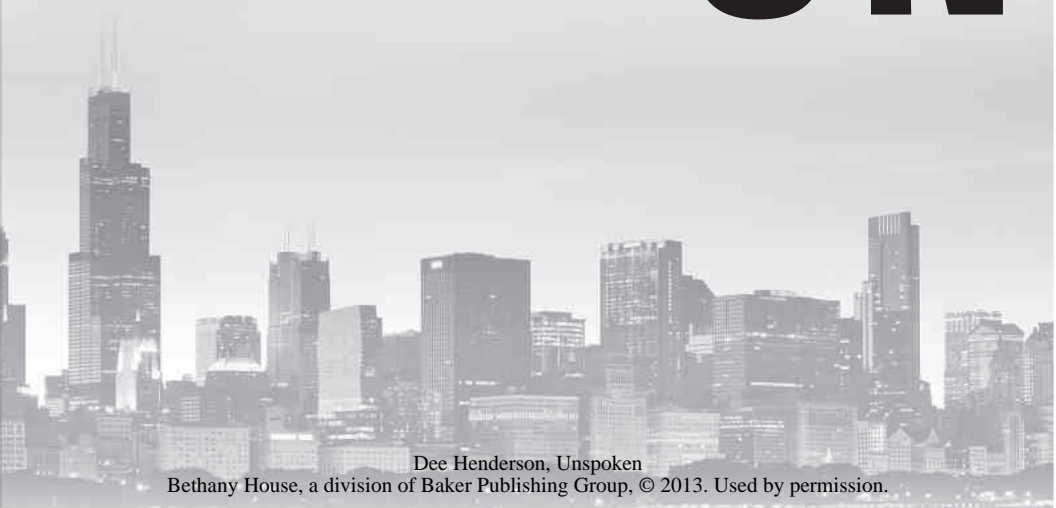


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DEE HENDERSON

SPOKEN



BETHANYHOUSE

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Books by Dee Henderson

Danger in the Shadows
The Negotiator
The Guardian
The Truth Seeker
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The Healer
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True Devotion
True Valor
True Honor
Kidnapped
Before I Wake
The Witness
God's Gift
The Marriage Wish
Full Disclosure
Jennifer: An O'Malley Love Story
Unspoken

Prologue

I never talk about what happened.

There are reasons, good reasons, but I keep those to myself too.

I'm told the cops dealing with my case are wrapping up the last details, the task force dispersing back to their prior jobs. They seem relieved, the ones who have stopped by the hospital—relieved to see me alive, and they are tired. I have dominated their every waking moment, and the stress of the case has been enormous. They are glad I'm alive, and they are ready to move on.

My sister has hired me a bodyguard. Someone to keep the press away, along with the gawkers. There are newscasters vying for the first interview, and photographers trying to sneak in to get first photos. The bodyguard is talking to my nurse down the hall, and I can hear his voice—low-pitched, determined—and the way he says ma'am I can hear his still-fresh military background. He hasn't tapped on my door to introduce himself yet, but that is coming soon. I think I'm ready.

I hope I don't see too much pity in his gaze, or too much seriousness. I'm alive, not dead. I'd like a smile occasionally,

or even a laugh, rather than more of the grave intensity I see in everyone around me.

A tap on the door has me looking up from flipping pages in a magazine. I see a guy in jeans and a casual shirt who looks like a college student. Lanky, tall, nice blue eyes. I notice the hands in his back pockets, and the quick scan he's giving me.

"Ruth, I'm John Key." The voice puts him as the soldier-now-bodyguard I've been waiting to meet.

I decide I like his smile.

"I'm thinking about changing my name." I have no idea why that is my first sentence, but apparently he's better at social skills than I am because he merely nods before walking into the room and taking a seat on the edge of the bed, crowding me, but in a nice way, not trying to not make contact.

"Don't make it Margaret. And I don't like Shelly," he offers, taking my suggestion seriously.

"I was thinking about Jessica. Or maybe Charlotte."

"I could learn to like Charlotte."

I decide on the spot I'll be Charlotte. The person I have been, Ruth Bazoni, needs the space to rest, and even, maybe, to be forgotten. Charlotte . . . Charlotte Something—it feels kind of interesting to think of starting over.

I think it's his voice that I like best. The sound is different from the voices I've feared. John is young, but the voice is old. His eyes are old too. There's experience there that seems out of place. But I understand it. This man has seen war. He only looks young. I wonder if my eyes look the same. A young face, with ancient eyes.

