PROLOGUE

If not for his brother Oliver's death, Woodrow Converse might never have married and had a son.

But in 1894 tragedy struck and set in motion events that could never be undone.

Nine years earlier, in 1885, just a few days after former President Ulysses S. Grant died, Oliver Converse, seven years older than his brother Woodrow, moved from Norwich, Connecticut, to Hinckley, Minnesota, there to raise his family and work as a banker. He had no way of knowing that by moving west he had unwittingly struck a spark for his brother and ignited a fire that led directly to the birth of a boy he would never know: his own nephew, Peter Ford Converse. Two years later, in 1887, Woodrow followed his brother's lead and packed up the few valuables he possessed and rode the train from Connecticut to Duluth, Minnesota, leaving his and Oliver's parents alone for the few short years that remained in their lives.

If only Oliver had lived long enough to see the tapered green blades of grass poking through the melting snow cover! He would have fulfilled his dream of seeing a Pacific Ocean sunset from the palisades of southern California. Optimism would have lifted him out of the abyss of grief and carried him toward the bright horizon of the dawning Twentieth Century. He would have seen Burnham and Root build the first archetypal skyscraper in Chicago (sixteen stories!), read about Marconi's new radio signaling and receiving apparatus, and been one of the first literary aficionados in Hinckley to read H.G. Wells's *The Time Machine*. He would have had time to examine the ledger of his life and dismiss whatever misfortunes had come his way as mere quirks of Fate, not as capricious acts of God. Then, at the end of his long, full life, he would have walked bravely through the valley of the shadow of death with the determination of a true and faithful disciple, toward the illuminated figure at the end of the tunnel, the bright and shining Son.

And Peter Ford Converse would never have been born.

Yet, in the summer of 1894 the great winds that sweep and swirl about the earth, that scatter madly the debris of human events and leave in their wake unfathomable mysteries, blew stealthily in from the east, carrying upon their billowy shoulders seeds

of sorrow that were left to die in the late winter snow but, as if willed into animation by heavenly decree, took root and pushed their curious scions through the muddy thaw of spring.

Though the land was parched that summer, the shoots of disaster, unlike the prairies and trees around them, flourished. The town tapped its toes to the rhythm of the railroad's westward march. St. Paul and Duluth Railroad Depot was busy and crowded, rich with the heavy smells of green timber, steam and oil. The townspeople went about their business with the whine of the lumber mill's saws in their ears; the heavy clanking and thumping of black machinery; the jingling music of commerce; the cumbersome, slow rocking of beer wagons. Ojibwe Indian children playing on the wood plank sidewalks.

Never before in the thriving town's history had there been such a prolonged drought as the rainless, sultry summer of 1894. The rich, dark loam had turned the color of buckskin and cracked under the heat of the merciless, unrelenting sun. Every stalk of milkweed, every blade of grass, and every bush, shrub and tree was wilting, or already brown and withered.

To the loggers, millers and lumber barons the timberland was a cornucopia of unharvested money trees. Unless the trees were felled and hewn into giant square beams, or ripped into lumber for houses, shelving, furniture, and cabinets, the opportunity for a man to provide for his family or, better still, to cash in and live a life of luxury at the minor expense of a renewable and plentiful natural resource was lost, the forests left to stand idle like rotting food and thus stupidly, sinfully wasted.

To as many as would lay the teeth of a saw to the trunk of a great conifer or oak, the woods were a gift from God to be cultivated. The people of Hinckley believed in God and His bounty, and they were grateful to Him. They took great pride in their livelihoods and traditions. They encouraged their children to stay and raise families, as had their fathers and grandfathers before them, and to unselfishly supply America with the lumber she would need to satisfy the requirements of a thriving West and a burgeoning nation.

The resulting cutover was a landscape of tree stumps left to be blasted into craters; miles of twisted, copper-colored bracken; mounds of chopped limbs, twisted branches, and strips of bark that resembled the petrifying bones of an unearthed battle-

field. Under the best of circumstances the loggers felled and stripped the trees faster than they could burn the branches and crackling brown brush. So, when the dog days of that beastly summer brought no clouds and no rain, fires came instead to clear the land. Fires were a small price to pay in return for bringing civilization and progress to the northern plains.

However, on September 1 of that year, the wonton rape of the land was repaid in full. Tragedy swept its skeletal hand across the countryside and in a single afternoon cleared away two hundred fifty men, women and children from Hinckley alone, and unrecorded numbers of people in the surrounding county. For it was in September of that year that Hinckley, Minnesota, was ravaged by the worst fire in its history.

