# Isabel's Independance

By

## Mariella Starr

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#### Prologue

#### Chambersburg, PA, 1893

Isabel Piper sat at her mother's small writing desk, an old shawl wrapped around her shoulders. Since she wrote nearly every day of her life, she was always either beginning a story or finishing one. This was her quiet time. For two hours, she would not be disturbed. It was not time for chores or housekeeping. This was Isabel's time to ride like the wind on the back of a fast, black horse, or to take a rowboat out into the sea to fish. It was her time to be naughty, to sneak away and meet a boy for a secret kiss, or to solve a mystery as a fifteen-year-old boy. She could be whoever she wanted to be. She could explore new lands, pick a fight, or even kiss a boy in public, as long as she only did it on paper.

Sometimes, she wished her life were more exciting. Sometimes, she wondered if anything would ever change. She knew she shouldn't yearn for more, but she did. Deep inside, she wanted more.

Two hours later, Isabel put away her story, tidied up her desk and set about getting herself ready to face another tedious day of monotony. She twisted her thick, auburn-colored hair into a chignon and brushed at the fringe that covered her forehead. She had been in one of what her brothers called her stubborn moods, when she had cut her hair. She didn't care that they had been shocked. It was her hair — not theirs. She thought it was new and modern. Isabel knew she was pretty, but she wasn't a delicate woman. She hadn't stopped growing until she was five-feet seven-inches tall, taller than most of the women she knew, and she needed very little corset foundation to achieve her hour-glass figure because she was blessed with full bosoms and a small waist. However, Isabel didn't consider her bosoms a blessing. They got in her way, and she wished they were smaller. Isabel had taken after her mother, so there wasn't anything she could do about it. When she'd first started developing at twelve, her mother had made her bind her bosoms because they drew unwanted attention from men, and she had been too young for that. She had finally grown into them, and now they weren't quite so obvious.

She'd been old enough to court for several years, and she'd had a few offers, although not recently. She had turned down those early offers for one reason or another, mostly because she felt her duty was to finish raising her younger brothers. She hoped to marry at some point, and she wanted children. She simply didn't know when she would feel the need for it. She had only recently turned twenty-one and didn't feel a pressing need for a husband. She had a few years left before old maid status would be a concern.

Isabel headed down to the kitchen to fix breakfast for her family. She didn't work— at least as far as her brothers were concerned. For the past five years, she had kept house for her four brothers, two older and two younger. She had been seventeen when they had lost their parents to an epidemic of influenza. Her eldest brother, Frank, had stepped up to assume the position as head of the family. Isabel, the only daughter, had taken over mothering her younger brothers and the responsibility of running their home.

She doubted that her older brothers, Frank, at age twenty-nine and Reuben, at twenty-seven, noticed much of anything she did as long as food was on the table when they expected it and their clothing appeared in their closets - cleaned and pressed. Edward and Thomas, her younger brothers, never noticed the squalor that boys created.

Isabel was responsible for keeping the household in order. She cooked their meals, cleaned their clothes and kept the house clean. For the most part, she didn't mind. Once her chores were completed, she had a little bit of time to write, and to work on her pen and ink pictures, but that was her secret.

Occasionally, Isabel had time to visit friends. Once a week, even in the harshest of winter weather, she faithfully walked the mile and a half to visit her Great Aunt Winifred Baxter. She considered Aunt Winifred to be her best friend. Isabel took her finished stories to her beloved aunt to read because she was the only person who understood what Isabel confided to her. Aunt Winifred was the only person she trusted not to make fun of her because she loved to write.

It was that very morning at breakfast that Frank had made a statement that profoundly changed Isabel's life. He cleared his throat and stated, "While I have you here all together, I want to make an announcement."

Everyone looked up and waited expectantly.

Frank cleared his throat again. "I have decided that it is time for me to marry. I have presented my case, and Hortensia Griswell has accepted my marriage proposal. Our wedding will be in four months. Hortensia has not decided on all the details yet."

Reuben looked across the table at his sister and frowned. The younger boys made faces, since each of them had suffered a year as students under Hortensia Griswell's tutelage.

Isabel dropped her fork with a loud clatter onto her plate.