"Your sister hired me, but my job description is so vague it's got no boundaries. To keep it simple, I'm going to tell people I'm your boyfriend, and then tell them to go away."

I nod, as if it's not that big a deal, but it's a big deal. The fact he would make the suggestion, would look past what's

happened in order to make it, is an act of deep kindness. I've never had a boyfriend, and I know I'll be single for the rest of my life, but I can pretend if he can. "Could our first date be pizza and somewhere that is not this room? I'm hungry. And I'm bored."

His laugh is nice. "I'm good for pizza." He stands. "If we're going to spend the next few weeks breaking the rules, we might as well start now. The elevator is close by. I can find a place in this hospital complex with at least a view, and a good pizza can get delivered. Think you can get dressed on your own, or should I invent a reason for the nurse to come help you?"

"I'll manage."

He nods and steps away, lets the door close behind him.

I know I am much too thin—nearly all bones. I'll probably manage just half a piece of pizza before becoming full. But I can see a day when those will not be the facts, and I want to get there soon.

I change into black slacks and a university sweatshirt, being careful of my aching wrist, and struggle to slip my feet into tennis shoes. I am sweating when I'm done, wondering how foolish I'm going to feel when my strength runs out before I can get back to my bed. I push away the thought, open the door.

John is leaning against the wall outside my room, and he nods to the wheelchair parked beside him. I settle in the chair and spread the blanket he hands me out across my lap. I notice my nurse is gone from the center station. "You told her we were leaving."

"What she doesn't see, she can't testify to."

He tugs a chain with dog tags and two worn keepsake medals off his neck. "Wear these. They brought me good luck. You could use some too." He slides them over my hair, lets them fall into place, then steps behind the wheelchair and begins pushing me toward the elevator.

I finger the metal, still warm from being against his skin. I blink back tears. I managed to get a guy who is genuinely nice. I hope he stays, at least a month or two.

“What kind of pizza?” he asks.

I smile, my first real smile in four years. “Supreme, please.”

BRYCE BISHOP

PART ONE

The day his life changed forever didn't announce itself; it just arrived.

The winter sun set early, and by the store lights against a dark night Bryce Bishop walked the display cases in his store, visually noting the changes from yesterday. They had done a steady business in old silver—Morgan dollars, Standing Liberty half-dollars. The end-of-day report Devon had generated would give him the exact numbers, but he could see it had been a profitable day.

In ten years he might be buying back what they had sold today. He was in one of the few retail businesses where the merchandise would never again be created and was rarely destroyed—it only changed hands. Most of the high-end collectible coins in the Chicago area eventually came through his store—Bishop Chicago—to be appraised for insurance purposes, to be sold, to be photographed for an upcoming auction. There was good money to be made in old coins if you knew how to buy and sell wisely. He did. He had been doing so for more than a decade.

Bryce polished a spot off the display glass with his shirt-sleeve cuff. He was bored out of his mind, but the business was profitable and gave good jobs to ten people he liked. He could hand

the keys to Devon and be an absentee owner. The store would be in good hands. But walking away from his life wouldn't solve his problem. He reset the security for the showroom floor and pushed down the restless desire not to come in tomorrow.

"Have a safe night, Mr. Bishop," the security guard called from his desk.

"You too, Gary."

Bryce walked around to the back of the building to the parking lot. Snow from the prior night still dusted the pavement. He tugged out his keys. It would be good to get home. No one was waiting for him, and maybe that was part of the problem. But his extended family was important to him—sisters, brothers, parents, cousins, the next generation of kids beginning to look to him for baseball games, movie afternoons, vacation trips—and he had friends who would fill the evening if he wanted to see someone. He was mind-numbingly bored, and it wasn't a good reality. But it was something he could change if he could just figure out what he wanted different in his days.

"Bishop."

He turned to see a woman leaning against an old truck in the far corner of the lot, her hands buried in the pockets of her jacket.

"You're about to get a call. You should answer it."

Silence hung between them, and then the phone in his pocket began to ring. He watched her as he listened to the sound, and she didn't move. Neither did he, as he considered what might be going on. Robbery, with a threat to his family to get him to comply? A kidnapping, demanding a ransom? He could see no one else in the parking lot, but the security lights only illuminated the surface and cast shadows—someone else could easily be sitting in a vehicle watching.

"Nothing bad has happened. It's simply an introduction." Her voice floated across the parking lot, faint but clear.

He pulled the phone from his pocket, eyes still on her. "Bishop."

