



All in
*Good
Time*

A GILDED LEGACY NOVEL

MAUREEN LANG

PRAISE FOR MAUREEN LANG

Bees in the Butterfly Garden

“This character-driven historical . . . represents Lang at her best. Though her many fans will surely enjoy it, consider giving this title also to patrons who like Amanda Harte and Tamera Alexander.”

LIBRARY JOURNAL

“Lang’s talent shines through in this first of the Gilded Legacy series. The grandeur of the era is evident in the story, the charming characters, [and] the beautifully descriptive prose!”

ROMANTIC TIMES

“The premise of this story is so clever it’s interesting from the get-go. . . . *Bees in the Butterfly Garden* should appeal to cozy mystery fans and historical romance readers alike. . . . It’s a very promising start to the series.”

CROSSWALK.COM

The Great War Series

“[*Look to the East*] teems with conflict. . . . Lang’s novel is a cautionary tale as well as a romance within an exciting framework of war, secrets, and blissful reunions.”

PUBLISHERS WEEKLY

“A story of love and courage that uplifts and inspires. Lang brings an element of inspiration and beauty to the story that renews the reader’s faith in mankind and the power of love.”

FRESHFICTION.COM ON *LOOK TO THE EAST*

“A moving book with a suspenseful plot that has a twist of romance.”

TITLETRAKK.COM ON *WHISPER ON THE WIND*

“An excellent historical read. . . . The plot is clever and will keep you guessing.”

RADIANTLIT.COM ON *WHISPER ON THE WIND*

“*Springtime of the Spirit* is rich with politics, war, secrets, faith, and love. Any woman with an affection for historical romances . . . would enjoy this finely-woven tale.”

CHRISTIANBOOKPREVIEWS.COM

“A heart-wrenching love story.”

LIBRARY JOURNAL ON *SPRINGTIME OF THE SPIRIT*

“Lang masterfully weaves historical facts and figures with postwar promise and love.”

ROMANTIC TIMES ON *SPRINGTIME OF THE SPIRIT*

“History, politics, passion, loyalty, and danger swirl together to create an intriguing story. Historical fiction fans and others will enjoy this compelling novel’s undercurrent of danger and romance, beautifully combined with a riveting plot and likable characters.”

FAITHFULREADER.COM ON *SPRINGTIME OF THE SPIRIT*



Tyndale House Publishers, Inc.
Carol Stream, Illinois

All in
Good
time

MAUREEN LANG

Visit Tyndale online at www.tyndale.com.

Check out the latest about Maureen Lang at www.maureenlang.com.

TYNDALE and Tyndale's quill logo are registered trademarks of Tyndale House Publishers, Inc.

All in Good Time

Copyright © 2013 by Maureen Lang. All rights reserved.

Cover photograph of woman taken by Stephen Vosloo. Copyright © by Tyndale House Publishers, Inc. All rights reserved.

Cover photograph of balcony copyright © Trinette Reed/Blend Images/Corbis. All rights reserved.

Cover photograph of clouds copyright © Shaun Cammack/iStockphoto. All rights reserved.

Cover photograph of 1898 Denver from the US Library of Congress.

Cover photograph of leather copyright © andipantz/iStockphoto. All rights reserved.

Author photo copyright © 2005 by Jennifer Girard. All rights reserved.

Designed by Stephen Vosloo

Edited by Sarah Mason

Published in association with WordServe Literary Group, Ltd., 10152 S. Knoll Circle, Highlands Ranch, CO 80130.

Unless otherwise indicated, all Scripture quotations are taken from the *Holy Bible*, King James Version.

Scripture quotations marked NKJV are taken from the New King James Version.® Copyright © 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

All in Good Time is a work of fiction. Where real people, events, establishments, organizations, or locales appear, they are used fictitiously. All other elements of the novel are drawn from the author's imagination.

Library of Congress Cataloging-in-Publication Data

Lang, Maureen.

