEW-YORK NEWS OF THE WORLD GAZETTE*, SATURDAY, OCTOBER 7, 1899

IN LIFE, ELIZABETH ADORA HOLLAND WAS KNOWN not only for her loveliness but also for her moral character, so it was fair to assume that in the afterlife she would occupy a lofty seat with an especially good view. If Elizabeth had looked down from that heavenly perch one particular October morning on the proceedings of her own funeral, she would have been honoured to see that all of New York's best families had turned out to say goodbye.

They crowded Broadway with their black horse-drawn carriages, proceeding gravely towards the corner of East Tenth Street, where the Grace Church stood. Even though there was currently no sun or rain, their servants sheltered them with great black umbrellas, hiding their faces – etched with shock and sadness – from the public's prying eyes. Elizabeth would have approved of their sombreness and also of their indifferent attitude to the curious workaday people pressed up to the police barricades. The crowds had come to wonder at the passing of that perfect eighteen-year-old girl whose

glittering evenings had been recounted in the morning papers to brighten their days.

A cold snap had greeted all of New York that morning, rendering the sky above an unfathomable grey. It was, Reverend Needlehouse murmured as his carriage pulled up to the church, as if God could no longer imagine beauty now that Elizabeth Holland no longer walked His earth. The pallbearers nodded in agreement as they followed the reverend onto the street and into the shadow of the Gothic-style church.

They were Liz's peers, the young men she had danced quadrilles with at countless balls. They had disappeared to St Paul's and Exeter at some point and then returned with grown-up ideas and a fierce will to flirt. And here they were now, in black frock coats and mourning bands, looking grave for perhaps the first time ever.

First was Teddy Cutting, who was known for being so lighthearted and who had proposed marriage to Elizabeth twice without anyone taking him seriously. He looked as elegant as always, although Liz would have noted the fair stubble on his chin – a telltale sign of deep sorrow, as Teddy was shaved by his valet every morning and was never seen in public without a smooth face. After him came the dashing James Hazen Hyde, who had just that May inherited a majority share of the Equitable Life Assurance Society. He'd once let his face linger near Elizabeth's gardenia-scented neck and

told her she smelled better than any of the mademoiselles in the Faubourg Saint-Germain. After James came Brody Parker Fish, whose family's town house neighboured the Hollands' on Gramercy Park, and then Nicholas Livingston and Amos Vreewold, who had often competed to be Elizabeth's partner on the dance floor.

They stood still with downcast eyes, waiting for Henry Schoonmaker, who emerged last. The refined mourners could not help a little gasp at the sight of him, and not only because he was usually so wickedly bright-eyed and so regularly with a drink in hand. The tragic irony of Henry appearing as a pallbearer on the very day when he was to have wed Elizabeth seemed deeply unfair.

The horses drawing the hearse were shiny black, but the coffin was decorated with an enormous white satin bow, for Elizabeth had died a virgin. What a shame, they all whispered, blowing ghostly gusts of air into one another's ears, that an early death was visited on such a very *good* girl.

Henry, his thin lips set in a hard line, moved towards the hearse with the other pallbearers close behind. They lifted the unusually light coffin and stepped towards the church door. A few audible sobs were muffled into handkerchiefs as all of New York realized they would never again look on Liz's beauty, on her porcelain skin or sincere smile. There was, in fact, no Liz, for her body had not yet been recovered from the

Hudson River, despite two days of dragging it, and despite the handsome reward offered by Mayor Van Wyck.

The whole ceremony had come on rather quickly, in fact, although everyone seemed too shocked to consider this.

Next in the funeral cortege was Elizabeth's mother, wearing a dress and a veil in her favourite colour. Mrs Edward Holland, née Louisa Gansevoort, had always seemed fearsome and remote – even to her own children – and she had only become harder and more intractable since her husband's passing last winter. Edward Holland had been odd, and his oddness had only grown in the years before his death. He had, however, been the eldest son of an eldest son of a Holland – a family that had prospered on the little island of Manhattan since the days when it was called New Amsterdam – and so society had always forgiven him his quirks. But in the weeks before her own death, Elizabeth had noticed something new and pitiable in her mother as well. Louisa leaned a little to the left now, as though remembering her late husband's presence.