“I don’t know the lady, but I know who is vouching for her,” Paul Falcon told him, the familiar voice a relief to hear. “This is highly unorthodox, but it’s solid. You can trust what you’re about to see and hear.”

“Thanks, Paul. Call you back.” He slid the phone back in his pocket.

“All right?”

The director of the FBI’s Chicago office was vouching for the woman. He nodded. She pushed away from the truck, walked toward him. “Ten minutes, Mr. Bishop. You’ll have your questions answered.”

“Who are you?”

“Charlotte Graham. We’ve not met before. We do share a few friends.” She was a woman about his age, her hair worn loose and long, the jeans and jacket neither new nor worn. “I have something to show you. That red security door over there”—she pointed—“is the back entrance to the storefront next to yours. Come in with me, please.” She walked over to the door without looking to see if he followed and unlocked it.

He knew the store. A clothing boutique had moved out in an abrupt bankruptcy, and the lease on the property had been snapped up before his company had been able to put in a bid to buy the space. The retail spaces shared a common brick wall, and it would have been an ideal expansion. The front windows to the storefront were still frosted over, with no sign indicating what kind of business was coming in, but workmen had been going in and out for a few weeks.

“Please watch your step,” she cautioned, switching on lights. “The carpet for this back hall was laid a few days ago, and doorway finishing boards are still to go down.” He followed her through the well-lit hallway. He could smell fresh paint and also good coffee.

They entered the shop proper. Walls had been removed,

opening the space into a large showroom. Display cases were arranged in two melding arcs, with comfortable seating, private tables, good lighting, excellent artwork—a nice flow to the space. Tall vases filled with fresh flowers stylishly arranged caught his immediate attention. He'd been to enough store openings to know when a place was one turn of the key away from being ready to open. This was retail in the final finishing stage.

“Please, have a look around. You're the only customer tonight.”

His first impression was *jewelry store*, for the showroom had that feel of elegance. He walked to the first case and looked inside. Gold coins. His breath settled wrong. He read the discreet sticker prices. He thought about turning around and walking out, but it wouldn't change what he was seeing. He began at the first case, and he took his time looking.



Charlotte chose a bottled water from the drinks offered near the coffee bar and watched the man prowl the store. Not a man to say much when ticked off. That was useful to know.

Bishop finally slowed his review and turned to look at her. “I see you plan for us to be competitors.” The anger was there, hot, controlled, but his voice remained cool. “Your store is next door to ours, with a layout and elegance similar to Bishop Chicago. Your prices are lower, and while our inventories don't appear to overlap much, your coins will appeal to the same customer we've worked years to attract.”

She screwed the cap back on the water bottle. “These aren't all the coins. We overlap. I was simply selective in the first inventory I chose to display.”

“We can't match your prices.” He pushed his hands into his pockets, and she saw them ball into fists. “Was that the purpose of this meeting tonight? To show me what was coming?”

She had expected the anger, planned for it. He was seeing

a threat to his family business, and she'd chosen to make it an in-your-face event. She could cripple his business selling at these prices. She knew it, he knew it.

She set aside the water. "I don't want to open this store, Bishop. I want you to buy it."

She watched him as that statement sank in, as suspicion and confusion edged into the anger.

"You want me to buy it."

"The inventory, not the store itself. I rather like how the remodel turned out, and I'm going to keep the property."

"If you wanted to sell me some coins, Charlotte, you could have walked into Bishop Chicago and said, 'I've got some coins I'd like to sell.'"

She would have laughed at the dry remark, but he wasn't in the mood for amusement. She settled for a small smile. "This is more dramatic, don't you think?"

She poured a cup of coffee and pushed it into his hands. "If you want to keep me out of your business, Bishop, you're going to have to figure out how to buy my inventory. I'll give you good prices, I won't be unreasonable in the volumes I ask you to deal with, but I'm ready to sell some coins and I don't plan to take forever to get it done."

She ran her hand across the top of a display case she had filled and neatly priced. "You buy what's here in the store, I'll give you thirty days, and then I'll show you this store filled with more coins. We'll do this again, round two. You can buy the coins, or I'll open the doors to the public and become your competition. And after round two, we'll do round three."

"How many coins in all?"

"Let's take this one decision at a time. Buying what is here will give you thirty days of me not being your competitor." She moved briskly across the room to the desk and retrieved the inventory sheet. "Become a dealer to other coin stores; raise money

from investors to buy the coins, store them, and sell them over a period of years—however you want to deal with them, but the condition is that you buy everything in the store. Tonight.”

He scanned the list. “Why such low prices? You’re not only underpricing Bishop Chicago, you’re below wholesale on many of these coins.”