All in Good Time / Maureen Lang.

pages cm. — (The Gilded Legacy)

ISBN 978-1-4143-6447-6 (sc)

1. Prostitution—Fiction. 2. Bankers—Fiction. 3. Seduction—Fiction. 4. Denver (Colo.)—Fiction. I. Title.

PS3612.A554A55 2013

813'.6—dc23

2012041000

Printed in the United States of America

19 18 17 16 15 14 13
7 6 5 4 3 2 1

PROLOGUE

Mosquito Range, near Leadville, Colorado, 1875

“BE SURE to send my gratitude and affection to Mr. Wells and Mr. Fargo,” said Henry Hawkins.

The stagecoach driver’s hands shook as he offered Henry the contents of the lockbox—a box Henry had coerced the driver to blow open, providing the right mix of explosive and mud to adhere to and destroy the lock without harming anything inside the box. Heaven knew Henry had practiced enough times to get it right.

A quick glance assured Henry he’d gotten what he’d come for. He was three times a robber, three times of the same coach. Each time he’d been certain of the lockbox’s contents; otherwise it wouldn’t have been worth the risk. Today the familiar green pouch nearly burst with gold fresh from Colorado mines and smelted pure in Leadville. Accompanying that was a stack of greenbacks and banknotes, all of which Henry received while still aiming his rifle at the familiar but wide-eyed driver—the only man Henry had left unbound.

Henry stashed the goods in his own pouch. “Get over to the side, Zeb,” he ordered the driver, whom he’d met on his two previous holdups. “You know the routine by now. Hands high so my boys won’t fire on you. That’s it.” He let his grin of confidence speak for itself, but truthfully he could barely contain his mirth. His “boys” were nothing more than roughly hewn, perfectly straight lengths of wood. Placed at just the right angles amid

boulders above them along the narrow pass, they looked as if they were the ready rifles of his gun-toting partners in crime.

Henry avoided meeting the gaze of only one man in the party, the one he'd ordered Zeb to secure first. He'd rather not have waylaid a coach with Tobias Ridgeway aboard, but it couldn't be helped, not with the amount of gold and cash Henry knew would be transported this time through.

His mother's brother was known from Leadville to Denver as straight and trustworthy, outspoken but earnest, an honorable sort every boy wished he could claim as a father—as Tobias was in surrogate form to Henry.

Except today Henry wished he didn't know him at all.

Even now, with a false beard and mustache—fairer in shade than any Henry would have naturally grown with his jet-black hair—and his lanky form thickened by the padding he wore beneath his shirt, Henry dared not look his uncle in the eye. Unfortunately, Uncle Tobias was standing right next to a man Henry must address: a courier in the employ of Leadville's largest mine. He routinely rode the coaches between Denver and Leadville and was this very day carrying a considerable amount of gold. Henry knew this because the man was a regular customer at his mother's mercantile, and Henry had overheard him boasting more than once about being trusted with such an important task.

"I'll take the nuggets from the mine." He kept his voice to a raspy whisper, staring at the other man through the eyeholes of his mask.

The man's eyes nearly popped from their sockets, but then he let his gaze slip upward, as if wondering how accurate Henry's cohorts might be. Evidently he decided not to take the risk of running. "I don't . . . know . . . what you're referring—"

Henry poked him with the muzzle of his rifle, pushing aside his

jacket lapel. “No one will get hurt if you just keep steady.” Then with one hand he fished inside the man’s jacket for the pouch containing the best output from his employer’s mine: gold ready to be converted to specie in Denver. Henry ripped it away with less trouble than he’d expected.

“Your reputation is too kind, sir,” Uncle Tobias rumbled. “Rumor has it the recent robberies along here didn’t create any unnecessary suffering.”

“And it’s still true,” Henry said softly, aiming his response at the man from whom he’d taken the pouch. “It was never really your money, now, was it?”

“I’m available if you need help spending that,” invited the red-headed woman who’d been ordered to stand off to the side with the men, though Henry had spared her the indignity of bound wrists.

In spite of his need to hurry off, Henry shot the woman a grin, the unfamiliar beard tickling his cheek. “I’ll keep that in mind.”

He turned his attention back to the stage driver. “It’s been a pleasure doing business with you, Zeb.” He backed away from the coach. “Rest assured me and my boys will not be delaying you again. I bid you farewell and good tidings for a prosperous future, along with profound apologies if my mischief has resulted in any trouble for you.”

