





UNDER
THE
TULIP
TREE


a novel


MICHELLE SHOCKLEE

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TARA JOHNSON, AUTHOR OF *ALL THROUGH THE NIGHT*
AND *WHERE DANDELIONS BLOOM*

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MICHELLE SHOCKLEE



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*In loving memory of my parents,
Albert and Annabelle Chaparro.
Thank you, Daddy and Mom. For everything.
Revelation 21:4*



“I feel now that the time is come when even a woman or a child who can speak a word for freedom and humanity is bound to speak. . . . I hope every woman who can write will not be silent.”

HARRIET BEECHER STOWE, 1851



Prologue

WNYC RADIO STUDIOS
NEW YORK CITY
TUESDAY, OCTOBER 29, 1929
3:00 P.M.

“Pandemonium has broken out in the streets of New York City. Angry crowds have gathered throughout the day, demanding answers from those inside the New York Stock Exchange. Down the street, National City Bank closed their doors early, setting off a riot. Police guarding the bank are heavily armed, prepared for the worst.

“The stock exchange is now closed. We should have the final numbers momentarily. In the meantime, there are reports that riots have begun at banks and savings and loans throughout the country. Customers want their money, and I cannot find fault in their wishes. It seems—what is that? Gunshots? We are hearing gunshots along Wall Street.

“My fellow Americans, I fear our day of reckoning is upon us. Despite President Hoover’s declaration last Friday

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assuring us the fundamental business of the country is on a sound and prosperous basis, today's events say otherwise. We've watched too many men in powerful positions build empires without a proper financial foundation, relying too heavily upon credit and loans instead of solid investment. Greed and a lust for more weakened the economy irreversibly and brought us to this sad day. We can only pray the market will rally tomorrow, as it did Thursday, but the numbers will tell the tale.

"I've just been handed the official report.

"It is worse than we feared. While the tickers are still running, trying to catch up to the record-setting activity, I can now tell you over sixteen million shares traded today. The Dow Jones Industrial Average closed at 230 dollars, down 23 percent from the opening bell.

"My fellow Americans, it is my grievous duty to inform you . . . the stock market has crashed."

CHAPTER ONE



NASHVILLE, TENNESSEE
TUESDAY, OCTOBER 29, 1929
EIGHT HOURS EARLIER

I was convinced a more perfect day could not be found.

As I snuggled in my favorite chair on the front porch, the pink-and-purple sunrise unfurling in the Tennessee sky had me mesmerized. With a hint of woodsmoke in the crisp morning air and the trill of birds from high atop almost-bare trees, it was as though nature itself fancied to join in the celebration of my special day.

Sixteen!

I scrawled the word at the top of a blank page in the leather-bound diary Grandma Lorena gave me last Christmas.

The perfect gift for an aspiring writer, she'd declared. She was right, as usual. My last entry, a long diatribe bemoaning the loss of the election for class secretary to Sally Wortham, was barely legible, with teenage fury showing in every word. Who knew bribing voters with homemade taffy could be so successful?

With a neater hand, I continued my birthday musings.

I finally made it to that magical age—at least it seemed magical when Mary and her friends turned sixteen. Suddenly they were treated like adults and allowed pleasures I, two years younger, was not granted. Yet today I balance on the cusp of a new and far more interesting life than the one I've led thus far. The debutante ball next month will officially usher me into Nashville society, and though I care little for the art of gossip and those who participate in it, I plan to take my place among the city's finest and enjoy every benefit the position offers.

I reread the entry and grinned.

So much happiness calls for a squeal of delight. Maybe even two.

I closed the small book with a satisfied thump, thinking of the day ahead. There would be no school for me. Mama let me skip so I could help her and Mary decorate the hall we'd

rented for my party later this evening. A hundred or so guests were invited to celebrate my momentous achievement. With Daddy's bank being one of the largest in the state, most of the people on the guest list were his loyal customers. Their wives were Mama's friends, women who kept themselves occupied with clubs and charitable organizations that, to me, revolved around social standing rather than altruistic issues.