“Sharing the profit means the people I do business with come back and do business with me again.”

He looked over at her. “You’ve done this before—the store setting, the surprise invitation.”

“I targeted Hamilton-Grice in London for the European coins. You should feel flattered I chose Bishop Chicago. I was considering Cambridge Coins out of New York.”

“I’m not sure ‘flattered’ is the word I would use. Who are you?”

She smiled. “Charlotte Graham.”

“Collector? Dealer? Fence? I haven’t seen coins at these prices in over a decade. For all I know, the coins could be stolen.”

“Hence the introduction from the Chicago FBI director. The coins are mine to sell.”

“I need to know how you came to be in possession of them.”

“My grandfather liked coins. He died recently.”

“I’m sorry to hear it.”

She nodded. “Do we have a deal?”

Bryce looked around the store, then back at her. “Do I have a choice?” He walked over to the desk and initialed each page of the list. “I’ll buy your inventory, Charlotte. Where do you want me to wire the money?”

“A check will do fine.”



Bryce put a security firm on a background check of Charlotte Graham on the drive home, headed upstairs to change out of

the business suit, and called Paul Falcon at his home number. “She’s selling some coins, and she has a very unorthodox way of doing it. Who vouched for her?”

“I can’t say, which in itself should tell you something. Are you buying the coins?”

That answer told him another cop was behind the introduction, someone Paul deeply trusted. Bryce pulled off a dress shoe and tossed it toward his closet. “I’ll make thirty percent on my money, but I’d like to be able to say no as it feels like I’m doing business with the mob. She’s got me as confused as anyone I have ever met.” He was trying to be charitable and give her the benefit of the doubt. Maybe she hadn’t intended her dramatic approach to be so in-his-face offensive, but the anger caused by this evening was like a bad toothache. *Confused* was the most polite word he could come up with for what he was feeling.

“She’s legit, Bryce,” Paul replied, sounding amused. “And while I’ve never met her, from what I know of her, I would be inclined to like her a great deal.”

“Okay.” That was worth something.

“She really turned you the wrong way tonight.”

“She did. I’ve got Chapel Security doing a full background check.”

Paul was silent for a while. “I’d be curious—professionally—to hear what they come up with.”

Bishop realized the undercurrent. “Charlotte Graham isn’t her real name, is it?”

“I’ll owe you a favor if I can see the report.”

The other shoe landed in the closet. “This night is just full of unexpected surprises. I’ll share the report with you. She said her grandfather passed away. Any estate disputes going on, lawsuits, problems with provenance, or any other mess I’m walking into?”

“Not that I’m aware of, and I’d be aware. On that front you’re fine. The coins are hers to sell.”

“Wonderful.” Bryce kept his tone noncommittal as he pulled off his tie and turned the conversation to his immediate problem. “You want to buy some coins for an investment?”

“How much are we talking?”

“I spent one million six tonight on five hundred coins, and it sounds like I’ll be buying more. She’s got some nice gold—an 1835 Half Eagle, a 1912 Indian five, a couple of gorgeous 1799 tens. I can put together a package of fifty for two fifty and be far enough below market your annual security-clearance review is going to wonder if it was a payoff.”

“I’m interested.”

“I’ll send you photos and prices. And to think when this evening started I was bored and restless. Ann back home yet? She’ll enjoy seeing these coins.”

“Ohio for another two days. She wants me to invite you over for dinner. She’s got someone she would like you to meet.”

“I like your wife, and surprisingly like her friends, but we’ve determined I’m not matchmaking material.”

“You’re simply . . . choosy.”

“That’s one word for it. Sure. Tell her I’ll come for dinner if she can give me some notice. It’s going to be a hectic month.” He would need the break, and it would be useful to see what else Paul might tell him about Charlotte Graham if pressed. He wondered idly what her real name was. “Anything you can tell me about why Charlotte’s got cops vouching for her?”

“No. I got a call, made a call. I was surprised to hear she was in Chicago.”

“Wish she hadn’t been.”

Paul laughed. “Now I’m curious to meet her just because she rubbed you the wrong way. Don’t make a quick decision about this one, Bryce. She’s not all she appears to be.”

“That I’ve figured out. Talk to you tomorrow, Paul.”

Bishop hung up the phone, tossed it on the dresser with his

wallet, then tussled with a stuck cuff link. The woman was going to be a pain, no matter what her name was. He set his alarm for five a.m., his mind already formulating a strategy for the next few days. He had cash to raise, his staff to mobilize, clients to contact. He pulled out jeans and a sweatshirt, then headed downstairs to get dinner. He was no longer bored. He'd give her some credit for that.