With that, Henry darted beyond the bushes and boulders that lined this portion of the road. As before, he shot into the air once he was well away—mostly to hasten the coach in its departure, but even to his knowing ears, the echoes sounded as if his “guns” from above might be going off.

The rough, loose, rocky terrain once again aided him. He was confident none of the passengers would risk the wide gulches, treacherous incline, sharp granite, and precariously balanced boulders threatening any crossing. It was a terrain Henry had practiced navigating both on foot and by horse.

The whistle of a bullet proved his confidence wrongly placed. Instinctively Henry ducked. Without looking back, he shifted his route to the most dangerous path of all: a trail on the other side of the ridge barely wide enough for the elk, deer, and bighorn sheep that were the only creatures sure-footed enough for such a spot as this. It took Henry in the opposite direction from his horse, but he figured to circle back once he lost whoever was tracking him.

Even as securely as he'd fastened the brown muslin covering him from the top of his head to the bridge of his nose, with holes cut wide enough to let him see, he needed every bit of his sight to navigate the treacherous path that loomed above the deepest of all the ravines. At the bottom, the icy force of the mountain's winter snowmelt churned mightily.

He tugged the mask away, too late realizing his grip wasn't secure as a breeze ripped the material from his hold. There was no time to retrieve it. And why bother? Even if found, the bit of muslin couldn't be connected to him. Or to his mother, from whose sewing box he'd stolen it.

It wasn't long before the detour served him. By the time he reached the curve in the deer path, he looked back to find it empty.

Nonetheless, Henry lost no time returning to his horse by circling around and downward to the tree line. Having gone this route meant he couldn't retrieve his wooden "rifles." It was a good thing this was Henry's last robbery; the secret that he'd acted alone would be out as soon as investigators returned to the pass.

No matter now. He found his horse just where he'd left him, hidden in a cluster of bristlecone pines. It had taken only a few minutes to reverse the horseshoes into prepared holes in the horse's hooves. A casual tracker would think him going the opposite direction altogether; a closer, experienced inspection would at least delay any chase.

It was near dark by the time Henry returned to town, minus

his disguise. He stopped at the smithy, once owned by his parents, that now stood next to his mother's mercantile, pretending concern over the horse's shoes as he slipped them back into their proper positions. Not much later, he walked home, leaving his horse behind. No one would ever know what was hidden in his saddlebags. Tomorrow he would return to his special spot: a hole in the ground that no miner would be able to find, and no bear, goat, or snake was likely to occupy thanks to the pungent coal tar he'd applied to the walls as thickly and lovingly as it had ever been applied to a roof.

He would add today's catch to the stash he'd already buried. Once that was done, Henry knew his work as an outlaw was finished.

Just as fast and easily as he'd planned.

1

Twelve years later

DENVER, 1887

HENRY HAWKINS watched the smoke cloud hover, then disperse over the head of Lionel Metcalf, who was not only one of his biggest investors but one of the most influential men in Denver, the Queen City of the West. That Lionel allowed Henry to invest his funds—the legitimate ones, at any rate—was no small accomplishment on Henry’s part.

“We could use a man like you, Henry,” Lionel went on. “Established, not too young but not too old, either. Smart, well spoken. Not bad to look at, and still a bachelor at . . . what? Thirty years old? We might not let women vote, but don’t forget for a moment that they influence the men around them who do. You represent what every man in this town wants to be: successful, respected. Free to do as you please. They’d listen to you.”

Henry had started shaking his head before Lionel was half finished with his sugary words. He didn’t even look at Tobias Ridgeway, who was not only Henry’s uncle but also, as of five years ago, his bank manager. This bank was a large step up from the more modest banking and mercantile Henry had begun with, and he had needed a man he could trust.

Lionel was a scout sent ahead to test the political waters that Henry had no intention of jumping into. That was all he’d need, a bunch of spies prying into his personal life. Henry’s present life might be pristine compared to the corrupt politicians too often

found in public office, but his past life was something he would rather not have investigated.