In her footsteps was Elizabeth's aunt Edith, the younger sister of her late father. Edith Holland was one of the first women to move prominently in society after a divorce; it was understood, though not very much discussed, that her early marriage to a titled Spaniard had exposed her to enough bad humour and drunken debauchery for a whole lifetime. She went by her maiden name now, and

looked as aggrieved by the loss of her niece as if Elizabeth had been her own child.

There followed an odd gap, which everyone was too polite to comment on, and then came Agnes Jones, who was sniffling loudly.

Agnes was not a tall girl, and though she appeared well dressed enough to the mourners still pressing against the police line for a better look, the black dress she wore would have been sadly familiar to the deceased. Elizabeth had worn the dress only once – to her father's funeral – and then passed it down. It had since been let out at the waist and shortened at the hem. As Elizabeth knew too well, Agnes's father had met with financial ruin when she was only eleven and had subsequently thrown himself off the Brooklyn Bridge. Agnes liked to tell people that Elizabeth was the only person who had offered her friendship in those dark times. Elizabeth had been her *best* friend, Agnes had often said, and though Elizabeth would have been embarrassed by such exaggerated statements, she wouldn't have dreamed of correcting the poor girl.

After Agnes came Penelope Hayes, who was usually said to be Elizabeth's *true* best friend. Elizabeth would indeed have recognized the distinct look of impatience she wore now. Penelope never liked waiting, especially out of doors. One of the lesser Mrs Vanderbilts standing nearby recognized that look as well, and made a virtually inaudible cluck. Penelope,

with her gleaming black feathers, Egyptian profile, and wide, heavily lashed eyes, was much admired but not very generally trusted.

And then there was the fact – uncomfortable to all assembled – that Penelope had been with Elizabeth when her body disappeared into the cold waters of the Hudson. She had, everybody knew by now, been the last person to see Elizabeth alive. Not that they suspected her of anything, of course. But then, she did not look nearly haunted enough. She wore a cluster of diamonds at her throat and, on her arm, the formidable Isaac Phillips Buck.

Isaac was a distant relation of the old Buck clan – so distant that his lineage could never be proved or disproved – but he was still formidable in size, two heads taller than Penelope and robust at the middle. Liz had never cared for him; she had always harboured a secret preference for doing what was practical and right over what was clever and fine. Isaac had never seemed to her like anything more than a taste-monger, and indeed, the gold cap now on his left canine tooth matched the watch chain that extended from under his coat to his trouser pocket. If that lesser Mrs Vanderbilt standing nearby had said aloud what she was thinking – that he looked more flashy than aggrieved – he likely would have taken it as a compliment.

Once Penelope and Isaac passed, the rest of the crowd

followed them into the church, flooding the aisle with their black garb on the way to their familiar pews. Reverend Needlehouse stood quietly at the pulpit as the best families of New York – the Schermerhorns and Van Peysers, the Harrimans and Bucks, the McBreys and Astors – took their seats. Those who could no longer stop themselves, even under that lofty ceiling, began to whisper about the shocking absence.

Finally, Mrs Holland gave the reverend a brusque nod.

'It is with heavy hearts –' Reverend Needlehouse began. It was all he managed to say before the arched door to the church went flying open, hitting the stone wall with a resounding bang. The ladies of New York's polite class itched to turn and look, but of course decorum forbade it. They kept their elaborately coiffured heads facing forward and their eyes on Reverend Needlehouse, whose expression was not making that effort any easier.

Hurrying down the aisle was Diana Holland, the dearly departed's little sister, with a few shining curls coming loose from under her hat and her cheeks pink from exertion. Only Elizabeth, if indeed she could look down from heaven, would have known what to make of the smile disappearing from Diana's face as she took a seat in the first pew.



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COSTUMES ARE REQUIRED

'THEY HAVE ALL BEEN ASKING FOR YOU,' LOUISA Holland told Elizabeth, quietly but firmly.