CHAPTER ONE

A row of dark portraits, past presidents of the bank, hung on the oak paneled wall across from Oliver Converse and watched him with silent, stern, accusing glares. He removed his black-rimmed *pince-nez* and massaged his temples. Then, replacing the armless spectacles on the bridge of his nose, he squinted to read the grandfather clock in the far corner of the office. It was Friday morning, eleven-thirty.

As he sat at his desk in a dusty corner of the Hinckley Mortgage and Trust and perused the ledgers, Oliver's mind wandered. He was thinking of Sarah, his wife of eleven years. He saw her inviting lips, the pale, almost translucent skin of her hands and their cool touch on his hot, flushed cheek. Sarah, whose sapphire eyes grew deeper and wider the longer he gazed into them, who lay in his arms at night and confided in him her deepest secrets in slow, concentric whispers until she drifted into sleep on her pillow. Sarah, who, in the morning, was such a different person that Oliver often wondered if she were conjoined souls, two separate personalities: one that rose with the sun and one that rose with the moon. Her cast iron will and fierce temper could stop him dead in his tracks when he forgot to wind the clock on the mantle before retiring, or be-

cause she objected to the fragrance of his shaving lather. Yet, curled up in his arms, her head resting on his chest, she was so childlike, so soft and needful. Her extraordinary sense of humor, so rare and so welcome when it came, brought with it breezy, silly laughter that lifted his spirits and carried him away with her to Xanadu and dreamlands beyond. He could not imagine being alive without her. The occasional sharpness in her tone he attributed to her strict Lutheran upbringing and the harsh Minnesota winters; her nurturing tenderness, he knew, was born of motherhood's garden and the complete woman she was.

He loved her deeply.

At that very moment, Oliver supposed she was down the street examining gingham and lavender gauze in the front parlor of Mrs. Cummerson's Fabrics, for a dress she had promised to make for their daughter, Elizabeth.

Oliver glanced up at the clock again and reached in his pocket for the small band of gold his father had handed down to him when he first left home. It was eleven thirty-five, precisely.

"Mr. Dalrymple," he said, addressing the slight clerk working at the small wooden desk in the near corner, "has Mr. Luedke arrived yet this morning? I've been so engrossed in my work, I haven't noticed."

The frail little man swatted at a pestering fly and spoke with a nasally voice. "No, Mr. Converse. He's to be at the board meeting in Minneapolis all day he said."

"Ah yes, that's right. I remember him mentioning something about that last evening. Good then." Oliver placed his pince-nez on top of the open ledger before him and rose to stretch.

"Good, sir?" inquired Mr. Dalrymple.

"Yes. Inasmuch as Mr. Luedke will not be in today, I believe I shall avail myself of some fresh air and a stroll. I've earned it."

"Oh. Yes, sir, of course."

"Keep an eye on grandfather, Mr. Dalrymple, won't you? I expect you'll be ready for some lunch soon yourself, eh?"

Mr. Dalrymple smiled wistfully, thankful that Mr. Converse was considerate enough to think of the needs of junior employees such as himself. A question sprang to

mind. “Mr. Converse, if anyone should ask,” he called, “when shall I say you’ll be returning?”

“Why . . . when I am refreshed, Mr. Dalrymple,” replied Oliver. With that he took his bowler hat and walking stick in hand and headed for the front door of the bank. “Don’t work too hard now, you hear?”

Mr. Dalrymple adjusted his teller’s visor and winked. “Wouldn’t think of it, sir.”

Oliver placed the bowler on his head and walked out the door, on his way to the Golden Goose, Hinckley’s most popular tavern and restaurant.

Oliver was, and always had been, two men. As the dignities of his position in the bank required, he was an educated and morally rigid man, dedicated to his family, the bank’s customers, and the citizens of Hinckley. But he was also not above the other gentlemen in town and the temptations that befell them, especially those enticements that were as likely to draw them into the back rooms of saloons as the front pews of church. The Golden Goose was renowned for its fine steaks and entertainment in the main dining room, but in certain circles it was also renowned for its clandestine poker games in the storeroom. Oliver, who had drawn up the loan papers on The Golden Goose and half the other commercial properties in town, was a regular player.

He greeted several acquaintances in front of the Goose, among them Dr. E.L. "Doc" Stephan, Hinckley’s former mayor and most prominent physician, as a kind of ruse for those who might be watching. Then he ambled to the end of the block as if he were on his way to conduct business nearby and, once he was sure no one was observing, turned the corner sharply and walked briskly down the alley behind the Golden Goose.