“No, Lionel. As flattering as all that sounds, my answer is still no, just as it was when you wanted me on the city council. Colorado has two fine senators already, and I expect both to run for reelection. You don’t need me muddying the water.”

“But that’s nonsense!” Lionel said as he puffed his cigar. He leaned forward, exhaling and waving a palm as if the smoke were in the way of his words reaching Henry. “We can always use new talent. Bowen’s term is nearly up, and I have it on good information that he likely won’t win even if he does run for reelection. Which is why we must get someone on the ballot who can.”

“Interesting, Lionel. But I’m still not your man.”

“Think of where it could lead, Henry. From senator to governor, or bypass governor altogether and go straight to president of this entire nation. It’s time the president was chosen from a Western state, isn’t it?”

If Henry laughed more often, if he hadn’t grown so unaccustomed to doing it, he might have laughed at the notion of his being in the White House. Instead, he issued one of his rare smiles, along with the not-so-rare shake of his head.

“If you don’t take the offer, Henry, we’ll go to Turk Foster.”

Henry stiffened, abandoning whatever trace of a smile he’d managed to extend. It was exactly the kind of threat that could tempt him into making a foolish mistake. Pulse pounding in his ears, he very nearly spoke before Uncle Tobias did.

“It would be a sad day for Colorado to have the likes of Mr. Foster running for the Senate,” Tobias said with a jovial laugh. The huge man was more often cheerful than threatening; even his insults sounded friendly.

Henry’s moment of temptation passed. Tobias was right. Foster, on a similar path to prosperity as his, might be ambitious

and clever, but his sins were far more visible than Henry's. He would have a tough time getting elected, even in Denver, where the veneer over corruption was thin, but there nonetheless.

Henry stood just as a tap sounded at the door. Before responding to the summons, he said to Lionel, "It's your job to choose the best man. I know that man is not me, but I also doubt it's Foster." Then Henry walked around his desk to open the sleek, paneled hardwood door of his considerably sized office.

Mr. Sprott, his clerk, stood there with a somewhat anxious look on his face. "An appointment for Mr. Ridgeway, sir." One of the man's nervous habits was to adjust his clothing—a tie, collar, cuff, or anything handy—as if he wasn't used to formal office attire. That was likely true, since most of the Denver workforce consisted of former miners, failed fortune seekers, or railroaders. "He asked me to let him know when his appointment arrived, and she has."

She? Henry wondered what kind of appointment Tobias had with a woman.

"Thank you, Mr. Sprott," Tobias said. He stood, excused himself from Lionel, and offered a brief glance toward Henry.

Henry watched him leave, seeing nothing more than the back of a slender woman clad in the deepest purple from hem to hat. She followed Mr. Sprott into the smaller office Tobias used, adjacent to Henry's.

Henry frowned. It was likely the same do-gooder Uncle Tobias had mentioned yesterday, a woman whose application the bank had recently received. She wanted a loan in order to coddle those who'd have been better off back East, where life was unequivocally easier.

If Henry didn't have Lionel waiting to continue this unnecessary meeting, he'd have followed Tobias into his office and shown the woman to the door.

But Lionel didn't appear ready to be put off so quickly.



Dessa Caldwell stepped inside the small bank office and raised a gloved hand to check one more time that her hair was still swept up neatly and her hat wasn't askew. The Lord had chosen her for this task, and she meant to represent Him well.

She looked around the office. One tall, barred window let in ample light, but other than that, the room was rather spartan. It offered a serviceable, solid wood desk scattered with paperwork, as well as a sturdy chair of matching varnish. Two chairs in front of the desk were also wood, stained a similar dark color. A clock and a calendar hung on one wall, but there was nothing to identify this office as belonging to anyone in particular.

At least the bank didn't waste money on opulence. The exterior of the building itself was impressive enough: three stories high and boasting tall white pillars flanking the doorstep. Inside, the half-dozen busy employees she'd passed presented every indication of a successfully run bank. And the vault—what little she'd seen of it on her way in—was more than intimidating. Surely those were all good signs.

Dessa placed her parasol beneath an arm to adjust one of her gloves. This was only the fourth bank she'd tried for her loan, and she was determined not to let the first refusals dampen her confidence. After all, her inspiration came from something more than *just* confidence, didn't it?