I stretched and padded into the house. Mama bustled about the kitchen cooking breakfast, hair perfectly coiffed, pearl necklace peeking out from the collar of her two-piece day outfit. A frilly polka-dot apron tied around her middle accentuated a slightly pudgy waistline, but I would never point that out to her.

"Where's Dovie? She always makes her special pancakes on my birthday." While it wasn't unusual for Mama to get our breakfast on the weekends, Dovie, our housekeeper and cook, would normally be at the stove on a Tuesday morning, especially on this day.

A bowl of freshly washed blackberries sat on the counter. I popped one into my mouth before opening the new General Electric refrigerator that arrived last week. GE's sales slogan, "*It's always summertime in your kitchen,*" had struck fear in Mama regarding the safety of our food and resulted in a win for the advertising team as well as the Sears, Roebuck and Co. catalog. True to their word, the glass container of orange juice was nice and cold and free of bacteria caused by the warmth of the kitchen.

Mama didn't answer.

I turned to see if she'd heard my question and found a strange look on her face. "Mama? Where's Dovie?"

She offered a tight smile. "I gave her the day off. I knew the house would be in a frenzy, what with your party and all the preparations. It seemed best not to have her underfoot."

My mouth fell open.

Dovie had been our housekeeper since before I was born. She knew every inch of the house and handled Mama's fetishes—a word I'd recently discovered and enjoyed using whenever I could—without blinking an eye. On a day as busy as this day promised to be, Dovie's help couldn't be more needed.

"When has she ever been underfoot? Besides, you know she and Gus need the money. I hope you're at least paying her."

Mama's lips pinched, a sure sign I'd pushed the boundary. "Lorena Ann, just because you're sixteen now does not mean you can tell your mother how to manage the servants."

I gave a small shrug in apology. It didn't make any difference to me if Dovie worked or not. A catering company was scheduled to provide food for the party and clean up the hall afterward. Tables and chairs were being set up this morning, and Mama, Mary, and I would go over after lunch to decorate with pink and white streamers, roses, carnations, and even balloons.

A glance out the window revealed an empty driveway where Daddy's "money-green" 1929 Cadillac Town Sedan usually sat.

"Daddy was supposed to stay home today. We're having

lunch at the Maxwell House Hotel.” The childish petulance in my voice was a bad habit I’d need to abandon now that I was sixteen, but Daddy had promised to spend the day with the family.

“He had some pressing business to take care of. I’m sure he’ll have time to meet us later.”

She didn’t sound too convincing. We’d learned long ago the bank came first. Daddy would apologize and buy Mama or Mary and me presents to make up for disappointing us, but sometimes we just wanted him, not presents.

I popped another blackberry into my mouth, grimacing at its tartness. I imagined my face mirrored how I felt about Daddy’s absence at my birthday breakfast. I hoped whatever was so important at the bank wouldn’t spoil the plans we had for the rest of the day. He hadn’t come home yesterday until long after supper, and he’d immediately disappeared into the study. Mama said he was tired from a busy day and not to worry, but I couldn’t help it. Ever since we heard President Hoover on the radio last week, talking about something regarding the New York Stock Exchange, Daddy seemed agitated and distracted.

Mary entered the kitchen, yawning. “Morning. Happy birthday, Lulu.”

I chuckled. “Thanks, Sis.”

“Your sister is a young lady now, Mary,” Mama said, her mouth drawn in disapproval. “You named her Lulu when she was born because you couldn’t pronounce Lorena Ann. Perhaps it’s time to put away the childish nickname.”

Mary rolled her eyes once Mama turned her back. I covered my mouth to keep from laughing and carried my juice to the breakfast table. Had Mama forgotten most people, including herself, call me Rena? Especially when her mother, Grandma Lorena, and I were in the same room.