Frank looked annoyed. "Is this how my family reacts to good news?"

"Congratulations," Reuben said without a reflection that the news either pleased or displeased him.

"Or, condolences," Thomas whispered to his closest brother Edward.

Frank turned to his sister. "Isabel, do you have something to say?"

Isabel smiled or rather tried to force a smile. "Congratulations, Frank."

Frank looked at her in a stern manner. "Hortensia has told me of your ridiculous schoolyard feud, Isabel. I would have expected better from my sister. It will cease now, and I will expect you to treat Hortensia in a loving and respectful manner as she is to be my wife and your sister."

Isabel straightened up, her temper flashing. "I was not the one that perpetuated that behavior, brother. Hortensia was the bully of the schoolyard, not I. If she is your choice, I will treat her with the exact same respect or lack of respect as she treats me."

"As I said, I expect better from my sister. I will be bringing Hortensia here for dinner tonight. I expect everyone to be present and I expect you to prepare a suitable meal for a celebration."

"Tonight's meal is corn beef, cabbage and potatoes. If you want something different, than I suggest you stop by the butcher shop and the green grocers, and purchase what you would like me to serve," Isabel said quietly.

"You are given an allowance to pay for food," Frank exclaimed.

"Which never seems to stretch far enough to feed five," Isabel snapped back. "I do the best with what I am given. If you think you can do better, please try to do so yourself."

"It is not my job to spend my time at butcher shops and grocers. I would think you could come up with something better."

"Not without extra money to put forth and prepare for a meal," Isabel insisted.

Frank was furious. The man held onto a nickel until the Indian jumped off the back and rode the buffalo on the front. He pulled a silver dollar out of his pocket and slapped it down by her plate. "For that I expect a decent roast and a dessert. You will also apologize to Hortensia for your past behavior."

"For this, you'll get the roast and a dessert, but Hortensia will apologize to me first or she will not dine on food that I have cooked, or eat at my table," Isabel retorted.

\* \* \* \* \*

Isabel was having a reasonably good morning, which of late was very hard to come by. It had been several weeks since that disastrous first meal with Hortensia, which had been followed by many more, equally disastrous. Isabel tried to enjoy the mild spring day after so many months of cold snow and rain. She was also happy since she was going to spend the day with her Aunt Winifred — Hortensia and Frank be damned!

"Isabel, my darling," Aunt Winifred greeted her niece with a joyful hug. "Come in, come in. I've put some water on for tea and it's wonderful that you arrived in time to share it with me."

Isabel handed her aunt a basket. "With blueberry muffins, made from my very last jar that I put up last summer. I also have five new stories."

"Goodness, this is a treat. Do we sit in the sunroom or shall we chance our luck and sit in the patio garden?" Winifred asked, beaming as she led the way into her kitchen.

"Let's take a chance and sit out on the patio. The spring sun feels wonderful," Isabel exclaimed.

Winifred Baxter watched her only niece as she smiled and talked about her Sunday school class and the luncheon that she'd attended celebrating an old school friend's return to town. Isabel smiled and laughed, but there was no joy in her eyes. Something was bothering her.

"What has you distressed, child?' Winifred asked.

"Nothing important," Isabel said turning her head.

"If it were nothing, you would not be crying."

Isabel dashed the tears away. "I shouldn't complain."

Winifred got up from her chair and resettled in the chair next to her niece. "Tell me. You and I, we don't keep secrets."

"Aunt Winifred, I know I shouldn't ask this of you," Isabel said. She took a deep breath.

"May I come to live with you?"

"Of course, I would be delighted, but what has brought this on, child?"

Isabel took a deep breath. "Hortensia Griswell. As you know, she and Frank are to be married. She is making my life a misery."

"What is Frank doing about this?" Winifred demanded.