Elizabeth had spent eighteen years being groomed as her mother's prized asset and had become, among other things, an expert interpreter of her tones. This one meant Elizabeth was to return to the main ballroom and dance with a partner of her mother's choosing at once, most likely a young man of enviable, if slightly inbred, lineage. Elizabeth smiled apologetically at the girls she had been sitting with – Annemarie D'Alembert and Eva Barbey, whom she had met that spring in France and who were both dressed as courtesans from the Louis XIV era. Elizabeth had just been telling them how very far away Paris seemed to her now, though she had only stepped off the transatlantic steamer and back onto New York soil early that morning. Her old friend Agnes Jones had been perched on the ivory-and-gold striped damask love seat as well, but Elizabeth's younger sister, Diana, was nowhere to be seen. Most likely because she suspected that her behaviour was

being monitored, which, of course, it was. Elizabeth's irritation at the persistent childishness of her younger sister flared up, but she quickly banished the feeling.

After all, Diana hadn't enjoyed the formal cotillion debut that Elizabeth had two years ago, just after her sixteenth birthday. For the elder Holland sister there had been a year with a finishing governess – she and Penelope Hayes had shared her, along with various tutors – and lessons in comportment, dance and the modern languages. Diana had turned sixteen last April with no fanfare during Elizabeth's time abroad. The family had still been in mourning for their father, and a big to-do had not seemed appropriate. She had simply started attending balls with Aunt Edith in Saratoga during their summer stay there, so she could hardly be held responsible for seeming a little rough.

'I'm sure you are sorry to leave your friends,' Mrs Holland said, steering her daughter from the feminine hush of the parlour and into the main ballroom. Elizabeth, in her shepherdess's costume of white brocade, looked especially bright and especially tall next to her mother, who was still wearing her widow's black. Edward Holland had passed away at the beginning of that year, and her mother would be in formal mourning for another year at least. 'But you seem to be the young lady most in demand for waltzes tonight.'

Elizabeth had a heart-shaped face with delicate features

and an alabaster complexion. As a boy who would not enter the Richmond Hayeses' ballroom that evening once told her, she had a mouth the size and shape of a plum. She tried to make that mouth smile appreciatively now, even though she was concerned by her mother's tone. There was a new, unsettling urgency in Mrs Holland's famously steely presence that Elizabeth had noticed almost as soon as she'd departed from that great ship. She had been gone since her father's burial nine months ago, and had spent all of spring and summer learning wit in the salons and how to dress on the Rue de la Paix and allowing herself to be distracted from her grief.

'I've already danced so many dances tonight,' Elizabeth offered her mother.

'Perhaps,' she replied. 'But you know how very happy it would make me if one of your partners were to propose marriage to you.'

Elizabeth tried to laugh to disguise the despair that comment raised in her. 'Well, you are lucky I'm still so young, and we have years before I even have to begin picking one of them.'

'Oh, no.' Mrs Holland's eyes darted around the main ballroom. It was dizzying, with its frosted-glass dome ceiling, frescoed walls and gilt mirrors, situated as it was at the centre of a warren of smaller but equally busy and decadent rooms. Great potted palm trees were set up in a ring close to the walls, shielding the ladies at the room's edge from the frenetic

dancers gliding across the tessellated marble floor. There appeared to be four servants to every guest, which seemed ostentatious even to a girl who had spent the last two seasons learning to be a lady in the City of Light. 'The one thing we do not have is time,' Mrs Holland finished.

Elizabeth felt a nerve tingle up her spine, but before she could prod her mother about what *that* meant, they were at the perimeter of the ballroom, close to where their friends and acquaintances waltzed, nodding hello to the lavishly outfitted couples gliding across the dance floor.

They were the Hollands' peers, only seventy or so families, only four hundred or so souls, dancing as though there would be no tomorrow. And, indeed, tomorrow would probably pass them by while they slept under silken canopies, waking only to accept pitchers of ice water and shoo away the maid. There would be church, of course, but after an evening so glittering and epic, the worshippers would surely be few. They were a society whose chief vocations were to entertain and be entertained, punctuated occasionally by the reinvestment of their vast fortunes in new and ever more lucrative prospects.

'The last man to ask for you was Percival Coddington,' Mrs Holland told Elizabeth as she positioned her daughter next to a gigantic rose-coloured marble column. There were several such columns in the room, and Elizabeth felt sure that

they were meant to impress as much as to support. The Hayes family, in building their new home, seemed to have seized on every little architectural feature as an opportunity for grandeur. 'Mr Coddington inherited his father's entire estate this past summer,' her mother went on, 'as you well know.'