Across the street, Hattie Fields, owner of Miss Hattie’s Millinery, and a versatile gossip, watched Oliver with envious, judgmental eyes and shook her head in disgust. "The very idea," she muttered.

Oliver reached the back door of the smoky storeroom and gave the customary “Shave and a Haircut, Two Bits” knock. A slat in the top panel of the door slid back sharply, revealing a pair of dark, black eyes. and a second later, the peephole slapped shut. He could hear the deadbolt on the other side of the door slide out of its metal cylinder and the door opened, but only enough for Oliver to squeeze through the breach

in the portal. The room was filled with the musty smells of sawdust, beer, and cigar smoke: the stink of easy money.

The door closed behind him with a swift, solid thud and the deadbolt clicked securely behind him as everyone resumed what he had been doing before Oliver had knocked. The room was crowded with oak barrels and stacked whisky crates; it was stuffy, swarming with profanity and the sharp broken sound of clacking poker chips. Oliver sat in an unoccupied chair at the round table and removed his hat. “Afternoon, boys,” he said. “Appreciate you holding my spot, as usual. Heh-heh-heh.”

The other men laughed and blew smoke, offering greetings of “Morning, Ollie” and “Wondered if you’d make it” as Sammy Belcher tossed in two blue chips and announced, “Ante up!” All the players followed suit and tossed in two blue chips apiece. Most of them were the same as Oliver: slick hair, waxed mustaches, pale skin; professional, married men in single-breasted vests or light cheviot suits so popular in the summer. Men who, despite outward appearances, could not afford to lose their wives nor the small amounts of money they had brought. Judging by the modest stacks of chips in front of most of them, Oliver assumed the game had been in progress for some time and that everyone except Sammy Belcher, was down to his last few dollars. Most weeks, Oliver was Sammy Belcher’s only competition.

“Glad you could join us today, Ollie,” said Sammy in his appealingly deep, raspy voice. “You’re looking mighty dapper.”

“Thank you, thank you, Sammy, my good man. Yes, one must keep in step with the fashion of the day.” He threw down a twenty dollar gold piece. “Put me in for a double sawbuck, will you, Eddie? Can’t stay long today, gentlemen. Mr. Luedke may be off campaigning on the bank’s behalf, but the Missis tarries about the shops downtown.” He glanced slyly over each of his shoulders and added, “There’s no telling where my blushing bride may be. Downtown nearby, no doubt. Or home. I really don’t know where she is. She’s an angel, though, I tell you. Tolerates all my vices save this one. If she knew I were here I’d be sleeping in the guest room for a month. But a man has to have some recreation, doesn’t he?"

"You could do what Edgar does and have a little dalliance on the side now and then," said Eddie. "Put your love up on wobbly stilts, just for the thrill." Edgar Johannsen lowered his eyes and nodded to the laughter of the others. Oliver laughed too.

"Sounds tempting, Eddie, I must say, but I think I'll pass," said Oliver. "Happy wife, happy life, I always say."

"Yes, well. It certainly looks as though she's feeding you well, Ollie," said Lars Stafford. "I see your vest has thrown another button."

Oliver glanced down his front and saw that the middle button of his vest was indeed missing. "Oh, drat, so I have," he said, patting his rotund midsection. "Well, good thing I'm married to a fine woman, eh boys? A *chef de cuisine* whose culinary skills are surpassed only by her talents with a needle? Still, a man's nothing if he can't partake of a modicum of sin now and then." Laughter and nods of consensus throughout the hazy room served to remind them all that they were part of a sacred brotherhood, a fellowship whose common bonds could only be enjoyed in secrecy because such ties were easily severed by the sharp tongues of their disapproving wives and the even sharper sword of the law. "Willard, my good man," Oliver called out, "set it up for everyone, will you? Two more buckets of beer."

Besides telling sunny and good-natured jokes, Willard's function was to keep the beer flowing and an eye out for the constable. He blew a smoke ring from his cigar and adjusted the rolled-up sleeves of his shirt. "Sure, Ollie, sure. Two tubs o' beer comin' right up."

Plumes of cigar smoke rose into a cumulative flat cloud above the table as the players tossed clay poker chips at the growing pot.

"Pot's right," announced Sammy.

Willard slipped into the front hall. Sammy was a shrewd dealer and knew precisely how to torture his opponents with suspense as they bet or folded their hands with each round. When the third bet came round to him, Oliver saw Sammy and raised. "I'll see your ten and up the stakes another twenty," he said. He scanned the faces around the table, those who were still in, and those who were out but watching. "Anyone with me?" he asked. Lars, Frankie and Sammy's expressions told him all he needed to know.