"Frank seems to be besotted by Hortensia. If I complain, he insists that I apologize because Hortensia is perfect!" Isabel stood up and walked across the patio, kicking old fallen leaves out of her path. "She is forcing me out of my home. I have her at my dinner table at least four times a week and she has never once offered to carry a dish to the sink, let alone help with the dishes. A couple of weeks ago, her soiled clothing appeared in our laundry. Frank said, since I don't work and she does, that I should help by washing and ironing her clothes. Two weeks ago, Frank had me move out of our parents' room and back into the smaller bedroom of my childhood. He and Hortensia would occupy the larger bedroom after they married. This week, he told me that Hortensia has said she needs an extra area to work at home, and Frank thinks my small bedroom would suffice for that purpose."

"And where, pray tell, are you supposed to sleep?" Winifred demanded.

"In the room over the kitchen," Isabel answered.

"The servants' room?" Winifred questioned, quite shocked.

Isabel faced her Aunt and swallowed. "Yes. Hortensia has displaced me from my home. As far as she is concerned, I am a servant. That is not the worst. Last night, Hortensia's older brother, Buford, came to dinner. Frank announced at the dinner table that Buford had asked permission to court me, and that he approved and thought it a fine idea. Frank announced that it was time I took a husband and that he thought Buford would be a good choice. He seemed quite proud of himself, although he had not said a single word to me about the matter."

"Goodness, how rude! What did you do?"

Tears flowed down Isabel cheeks. "I said thank you for the offer, but I respectfully decline as I have no interest in being courted by him. Frank was furious. He said I was being disrespectful and he would have none of it. He banished me to my room like a child. I don't care though because Frank cannot force me to have anything to do with that man. Buford is rude and obnoxious. He's the kind of man that never really looks at me. He only looks as far as my bosoms! He is more horrible than his sister, if that is possible.

May I please come and live with you Aunt Winifred? I have no idea how I will pay you for my board. I have my teaching certificate, but I never used it because of Momma and Poppa passing. I will try to find a job, so I will not be a burden to you, I promise."

Winifred Baxter went to her niece and hugged her. "Come inside the house child, it is high time we had a long talk."

\* \* \* \* \*

Isabel sat in her Aunt's front porch swing, at peace and humming to herself as she worked on a needlepoint sampler. She hadn't had time for needlepoint before; now she was enjoying it. So much had happened in only one week. Her mind was reeling from surprises and secrets. Aunt Winifred had said they did not keep secrets. Isabel didn't. Aunt Winifred, on the other hand, had quite a few. Now she had secrets, too. Isabel was a changed person. She was going to be a modern woman, a woman of independence with a career, with opinions and the nerve to speak them, of this she was quite determined.

She heard Reuben's footsteps on the sidewalk before she saw him come from behind the blooming forsythia bushes. Reuben was the peacemaker of the family. He was the first to come to her, and she'd been gone eight days.

"Good evening, sister," Reuben said, standing at the foot of the steps waiting to be invited to join her.

"Good evening, brother," Isabel said with grace. "Come, rest yourself."

Reuben sat, looking uneasy, but she offered no easement of his discomfort.

"How are you?"

"I'm enjoying myself," Isabel said. "How are you?"

"Miserable. Isabel, when are you going to get over being in a snit, or whatever is going on, and come home?" Reuben asked.

"I'm not coming back."

Reuben looked surprised. "What do you mean you're not coming back? You have to come home."

"Why?" Isabel asked.

"What kind of a question is that? Because you belong with us, you belong at home." Reuben looked puzzled. "You're my sister. I love you and I miss you. We all miss you."

Isabel took a slow sip from her glass of lemonade. "Do you miss me, Reuben? Or do you miss the meals I cooked, and the picking up, and the cleaning that I did? Do you miss that I did all the shopping and the laundry? That the beds were made and the newspapers picked up from where you dropped them on the floor every evening? What exactly do you miss, Reuben? If you want someone to cook, hire someone. If you want someone to clean up after you, hire someone.

"I am no longer available for those duties. I have worked and served my brothers for five long years, and I have become a servant to my family. I have been told with great regularity that I don't work. Isabel, do this — you have time — you don't work. Isabel, do that — you have time — you don't work. We don't ask much of you, Isabel, after all, you don't work. Not a single one of my brothers places any value on what I have done for them, or the five years of my life I have given to them."

"That wasn't me. That was Frank," Reuben complained.