“What time are we going to the hall?” Mary poured herself a cup of coffee and joined me at the table. “Roy said he’d help with the decorations.”

It was my turn to roll my eyes. Roy Staton, son of Daddy’s most important business client, was as dull as they come in my opinion. With Mary in her first year at Ward-Belmont College, she had endless opportunities ahead of her. Why she’d agreed to date dull Roy was beyond me.

“We should be there by two.” Mama glanced at the wall clock. “We’ll need to finish with plenty of time to come home to bathe and dress. The guests arrive at seven.”

She set a bowl of lumpy-looking oatmeal and a plate of slightly burnt toast on the table. When she returned to the kitchen, I crinkled my nose. My taste buds were set for Dovie’s famous blueberry pancakes and crisp bacon, a tradition on my birthday as far back as I can remember.

Mama stopped to look out the window above the sink. She seemed preoccupied. Worried even. Which was unusual, because Mama rarely allowed herself the luxury of showing her true emotions. Sometimes I wondered what she really thought, like when Daddy embarrassed her after church last Sunday. A group of parishioners had gathered in the noon sunshine, discussing the building project that would provide

more room for the growing congregation. Daddy bragged about how much money he'd donated in order to have the new education wing named Leland Hall. Mama's face turned beet red, but she'd put on a smile and made a joke about Daddy buying his way into heaven.

"Roy said his friend Homer wants to call on you after the debutante ball." Mary glanced at me for a response.

Mama brought over a platter of scrambled eggs that seemed the most edible out of all her efforts, then joined us at the table. "Homer? What's his last name? Do I know his parents?"

I groaned. "It doesn't matter. He could be a Rockefeller for all I care. I still wouldn't go on a date with him."

"You're such a snob, Lulu."

"What's wrong with the boy?" Mama wanted to know.

"Nothing." Mary and I spoke at the same time.

Mama's brows rose in question as her blue eyes pinned me to the chair.

I lifted one shoulder. "I simply can't see myself married to someone named Homer, so there's no point giving him encouragement."

Mary shook her head in disgust and dug into her meal. Mama studied me with more concentration than I felt I deserved, considering the topic of conversation. I was years away from settling down with a husband and family, so she should be relieved I wasn't boy crazy like my sister.

"If I wasn't dating Roy, I'd set my cap for Homer," Mary said right on cue, as though Mama or I cared about her latest

infatuation. “He’s handsome, smart, and comes from a very fine Memphis family. Roy says Homer’s mother is from old money.”

I gasped in mock interest. “Maybe they found buried treasure on the banks of the Mississippi left over from pirate days.”

Mary shot me a narrowed scowl and opened her mouth to retort, but Mama’d had enough.

“Girls,” she said in that stern way she used when she was put out with us. “It’s no joking matter to find a husband who comes from a good family. You’re both old enough to consider possible marriage prospects.” She focused her gaze on me. “I expect you to make a fine showing at the ball, and you—” she turned to Mary—“shouldn’t lead Roy into believing you care more for him than you apparently do.”

Her seriousness had the opposite effect, and I felt a giggle lodge in my throat. I couldn’t look at Mary. I knew I’d burst into laughter if I did.

We finished breakfast, with Mama shooing me away from helping with the dishes since it was my birthday. Mary stuck her tongue out at me as she picked up a dish towel, but then followed it with a wink. I went upstairs to my room. The gown Mama’s favorite seamstress designed for the ball hung on a dress form near the window. I had to admit I loved the silky white material and lace overlay on the skirt. Mama insisted the hem fall at my ankles rather than the shorter style that was popular, but I didn’t mind. At my last fitting, I couldn’t believe how sophisticated and grown-up I looked.

A glance in the bureau mirror to my messy hair and fuzzy pink bathrobe brought me back to reality.

I'd always considered Mary prettier than me. With her blue eyes and blonde curls, she was Mama's daughter through and through. I, on the other hand, had Daddy's boring brown hair and eyes, which although striking in the right light, didn't catch boys' attention the way Mary's did. Maybe that's why I never cared too much about catching their attention. The man I married someday would like me just the way I was.