Willard returned with a pair of quart buckets. “Beer, gentlemen,” he called out with a congenial bob of his head, “for those whose thirst is greater than their bank accounts.” There was a composite release of tension around the table, and for a moment everyone welcomed the distraction of a free round of spirits.

“Thanks, Ollie.”

“You’re a regular guy, Ollie!”

“A prince!”

“We owe you!”

Oliver winked at them all. “You certainly do. The bet’s still on the table, gentlemen. Anyone care to call?” One by one the men laid their cards face down on the table saying, “I’m out,” “Me too,” “Too rich for me,” and other phrases of surrender.

“Sammy?”

“I’ll see you,” said Sammy. “I think you’re bluffing, Converse.”

Oliver winked and smiled at the others. “Now, now, Sammy, you know me. I never bluff unless I think I can win the hand.”

“Let’s see what you’ve got, Ollie.”

Oliver hesitated, and the others drew in a collective breath. “Well?” said Sammy. Oliver laid his cards on the table. “Natural straight, ace high. Read ‘em and weep.”

Sammy slapped his cards face-down. “Damn, Converse! You’ve done it to me again. How do you manage?”

“By living right, Sammy, my friend. By living a good, clean, moral life. Same as you.” Oliver raked in his winnings and saluted the other players. "Thank you, boys, thank you. Sarah and the children will be especially pleased with my bonus this week."

Ed Finske tossed a ten cent ante to start a new pot and called the next game. “Seven card stud, nothin’ wild.”

“Except Ollie,” Sammy corrected him.

“Except Ollie,” echoed Ed with a puff of cigar smoke. Each man pitched in his ante, and Ed dealt the cards. “Jacks or better to open, gentlemen,” he said. “Progressive.”

Several buckets of beer later, Oliver gathered his chips and cashed in. He pocketed his winnings and reached for his bowler and walking stick.

“Gentlemen,” he said, “as always, thank you for your money and your camaraderie. Remember, the Hinckley Mortgage And Trust Company stands ever ready to lend. Tell them Oliver Converse sent you.” He tipped his hat to the assortment of groans and chuckles and withdrew the fob from his waistcoat pocket to check the time. One thirty-three. Early enough to finish his work at the bank and to account for his whereabouts should Mr. Luedke return before closing. He hurried out the back door, brushing sleeves with Willard as he stepped into the alley.

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A block down the wood planked sidewalk Hattie Fields impeded Oliver's progress as she swept away the afternoon’s dust from in front of her shop. Feigning innocence when she looked up at last to see him standing before her, impatiently waiting for her to step aside, she said (with an insincere pleasantness to her voice), “Oh, I *am* sorry, Mr. Converse. Am I in your way?”

“Quite all right, Miss Fields,” he replied with pursed lips. "Quite all right."

Hattie Fields had never been married, though it was rumored she had been romantically involved with a sixteen year-old boy five years before in Brainerd while teaching English at a school for orphans. The small talk was that she had been offered the chance to leave town quietly in lieu of a public scandal and prosecution, but no one besides Hattie and the authorities in Brainerd knew the full story. What everyone *did* know was that Hattie Fields was an idle gossip with a talent for soliciting hearsay about anyone and everyone in town. People generally perceived this as Hattie’s way of getting the goods on others should the need to use it in her defense ever arise.

“Returning from lunch, are you, Mr. Converse?”

“Yes, Miss Fields, I am.”

“You had a satisfying meal, I trust, sir?” Hattie pressed, with a middle-aged busybody’s cocked brow. Then, as something of an impulsive afterthought, she added, “I see you’ve lost a button on your vest.”

“Quite satisfying, yes,” said Oliver. “Eh, but the button was already gone, thank you, Mrs. Fields.. Lost sometime this morning, I belive. Say, have you ever tried one of the Golden Goose’s Porterhouse steaks, Miss Fields? Exquisite.”

Hattie smirked. “No, sir, I can’t say that I have. My, but it’s a blistery hot day, isn’t it? I can’t recall when it’s ever been this hot on the first day of September. Still, I imagine even a stroll in this torrid sunshine is refreshing after being cooped up in that dark old bank building all morning.”

“Yes, ma’am, that it is,” said Oliver, tipping his hat. “Keeps me spry. Have to keep up with Sarah and the children, you know.”