"Yes, it was you, too," Isabel, responded. "Maybe not as much, but it was all of you. Go home, Reuben. Learn to cook and learn to clean. It is not my responsibility or duty any longer. I love you as my brother, but I'm not going to be the family's unpaid servant any longer. I don't quite know where my place is, but I do know that it's not in the house where I've spent my life, nor is it with brothers who do not appreciate or value what I have done for them." Isabel stood and went into the house, shutting the door on her shocked brother.

"Frank will be next," Isabel said to Aunt Winifred. "He will be livid that he has to take his precious time to do what Reuben wasn't able to accomplish."

Aunt Winifred gave her niece a hard, stern look. "Are you up to dealing with Frank? Nephew or not, I will order him off my property."

Isabel clasped her hands together anxiously. "I won't deny that a part of me feels guilty, but a bigger part of me is just plain angry. What Frank has done is wrong, and I am the one that he has wronged. Mr. Hastings at the bank said it would take a week to complete the paperwork. Once that is done, it will be too late for Frank to do anything about it, and I will know the truth. Aunt Winifred, I feel quite strong and determined, and I am not going to allow Frank to stop me.

"Good girl," Aunt Winifred said with approval.

\* \* \* \* \*

Isabel put down her pencil and tablet, and sat looking out the train window as the scenery sped by at fifty-five miles per hour. It was beyond her imagination that they were moving so fast. This was her third day of the trip, but it was the first day she'd been able to look out the windows without getting a bit dizzy and ill from the outside landscape moving by so fast. Shortening the time to get from one place to another was the miracle of modern industrial times, and the train conductor had informed her of that very fact. She was on her first trip anywhere. It would take the transcontinental railroad a total of five days to cross the country to her destination of Overton, Colorado, where she was going to start a new life and find a new place to call home.

Isabel still couldn't believe that she, timid as she was, had created a scandal. She had almost cost her brother Frank his job, and she had righted a wrong.

Isabel was still amazed that she had learned so much from a simple conversation with her Great Aunt Winifred. Information that was kept from her at seventeen when her parents had died and what had not been explained to her when she had turned twenty-one was not simply oversight — it was deception and a betrayal of a family trust.

Frank had failed to explain that the family home, which had come from their mother's side of the family, was Isabel's inheritance and hers alone. The boys had each inherited a share of the very large farm and orchard from their father's side of the family. That was not all that had been kept from her. The monetary inheritance from their parents was to have been divided equally among the five surviving children, and it had been a substantial sum. As three of the children had been underage at the time of their parents' death, Frank was named the trustee of their accounts, but he had made a conscious effort not to inform any of his siblings of their full inheritances.

After her long talk with Isabel, Aunt Winifred had realized the scope of Frank's duplicity, and she had escorted Isabel to the Chambersburg Bank and Trust. Under her guidance, Isabel had requested a full audit of her inheritance account. Frank, in the position of Assistant Manager at the bank, had soon found out about the audit and stormed into his Aunt's home demanding that Isabel cease such actions. Isabel had refused. She discovered from the audit that Frank had been withdrawing a sum of one thousand dollars from her inheritance each year since she'd turned eighteen. That was as much as Frank's yearly earnings. He had never informed her of her inheritance or his withdrawals. Nor had he ever given her any part of the funds. The hard truth was - Frank was a thief.

Frank had claimed he had used the money for repairs on the house, which, as her property, was her responsibility to maintain. He had claimed that he had not informed her of her inheritance because she was not equipped to understand the complexities of finance.

Aunt Winifred had listened to his excuses and had faced him down with righteous indignation. There had been no substantial repairs to the house. Reuben, who was handy with tools, did most of the repairs.

The result of the entire short-lived scandal was that Frank returned the money. He was demoted from his position as Assistant Manager to the position of a teller for misusing his position in the bank. Isabel had closed her account at that bank.

Reuben, Edward and Thomas had also been denied the full truth of their inheritances. They knew of the existence of some monetary trusts, but not of their property inheritance of the farm and orchard. Reuben had demanded complete disclosure for himself and his younger brothers after discovering that Frank had stolen from their sister. Reuben then forced his older brother to turn his trusteeship of the two younger boys over to the family attorney until Edward and Thomas became of age.