"I wish she'd let one of us go with her." Ellie Dance set aside the background check on Bryce Bishop and moved over a glass paperweight—a gift from Charlotte—to hold the pages.

John Key, leaning against the doorjamb of Ellie's home office, ate another pecan from the handful he held. "She'll be fine. He's a good guy."

"A bit conservative, on the edge of stuffy, but yeah—a good guy. Did we talk her into Bishop because we didn't want her to head to Atlanta or New York?"

"Probably." John smiled. "Don't rethink it, Ellie. The decision is made. You spent months gaming this out. This will work for her. She needs to keep a low profile when in Chicago, but she's been doing that for the last decade. She'll be fine."

"Then why am I as nervous as a new mother?"

"You like protecting people, organizing things. It makes you a good business manager for Charlotte and an even better best friend."

Ellie glanced at the photo on the desk. Sixteen years of friendship, fourteen in business together—they knew each other's darkest secrets, and they both had some very difficult ones. Charlotte had been calm when she left, mentally ready, but she hadn't eaten. Under the calm had been a fine layer of nerves. She'd be hungry when she got back. Lasagna was baking in the oven. It wasn't much, but there would be a meal ready. "I've been

doing some more thinking on her final options. I'll have something on paper for her to consider in another six weeks or so."

"The final deadline is three years after her grandfather's death. She's still got time before she has to decide."

They heard the back door security chime as the code to Ellie's home cleared. John glanced over his shoulder and straightened. "She's back earlier than I expected."

Ellie shut off the desk lamp and found her shoes. Charlotte would want a few minutes to settle before being asked about the evening, so neither one hurried to meet her. "Take Mitch some dinner since you've got him posted for security tonight."

"Noticed that, did you?"

"You said low profile and we would be fine."

"Think I'd leave anything to chance?"

"No. I'm guessing you also had Joseph discreetly tailing her since she said you couldn't." Ellie paused beside him, slid an arm around his waist. He'd marry her in a minute if she'd let him, had made no secret of that fact over the years. "Glad you're here."

John dropped a kiss on her hair. "So am I."

"What's she going to ultimately decide, John?"

"She'll turn it down."

Ellie sighed. "Yeah. I think so too."

He ran a comforting hand across her back. "You want her to say yes even given the condition?"

"I think she'd be happier if she did."

He thought about it. "Maybe she would be. But this has pushed her enough outside her comfort zone there's not enough safe space and time for her to come to that conclusion."

"I need to figure out a way to create that safe space while there's still time."

"If that's possible to do, you'll find it." He shut off the office lights and reached for her hand as he turned them toward the kitchen. "Did Charlotte give you her latest sketchbook?"

“The Shadow Lake sketches? They’re lovely. I’ll be at the gallery tomorrow getting the best of them framed. I’m going to raise her prices again this month.”

“She winces at the prices you charge for one of her sketches.”

“Which is why an artist needs a business manager, someone who can price a work appropriately for the market.”

“I heard a rumor there’s a new Marie painting coming.”

“A thirty-six by forty-eight-inch canvas—*Rolling Hills at Sunset*. Probably a few weeks yet.”

“If she hasn’t already told you,” John said, “Charlotte would like to buy it. She’s never been able to afford one before.”

“I’ll show it at the gallery for six months before setting the price, but it’s going to be multiples higher than Marie’s last painting.”

“It will be worth every penny. I’m planning to make a trip back down just to see it.” He stopped them in the hall just short of the kitchen. “Relax.”

“I wish Charlotte’s grandfather had never found her, wish none of this was being asked of her. If we got this wrong, John—”

“If we did, we’ll adjust.” He squeezed her hand. “Elliot Marks out of Atlanta could work. I just like Bryce Bishop more.”

“So do I. Okay.” Ellie smoothed a hand down her dress and took a deep breath. “We’re going to get her through this. No matter what else happens, she’s got us.”

“She always will,” John promised. “Whatever she says about tonight, simply say ‘we can work with that.’”

Ellie laughed and tightened her hand in his. “Let’s go see how the evening went.”

Bryce let himself into Charlotte's shop using the key and security code she had given him, found the lights. He carried the box he had brought into the showroom and set it on the desk.

She had built a beautiful store. In the early morning light he was even more impressed with what she had accomplished with the space. This was formidable competition.