Elizabeth sighed. The warm thought of the one boy she knew would not be at the Hayeses' costume ball that evening could not have made the looming prospect of Percival Coddington any less appealing. She had known Percival since they were children, when he was the kind of boy who avoided human contact in favour of intentionally harming small animals. He had grown into a man of welling pores and frequent snorts and was known as an obsessive collector of anthropological artefacts, although he himself was too weak-stomached ever to travel on an explorer's ship.

'Stop,' scolded her mother. Elizabeth blinked. She hadn't thought she'd betrayed any emotion. 'You would not be so complaining if your father were here.'

The mention of Mr Holland caused Elizabeth's eyes to well, and she felt herself softening to her mother's cause.

'I'm sorry,' Elizabeth answered, trying to keep her voice level. She felt the dryness in her throat that always preceded tears and willed them away. 'It's just that I wonder if the accomplished Mr Coddington will even remember me when I have been so long away.'

Mrs Holland sniffed as the Misses Wetmore, who were one and three years older than Elizabeth, passed. 'Of course he remembers you. Especially when the alternative is girls like *them*. They look as if they were dressed by the circus,' Mrs Holland commented coldly.

Elizabeth was trying to think of something nice to say about Percival Coddington, and missed what her mother said next. Something about someone being vulgar. Just as her mother pronounced the word, Elizabeth noticed her friend Penelope Hayes on the second-floor mezzanine. Penelope was wearing a ruffled, poppy-coloured gown with a low bodice, and Elizabeth couldn't help but feel a little proud to see her friend looking so stunning.

'I shouldn't even have dignified this ball with my presence,' Mrs Holland went on. There was a time when she would not have so much as called on the upstart Hayes women, despite her husband's having accepted a hunting invitation from Jackson Pelham Hayes once or twice, but society's opinion had moved on without her and she had recently begun acknowledging them. 'The papers will report that I condone this sort of tacky display, and you know what a headache that will give me.'

'But you know it would have been a bigger scandal if we hadn't come.' Elizabeth extended her long, slender neck and gave her friend up above a subtle, knowing smile. How

she wished she were with her instead, laughing at the poor girl whose bad luck had forced her to dance with Percival Coddington. Penelope, gazing down, let one darkly made-up eyelid fall – her signature slow, smouldering wink – and Elizabeth knew that she was understood. 'And anyway,' Elizabeth added, turning back to her mother, 'you know you never read the papers.'

'Right,' her mother agreed. 'I don't.' Then she jutted the one feature she shared with her daughter – a small, dimpled nub of a chin – as Elizabeth offered the subtlest shrug to her best friend on the mezzanine.

They had become friends during that period in her early teens when Elizabeth was most interested in what it meant to be a young lady of fashion. Penelope had shared that interest, though she was ignorant of the rules of the society she so deeply wished to be a part of. Elizabeth, who was only just beginning to care about all those rules, had cultivated her as a friend anyway. She had quickly discovered that she liked being around Penelope – everything seemed sharper and fizzier in the company of the young Miss Hayes. And soon enough Penelope had become a deft player of society's games; Elizabeth could think of no one better to have at her side during an evening's entertainment.

'Oh, look!' Mrs Holland's voice rang out sharply, bringing Elizabeth's focus back to the ballroom floor. 'Here is Mr Coddington!'

Elizabeth put on a smile and turned to the inevitable fact of Percival Coddington. He attempted a bowlike gesture, his glance darting across the low-cut square of her bodice. Her heart sank as she realized that he was dressed as a shepherd, in green jodhpurs, rustic boots and colourful braces. They *matched*. His hair was slicked back and long at the neck, and he breathed audibly through his mouth as Elizabeth waited for him to ask her to dance.

A moment passed, and then her mother singsonged, 'Well, Mr Coddington, I have brought her to you.'

'Thank you,' he coughed out. Elizabeth could feel his eyes lingering on her uncomfortably, but she kept herself upright and smiling. She was, by training, a lady. 'Miss Holland, will you dance?'

'Of course, Mr Coddington.' She raised her hand so that he could take it. As his damp palm pulled her through the crowd of costumed dancers, she looked back to smile reassuringly at her mother. She could at least have the gratification of seeing her pleased.