A single sheet of printed paper lay on my desk. I snatched it up and stretched out on the bed, grinning. Seeing my byline in the school newspaper never ceased to please me. Mr. Snyder, my English teacher and editor of the paper, said I had a gift for storytelling. He'd encouraged me to join the small group of *reporters* during my sophomore year and promoted me to assistant editor this year. I dreamed of writing for *Life*, *Collier's*, or one of the other major magazines in New York City after college, but for now my article on who stole the school's stuffed eagle mascot would have to suffice.

Much to my disappointment, Daddy did not come home for lunch. Mama didn't want to drive into the city, so we ate bologna sandwiches instead of shrimp and lobster at the Maxwell House Hotel. True to Mary's prediction, Roy met us at the hall. He was so preoccupied with greeting her that he completely neglected to wish me a happy birthday.

Decorating went well. We were almost finished when the catering truck arrived. Mama waylaid the rotund man—I

forgot his name—and issued directives to his two helpers on where to place the platters of food, the punch bowl, and a lovely five-tiered cake decorated with fresh flowers. At one point, however, I looked across the room and found Mama in an intense, whispered conversation with the man, which seemed odd. Mama wasn't one to flirt with strange men, and although I wouldn't necessarily call their secret conversation flirting, it made me uncomfortable.

I walked outside and noticed the two helpers having whispered conversations of their own. When they found me watching, they went back to work, but my skin crawled, as though I should be aware of something but wasn't.

Mama fell quiet on the ride home. Even Mary, who wasn't always mindful of other people's feelings, gave me a questioning look. I indicated I didn't know what was wrong and left it at that. At home, I bathed and dressed for the evening. I certainly could have used Dovie's help with the tiny pearl buttons on the back of my peach-colored party dress and breathed a sigh of thanks when Mary appeared in the doorway wearing a green silk gown that made her skin look like cream.

"Roy told me something in confidence," she whispered, coming up behind me to fasten the buttons.

"That usually means the other person doesn't want you to divulge what's being said."

She pinched my arm, and I squealed in pain. "I know that, but I need to tell someone. I can't tell Mama."

Now she had me interested. "Go on."

Finished with the buttons, she sat on the edge of the bed, looking more serious than I'd ever seen her.

I frowned. "Did Roy propose to you?" I'd be rather put out if he had, being that today was *my* birthday. I didn't want anyone or anything stealing the thunder I was only allowed once a year.

She shook her head, golden curls bouncing. "He told me something frightening."

I waited, my imagination already spinning a web. She rose and partially closed the door.

"Roy's father told his mother that Daddy's bank is in trouble. Something about the stock market in New York." She shrugged slim shoulders. "He said his father is very upset."

"What kind of trouble?" Yet even as I asked, I knew it was a silly question. Neither of us understood much about the world of finance where our father lived and breathed.

"Roy says Daddy could lose everything." Mary's whisper and rounded eyes sent a chill racing up my spine. Was this what the radio announcer meant last Thursday when he spoke of a recession? "And because Roy's father is so heavily invested in Daddy's bank, his family might be in trouble too."

I stood rooted to my bedroom floor and stared at Mary's pale face. "That's not possible." I tried to recall anything I'd ever heard in economics class about the stock market, but nothing surfaced. "Daddy's banks are here, in Tennessee. They don't have anything to do with what's going on in New York."

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“Then why would Roy’s daddy be worried?”

I didn’t have an answer for that.

The telephone rang downstairs a short time later. I looked at the clock on my bureau. It was half past three.

I held my breath and listened as Mama hurried to answer. Her words were indistinct, yet I couldn’t bring myself to tiptoe to the door and eavesdrop. I prayed the caller was Grandma Lorena asking for a ride to the party or Dovie wishing me a happy birthday.

The piercing scream that rent the air a moment later told me it was neither.