Bishop Chicago had a leg up with their website, the eighty years of history and reputation, knowledgeable staff, and a deep list of clients. But quality and price were the cornerstones of the coin business. Charlotte could poach his sales staff for their expertise. If she added a three-year buy-back guarantee to what she sold—and she could afford to do it at these prices—sales at Bishop Chicago would virtually stop. In the light of day the decision to buy out her inventory was not only the right decision, it was his only decision. She hadn't hesitated to go for the jugular on this deal. He wondered where she had learned that ruthless bent, might even have cautiously admired it if she hadn't targeted him.

He slipped on white cotton gloves, entered the security code to open the first display case, and picked up one of the coins.

He turned it over to study the details, confirming what he had observed the night before. She was both under-grading the coins and pricing well below market. The woman was going to make him some serious money if he could survive her method of selling.

He put the coin back, studied the rest of the display, and for the first time since this began let himself relax and simply appreciate the sight. The coins were his, at very good prices. In a business where the initial purchase determined much of the final profit, he'd made a good decision. He'd been forced to make it, but the decision itself was solid. The risk was not in the coins, but in the scale of the deal.

He took a seat in a very comfortable chair, pulled out a pen and paper, and started a list.

He'd spent one million six keeping this inventory from hitting the market. He wanted to have four million in cash on hand before she showed him the next group of coins. There was a high probability he had seen the best coins she had with this collection, yet he wasn't going to make the assumption the next lots of coins would cost him less. She'd show him another group of coins, and another after that. So four million in liquid cash in thirty days. Careful decisions. Nothing stupid. But he had to be ready and able to say yes.

With inventory purchased at these prices, if he could absorb all she had to offer, if he could keep her out of the business as a competitor, he could nearly guarantee Bishop Chicago would prosper for the next decade. He just had to navigate the cash flow when he wasn't sure how deep he had to plan.

He heard the back door open with a soft chime and glanced at his watch. She had said seven a.m., and she was a few minutes early. She came in dressed much the same as last night, jeans and a sweatshirt from a university in Texas this time. She had brought her own coffee.

"Breakfast is on the desk if you're interested," he mentioned.

“Poisoned, perhaps?”

He half smiled. “Not until I’ve bought all your coins.”

A beautifully brushed Irish setter had walked in beside her and now sat looking at him. He held his hand down, palm out, and the dog got up to come over. “Beautiful animal.”

“Princess is the regal one in the family. Her sister Duchess is very much the mischief-maker.” She helped herself to a bagel and cream cheese. “I’m on my way out of town. Anything you need to ask before I leave?”

“Insurance and security.”

“My insurance will continue to cover the coins until they leave the premises. I’m now listed as custodian of the coins you’ve bought. Your security firm is already monitoring this storefront.” She shrugged. “Seemed simpler as you would know who was best for the job.”

“I need a phone number where I can reach you.”

She pulled out a business card, added a number to the back, offered it.

The front of the card was simply her name.

“When will you be back?”

She opened an orange juice. “A few weeks.”

“I’ll have the coins moved from here by then.”

“No problem. Codes and locks have been changed. You and I are the only ones with access to this place.” She perched on the arm of a chair. “Still mad?” she asked around a bite of the bagel.

He had to smile. “More just curious. Why me? Why not Cambridge Coins out of New York?”

“You’re a Christian, a teacher at your church. It offends your God if you steal. That’s useful to me.”

He felt a startled surprise. “You’re serious.”

“I don’t believe like you do, but it’s an interesting fact that you do. Family businesses thrive or die by the ethics of the guy running the place. Bishop Chicago is profitable—has to be to

keep the doors open. But you don't cut corners to get there because you also have to sleep well at night. I bet you reimburse the business for postage when you use a stamp for a personal letter."

He felt like he was being complimented and insulted at the same time. "I'm more comfortable following the rules."

She laughed. "I could also say it was easier to haul the coins to Chicago than to take them to New York." She pushed off the arm of the chair, and the setter went to stand beside her. "I want to make the tollway before traffic picks up. I'll get out of here, let you get to work. "

"Drive carefully, Charlotte."

"Plan to. Oh—one last thing. Would you carry the flowers next door before they die? Your staff might enjoy them."

"I'll do that. You set quite a display for a single customer."

"This was practice."

"For what?"

She just smiled. "See you in a few weeks, Bishop."