"Good afternoon," greeted a jovial voice behind her.

Dessa turned, automatically mirroring the smile offered to her. The man possessed a mix of gray and brown hair, fair skin, and a round, pleasant face. His size could have landed him a position as bouncer at any one of the disreputable establishments Dessa knew existed on the darker side of town. For some reason that comforted her, even though she'd never once needed a bouncer's aid or even met such a person.

As he passed her on the way to his desk, he reached out to shake her hand. She accepted without hesitation.

“Mr. Ridgeway?” she asked.

“That’s right. Tobias Ridgeway, at your service. And you’re Miss Caldwell; is that correct? Please, have a seat.”

She did so, leaning forward despite her desire to not appear too eager. There was something immediately inviting about this man, so warm and friendly as he sank into his chair and gave her another smile. Nothing at all like the last bank clerk, who barely gave her a moment’s attention before sending her away. Loan money to a woman! It simply wasn’t done.

In this first instant of facing Mr. Ridgeway she knew he would do no such thing. Pushing caution aside, she let his smile inspire a lighthearted bubble of optimism.

“I see from your application that you would like a loan.” He pulled familiar papers from one of the stacks on top of his desk. She recognized her own handwriting and the many questions she’d been asked about the intentions and risks associated with the loan she had in mind. “Quite a substantial amount. Hmmm.”

“Yes, it is quite a sum, Mr. Ridgeway. As you can see, we’ve tried to foresee every need. But as you’ll also see, I’ve raised a fair amount in donations from churches as well as from the Ladies’ Benevolent Society. Beyond that, once Pierson House opens we intend to sell textile goods. Children’s clothing, linens, quilts, and blankets. Several stores and churches in the area have agreed to help us sell our goods, so distribution won’t be a problem.”

She could have named a number of investors, like the owners of White’s Mercantile, who had provided a roof over her head since last fall, or the wealthy Plumstead family, who had pledged a hefty monthly donation for the next four years. There hadn’t been room on the application for such details.

He looked up from the paperwork. “You said ‘we,’ Miss

Caldwell, and yet it is only you here before me. There is no man to help you invest, to help guarantee the loan with a steady income?"

She refused to allow her bubble of hope to be broken, despite a pinprick of annoyance. From what she knew of men, they were just as likely to bring woe to society as progress or prosperity. "I intend to offer promise of a reciprocal income, the same as any small business would do. With confidence of profits to come."

"Yes, so you say. But it depends upon a number of things: The reliability of continued donations. The success of reaching prospective residents. The talent of those residents and their willingness to work once you've attracted them to your home. Have you a number of clients ready to be welcomed into your establishment?"

That was the one question she would rather not answer . . . at least not yet. "I'm quite an able seamstress myself, if you don't mind my saying so," she told him. "It's a talent easily taught to anyone with a reason to learn. And women in the circumstances I wish to help will certainly have a reason."

Mr. Ridgeway referred back to the paperwork. "Yes, about that. It says here that you hope to offer women of all backgrounds and situations safe refuge, a place to live—at least temporarily—when shelter is needed. That you would offer this to young women—girls, even—who find themselves in a business not easily discussed in polite society."

Dessa's heart picked up a beat. That was indeed an important part of her purpose: to serve the most vulnerable population in a state where more prostitutes than wives could be found. Though the railroad had brought families, the prospect of gold and silver had attracted even more men to the mining camps throughout the state. It was an undeniable fact that many were more than willing to pay for the intimate services of a woman without thought of marriage.

"There are a great many women right here in Denver who need

the protection of a home such as I'm proposing. Women who, if they only had the chance, could find a happier life than what circumstances have forced them into."

Dessa noticed his fair skin had turned a bit pink, as if the conversation made him uncomfortable. And while she found that somewhat amusing coming from a man of his age, his attitude was part of the problem. Too much of "polite society" wished to ignore the facts altogether.

"Men in this rugged territory," she added softly, "have been able to carve out a place for themselves whether or not they strike it rich. And as able-minded as my sisters of the fairer sex are, it remains true that we are often at the mercy of those stronger than us. If a woman falls into desperate circumstances, she'll often need extraordinary kindness to free her."