Instead, she saw her mother greeting two men. Elizabeth recognized the slender figure of Stanley Brennan first, who had been her father's accountant, and then the imposing figure of William Sackhouse Schoonmaker, patriarch of the old Schoonmaker clan, who had made a second fortune in railroads. His only son, Henry, had dropped out of Harvard

back in the spring, and since then the daughters of New York's elite families had talked of nothing else. At least, the letters Elizabeth received from Agnes while she was in Paris were full of his name, and how all the girls were aching for him. He had a younger sister, Prudie, who was a year or two younger than Diana, though she wore only black and was rarely seen because she disliked crowds. Elizabeth's impression of Henry Schoonmaker was still vague, though she had seen him and heard his name spoken often enough in their younger years, usually attached to some prank or other.

Elizabeth's partner must have sensed her thoughts going elsewhere, because he brought her attention back with a pointed comment. 'Maybe you *wanted* to stay in the drawing room with the ladies,' Percival said, bitterness surfacing in his voice.

Elizabeth tried not to stumble on her partner's poor footwork. 'No, Mr Coddington, I am just a little tired is all,' she told him, not entirely falsely. Her ship had missed its arrival date by three days; she had been home for less than twenty-four hours. She barely had her land legs yet, and here she was dancing. Her mother had insisted by letter that she not retain the services of her French maid, so she had been left to do her own hair and care for her clothing all by herself during the entire journey. Penelope had stopped by in the afternoon to teach her the new dance steps and to tell her how

furious she would have been had the ship been any later and caused her best friend to be a no-show on one of the most important nights of her life. Then she'd gone on about some new secret beau, whose identity she would reveal to Elizabeth later, as soon as they had a moment alone. There were simply too many servants hovering during those pre-ball hours for the naming of names to be prudent. Penelope had seemed even more competitive about her looks and dress than usual – because of the boy and because the ball was the debut of her family's new home, Elizabeth assumed. Also adding to Elizabeth's strain, of course, was her mother's odd behaviour.

Plus there had already been quadrilles, and dinner, and polite talk with several of her aunts and uncles. She had had to give the same account of her rocky transatlantic passage several times already. And just when Elizabeth had finally sat down with friends for a glass of champagne and a little talk about how absolutely stunning everything was, she had been forced back into the centre of activity. To dance with Percival Coddington, of all people. But she kept smiling, of course. It was her habit.

'Well, what are you thinking about, then?' Percival frowned and pressed his hand into her lower back. Elizabeth couldn't think of anyone she would trust less to move her backwards across a floor of exuberant, slightly tipsy people.

'Uh . . .' Elizabeth started, realizing that she had been thinking that even the drawing room was not a total respite.

Truthfully, she had been just a little bit relieved to leave Agnes, even though Agnes was such a loyal friend, because the leather-fringed dress she wore was ill-fitting and unflatteringly tight. Elizabeth had been distracted with pity during their entire conversation. Agnes seemed, especially next to her new glamorous Parisian friends, like an embarrassing remnant of childhood.

She focused again on Percival's animated, ugly face and tried to keep her feet going *one, two, three* across the floor. She thought about the evening thus far – all the hours of mindless chatter and carefully accepted compliments, all the studious attention to appearances. She recalled the calculated luxury of her time in Paris. What had she been doing, *really doing*, all this time? What had *he* – that boy she had been trying so hard to forget, indeed believed she *had* forgotten – been doing all that time she was away? She wondered if he had stopped caring for her. Already she could feel the stunning weight of a lifetime of regret for letting him go, and she knew that it was enough to bury her alive.

All at once the room turned mute and violently bright. She closed her eyes and felt Percival Coddington's hot breath on her ear asking if she felt all right. Her corset, which her maid, Lina, had practically sewed her into hours earlier, felt suddenly, horribly constricting. Her life, she realized, had all the charm of a steel trap.

Then, as quickly as the panic had come, it went. Elizabeth opened her eyes. The sounds of joy and giddy indulgence came rushing back. She glanced up at the great domed ceiling glowing above them and reassured herself that it had not fallen.

'Yes, Mr Coddington, thank you for asking,' Elizabeth finally responded. 'I'm not sure what came over me.'