Two blocks east of Bishop Chicago was Falcons, a restaurant whose owner and head chef was Paul Falcon's sister, Jackie. The restaurant opened at ten thirty for the early lunch crowd, but those with a longtime friendship with her could get breakfast and a quiet place to have a meeting. Bryce qualified, and he spent twenty minutes reminiscing with Jackie in the kitchen while she began cooking their breakfast, then walked into the dining room and chose a table in the empty room. He pulled the list out of his pocket and added more notes while he waited for his key staff to arrive.

"Hey, boss." Devon pulled out chairs for Sharon and Kim and took a seat between them. "Glad you called."

"Nice you were all free." Bryce passed across a basket of hot blueberry muffins just out of the oven.

Two waitstaff appeared with filled plates, followed by their waitress. “It’s a pleasure to have you back, Bryce,” she said.

“This looks wonderful, Amy.” She poured coffee for the four of them and left them to their breakfast meeting.

“So, boss, what did we do to earn this?” Devon asked, reaching for cream for his coffee.

“It’s what you’re going to do,” Bryce replied, sampling the crepe and nodding his appreciation. Jackie laid out a nice breakfast. “Remember how we used to dream about the big estate find? The one that would put Bishop Chicago on the map and make us all rich?”

Devon put down his muffin and looked at Bryce. “The one that would let me afford to marry Sharon?”

His wife made a face and elbowed him in the ribs for that quip.

Bishop smiled. “That’s the one. It dropped into our laps last night.”

“Seriously, boss?” Kim asked, setting down her orange juice.

He turned his attention to her. Kim Leonard was the best salesperson he had, and the success of his plan rested in large part on her skills. “Kim, I’m going to hand you five hundred coins to sell, mostly gold, 1810 to 1880, all high grade, and I need you to move half of them within a month.”

Kim’s hand trembled against the glass. But Bryce saw the gleam of excitement in her eyes and gave her a slight nod. She worked on salary plus a three-percent commission, and he was offering to make her a very good year. “Have your best sales staff on the phones to contact customers, plan an auction, travel to show the coins—whatever you decide will work best. The first of the coins are going to reach Bishop Chicago this afternoon. I’ve already laid some ground with Paul Falcon to take a package of fifty for two hundred fifty thousand, so you can work that possibility as one of your first sales.”

“I’ll wow him,” she promised.

Bryce looked over at Sharon. “The two photographers you like to work with on the auction catalogs—I’ll make it worth their while to come to the shop and work for you for the next couple of months. You’re the best I’ve got for presentation, so how to display the coins—in the store, the catalog, on the website—is going to fall to you. I’m raising you to double on all overtime plus a percent commission on these coins. Anything I can do to free up your time—hire a housekeeper, keep your husband out of your way—just let me know.”

She smiled and nodded. “Thanks, Bryce.”

Bryce looked at the man he trusted most with the business. “Devon, grading the coins and getting them into inventory will be on you and your staff. Let’s batch them through in groups of twenty-five, with at least an hour break between groups. I need careful work as much as I need fast work.”

“We can handle it, boss.”

“I’m counting on it. I want you and Kim to go over the coin prices and bring me a list with your recommendations. I’ll make the final decision on what price we’ll bring them to market.”

He glanced around the table. “Devon grades the coins and gets them into inventory, Sharon photographs, Kim sells. And while you all are doing that—” he paused, enjoying the moment—“I’m going to find us the cash to buy more coins from the same estate.”

He sampled the sausage puff pastry while his speechless staff stopped eating. Jackie wouldn’t appreciate plates coming back with food untasted.

“There’s more?” Devon asked for all of them.

Bryce reached for his coffee. “I’m told there is.”

He’d been working the numbers in his head most of the morning. “Devon, I’d like to take everything we have in present inventory down in price to our cost plus eight percent. It will move inventory, raise cash, and give us much-needed vault and display space. But that’s going to put enormous strain on the

website business for processing orders, packaging, and shipping coins. I need you to go back through the employment records, look at those we have employed on a temporary basis to help at auctions, at coin shows, select those who are careful, who work well with minimal supervision, and staff us up to handle it. As soon as you have enough staff on hand to provide quality service, take down the prices.”

“I can think of several possibilities without even pulling the files.”

“They’ll be temp positions, but at least four months of steady work.” Bryce considered the problems he had identified. “Depending on the pace of sales, managing the vault space is going to be one of the squeeze points. We’re fine for the first five hundred coins, but it’s the group after this one that starts to get interesting. So for now, Devon, I’m going to take back on my plate all purchase decisions on new inventory.”

“I’ve got no problem with that, boss. I imagine cash flow is going to be interesting for a while too.”