"And this Miss Pierson for whom your home will be named? Where is she?"

"I came to Denver with Miss Sophie Pierson two years ago. We'd traveled to many other cities over the years, speaking to groups, hoping to help women at nearly every social level. But nowhere did we meet more needy women than right here in Colorado. Miss Pierson worked tirelessly with churches and benevolent societies in the hopes of gaining support to open a refuge, but she succumbed to typhus late last fall. With God's help, it's my goal to see her wishes become a reality."

Although Mr. Ridgeway continued to look at Dessa, he did not speak, as if expecting her to continue. She wondered in that moment what he contemplated. Certainly his thoughts weren't unpleasant, as he had a look on his face of near admiration. Still, it was hard to know if his approval of her ambition might extend to an actual loan.

He seemed reluctant to look away but did so after a moment, straightening the papers in his grip. "I've read your application

thoroughly, Miss Caldwell, and I'd like to commend your work. Your goals are, to my way of thinking, admirable. But this sort of loan isn't easily made. I assume you've exhausted your other avenues? From the churches and societies you mentioned?"

She nodded, although thoughts of Sophie's five-year goal came to mind. "*Raise the majority of the funds first,*" she'd said, "*and then if more money is needed, a loan might be the last resort.*"

But why wait so long if Dessa could garner a loan now to speed the process? She needed to get into the very neighborhood she wished to reach, and the only way to do that was to become part of it. Ever since the house near Market Street had come to her attention, Dessa had known it was just the right location for Pierson House.

That was why she would try every legitimate bank in Denver, no matter how long it took. When she exhausted that list, she would start over again and keep asking until she received the money she sought.

Mr. Ridgeway patted the neat stack in front of him. "I'll need to consult with the bank's president, of course. I wanted to meet you in person first, to confirm what I guessed from your application and letter."

He stood, extending his hand once again. "Return tomorrow morning at ten thirty, Miss Caldwell, and I'll have an answer for you."

Dessa shook his hand with renewed enthusiasm. The answer wasn't no!

Mr. Ridgeway walked around his desk. "Allow me to escort you out. Do you have a carriage, or can I have someone hail a hansom cab for you?"

"I have a friend waiting, thank you."

"Then I'll bid you good day."

"Thank you, Mr. Ridgeway, for your time and consideration."

She extended her hand again but saw that his gaze was arrested by something behind her. Dessa turned to catch sight of two men emerging from another office closer to the vault.

“If you are a praying person, Miss Caldwell,” said Mr. Ridgeway, his voice lowered nearly to a whisper, “and I sense that you are, that’s the man you need to mention to God. Mr. Henry Hawkins.”

Surely he meant the one who was staying, not the older man who’d just placed a hat upon his balding head and was even then walking toward the door. But how could the president of such a large and prestigious bank be so young? He couldn’t be much older than Dessa herself. And, she couldn’t help but notice, a more handsome man she had never seen.

But the look he possessed as he turned back into his office held none of Mr. Ridgeway’s friendliness.

Dessa’s smile faded. Indeed, as he enclosed himself inside his office without noticing her at all, Mr. Henry Hawkins looked every bit as cold as the banker who’d shown her the door only two days ago.

“If you could join me in that prayer, Mr. Ridgeway,” she whispered back, “I would be most appreciative.”

AUTHOR'S NOTE

DEAR READER,

Martin Luther once said, “Everything that is done in the world is done by hope.” This is a sentiment I wanted to convey through Dessa, flawed though she is by her impatience. Dessa possesses something that’s all too rare: a deep hope in and for the best of others. Seeing people with a touch of God’s love reminds her of His grace for others and herself—a message I was reminded of as I wrote this story.

It’s such a blessing to be able to write about the spiritual growth of imaginary people meant to be much like you and me, no matter the era. We might not get the job done perfectly, but as Dessa inferred, if we do get ahead of God’s plans, it’s more important that we’re going in His direction.

It’s my hope that Dessa and Henry’s story will be a blessing to you and remind all of us that God is a God of love and *grace*.

Maureen Lang