“And the cards,” muttered Hattie, swishing a cloud of dust into the street with her broom.

Oliver craned his neck to better eye an attractive young woman passing by. When she was several steps past him she stopped, turned her head to look over her shoulder at him, and twirled her parasol coyly. Then, with a subtle shake of her bustle, she continued her stroll down the sidewalk. Pleasantly distracted, Oliver sighed and unconsciously tapped his walking stick on the planks. Then he returned his attention to Hattie.

“Hmm? I’m sorry, Miss Fields? You were saying?”

Hattie’s eyes met his with prophetic fervor, and Oliver stiffened. He wondered if she knew. Moreover, he was curious (though not concerned) how a woman so stiffly attired in a high-neck wool dress with leg-of-mutton sleeves, and wearing laced black leather boots up over those scandalous ankles, could be cool and comfortable on a day when even the cicadas were still.

“I said, you work so *hard*, Mr. Converse,” she said in a sardonic tone.

“Oh. Yes, indeed. I work very hard, Miss Fields. As the good Lord intended.”

“Of course, Mr. Converse, of course. Now then, how is dear *Mrs.* Converse? I don’t suppose I could interest you in the purchase of a bonnet for her today? Or perhaps a smart little flower hat for that adorable daughter of yours. Mary, is it?”

“Elizabeth.”

“Oh, yes. Elizabeth. Come in and browse, won’t you, Mr. Converse?”

Oliver liked the idea, and considered the delay of not returning to his desk just yet an appealing temptation, thought better of it, and shook his head. “I’m afraid not, Miss Fields. No, I would only be 'window licking,' as the French like to say.”

“Oh, sir, your ladies will be so disappointed.”

“Not if they don’t know you dangled a delectable carrot before me, Miss Fields.”

Hattie stood her broom up against the door jamb of her shop. “Very well then. Please, do give my best to Sarah and Elizabeth, won’t you, Mr. Converse?”

Oliver tipped his hat with gentlemanly authority and a broad smile. “I shall, Miss Fields. Good day.”

Thinking of his children, Neil, Elizabeth and Daniel, as he ambled back to the bank, Oliver picked up his pace. Ten-year-old Neil was the oldest and looked after the twins. Elizabeth and Daniel were seven, too young to be expected to adhere to all of life’s rules or remember much besides their letters and basic arithmetic- only when to play and eat. School had started early this year and already the children were anticipating the Thanksgiving and Christmas holidays. A smile of satisfaction broke across Oliver’s face. Ah, school. The perfect nanny!

The children’s teacher, Clara Hazleton, a stern young woman with her hair pulled back into a tight blonde bun, her skirts always spilling out from her waist and flowing suggestively about her ankles, was nothing like Hattie Fields. Miss Hazleton was fresh out of school herself and was dedicated to her job and to the children beyond all community expectations. She firmly believed that every child under her tutelage should be educated to the maximum of his or her potential, and she insisted they be protected from life’s anticipated dangers at all costs. Notwithstanding her nurturing demeanor, instilling discipline in the children was second only to their education as far as Clara was concerned. The heavy black Bible on the corner of her teacher’s desk was a visual reminder to all the children that she not only had the Lord’s blessing when it came to reprimands and switchings, but as a teacher she had authority from Him as well. She was not averse to hugging her pupils, though she occasionally raised eyebrows, for there were some in town who felt she occasionally showed a tad *too* much affection, especially to the boys.

Miss Hazleton’s students, too young, most of them, to comprehend the vicissitudes of a world they had yet to discover, were, Oliver assumed, busy working in their lesson books at that very moment. His three children- it amused him to recall his own school days as a boy -were probably slumped at their desks that very minute, fighting the heat and the stifling boredom of arithmetic lessons and tales of the inerrant founding

fathers. *Well, at least they're using their time constructively,* he thought. *Unlike those urchin Ojibwe children in the streets.*

Oliver had suggested, and Sarah excitedly agreed, that once all three of their children were old enough- when the twins were finished with the eighth grade, preferably -it would be good for the family to take its lead from the railroad and the futurists, and head out west to California. Sacramento or San Francisco, perhaps. The prospects for a cunning investor were limitless, the natural resources to be exploited abundant, and the possibilities of doubling or tripling their personal wealth boundless. The warmth of the golden sun would thaw their frostbitten souls, and the children would have more opportunities for social status and travel than they could ever hope to have in the frozen Minnesota landscape. After so many icy years in the North, the family would be ready for the temperate climate.

Minnesota was home; California was heaven.