Bryce nodded. “I broke my piggy bank this morning and told my banker I was putting another slug of personal cash into the business. When you see the coins over the next few days, you’ll understand the gamble. I think we have the potential to secure our profitability for the next several years if we manage this carefully. We need to expand vault space so we can hold more inventory—I’ll be focused on fixing that.”

Bryce settled back in his chair, his coffee in his hand. “One last thing. I’m not going to tell you much about the estate, or the lady selling. She’s got some sting to her.”

Devon appeared to think about that. “Sounds interesting.”

Bryce laughed. “Oh, she is that.”

He finished his coffee, then the last of the crepe. He hadn’t enjoyed a breakfast meeting more than this one in ages. He glanced at the time and made a decision. He set aside his nap-

kin, pushed back his chair. “I’m going to let the three of you enjoy your breakfast and plan the details of this while I go get the first hundred coins. I’ll meet you back at the shop in, say, an hour and a half.”

Sharon smiled at him. “I don’t think you’re bored anymore, Bryce.”

“Not so much.”

“We’ll be ready for the coins. It’s going to be fun,” Sharon promised.



To his surprise Bryce found that Sharon was right about the fun. With Charlotte out of the picture for a couple of weeks, he could focus on what needed to be done and was enjoying the work. He arrived at Bishop Chicago the third day just after nine, carrying yet another box of coins. The store was humming with activity. The front window display had been changed, photographs of coins in the vault were strategically placed, and fresh coffee and donuts were set out. Kim, on the phone, looked over, smiled, and held up two fingers.

Sharon had the center display case open, and Bryce stopped beside her to see what had just sold. “Kim placed the 1866 Gold Liberty ten and the 1880 Gold Indian three,” Sharon told him, moving the coins into archive-quality sleeves and placing them into sales boxes.

“Two of the best coins in the group.”

“And priced accordingly,” Kim said, smiling as she hung up the phone. “Jim wants to see anything else we get in Indian threes.”

“I’m carrying another four.”

Kim did a bit of a dance. “I love sales days.”

Bryce laughed. “Where are we at, total?”

“Twenty-nine sales, and strong prospects on the others we have graded and photographed so far. Current clients should

absorb the first hundred coins without much problem. Devon thinks he'll have the grading finished today.”

“I'm carrying the beginning of the second hundred. It's going to be a good day. Find me if I can help you with anything.”

He left the coins with Devon and headed to his office. He wanted every coin Charlotte planned to sell. Four million in thirty days was his goal, and his plan on how to get there was coming together. Selling current inventory, some of the estate coins, adding another equity slice of his own personal cash were pieces of the answer.

The final piece was to put together a group of buyers for the coins so their cash was available if necessary. He planned to buy aggressively for Bishop Chicago. But the one thing he could not afford was having Charlotte go into business next door. Having a syndicate of buyers as a backstop would mitigate that risk. Bryce opened his address book and picked up the phone. He'd be ready within thirty days.



“Bryce, this got couriered over.” Kim caught him in the hall to hand off a package.

“Thanks, Kim.”

The package was from Chapel Security. Bryce took it back to his office, slit open the envelope inside, and pulled out a single page.

Interesting request, Bishop. Charlotte Graham is the owner of Graham Enterprises, Trust, Wisconsin. It's the third largest transportation, warehouse, and storage business in the country. She inherited ownership of the business from her grandfather, Fred Graham, who passed away in May of 2011.

Fred Graham never married, but the grandfather/granddaughter connection has legal standing. It appears Fred Graham had a

daughter he never acknowledged. The connection is through Charlotte's mother. I've got threads that suggest Charlotte changed her last name to Graham in 2006.

Charlotte Graham owns residential property in Silverton, WI, that she bought in 2007 and paid for with cash. The truck she drives is registered to that address. She leased the storefront using the law firm of Baird, McRay, & Scott out of New York. All bills related to the storefront route to that law firm.

Before 2006 the picture is murky. Looks like Charlotte's from Texas. Age unknown. Marital status unknown. Birthplace unknown. Prior name unknown.

Eric Chapel had added a handwritten note.

She might be the sketch artist CRM. Serious talent if I've got her pegged right. More as I find it. Call if you have further specific questions.

Bishop thoughtfully folded the page. It wasn't what he expected. The art in the shop next door had caught his attention, and he wondered if he'd find something with those initials. If she was more than just a passive owner, was now running the transportation and warehouse company, he doubted the business was something she found easy to do or that it gave her much time for her art. He had some sympathy for her situation. The fact she'd inherited a company and the responsibilities of it, along with some wealth, had a familiar ring.