Isabel decided not to return to her home, even though she now knew it was her property. She liked living with her Aunt Winifred. For the first time in years, she was free of chores and housework since Aunt Winifred had live-in servants. She did sit down with her brothers and tell them that if they wanted to remain in the house, a nominal rent would have to be paid. Frank became livid at the idea of paying to live in what he considered his home. In a fit of anger, he had moved to the farmhouse, displacing the tenant and claiming he would be taking over the property.

The Piper family was turned upside down and Frank had been involved in a scandal at the bank. Everything that happened was too traumatic for Hortensia. She had no wish to live in the country. Nor did she wish to be affianced to a man with a tarnished reputation and considerably less endowed with wealth than she had believed. She returned Frank's ring and cancelled the wedding.

Stunned by Frank's behavior, Reuben, Edward and Thomas had apologized. They hadn't known that Frank was stealing from their sister. They also apologized for not appreciating her more. Isabel felt her brothers were sincere and she was quick to forgive, but she still refused to return home. The three remaining brothers agreed among themselves that the house was too big

for them to handle without help. They decided to relocate to boarding houses. A small part of Isabel felt vindicated. Yet, another not so small part of her was still left feeling unappreciated since they had never once considered all she done for them for so many years.

Isabel gave a sigh. So much had changed so fast. She looked down at her pad of paper and smiled. With what her parents had left her, she would be able to live quite comfortably for many years without concerning herself about earning a living. However, the very best news of all was that she was already earning a living, and she hadn't known anything about it.

Her beloved Aunt Winifred had sat her down, once again, and explained that she, Isabel Grace Piper, was a published author. Aunt Winifred was selling her stories for money and many of them had been published in magazines.

Aunt Winifred explained that she'd been sending Isabel's stories off to magazine publishers for years. She'd taken her niece upstairs to a room she kept locked and shown her magazine after magazine with Isabel's stories printed. Sometimes, they were even illustrated by the very drawings that Isabel had made inside the pages that she delivered to her Aunt. They were her stories, but they didn't carry her given name as the author. Aunt Winifred explained that it was a common practice to write under a pen name or *non de plume*. Aunt Winifred had done this for her – had made her an author.

"Why didn't you tell me?" Isabel asked.

Aunt Winifred gave a long sigh. "Because you didn't believe you were good enough, child. I tried to make you believe your stories were good, but you wouldn't. I was also afraid that Frank would stop you, if he knew, and belittle your work to keep you under his thumb. Frank is my nephew, but a bastard is a bastard."

"Aunt Winifred!" Isabel exclaimed in shock.

"The truth is the truth, child. I have watched for years as he has kept you under his thumb. Your parents were quite well off and left more than enough for Frank to have hired a housekeeper and allowed you to spread your wings, to teach, or do whatever you wanted. Instead, he made you doubt yourself, and I wondered if you would ever realize your true potential. You are a beautiful girl, Isabel, but you haven't had a chance to live. I offered to take you abroad to broaden your outlook, but Frank would not even allow me to speak of it in front of you. He went so far as to threaten not to allow you to see me. As long as he was your guardian and the head of your house, I did not have the right to oppose his views. Now, as an adult, you may do anything

you wish. You have a career. You are a published writer. You actually write under five different names and publish in seven different magazines. Rarely is there a month that goes by that you do not have a story in one or more of these magazines. Now I will turn the information over to you, and you may take the reins of your career into your capable hands."

"Aunt Winifred, I don't know how," Isabel wailed in dismay, somewhat frightened.

"Nonsense, you are already an established writer. You write the stories. The rest is easy, and I will teach you. Tomorrow, I will take you to meet Mr. Milo Gibbons, who is an old friend of mine and the President of Chambersburg Farmers Bank and Trust. I have been banking there since my first husband was alive. You have a rather large account there in your own name. The money I received from selling your stories has been deposited there for many years, and you need to deposit the bank draft from the closure of your other account. Between your inheritance and your earnings, you are quite a wealthy woman, Isabel. In addition, you will inherit my estate."

"Oh no," Isabel had exclaimed. "Aunt Winifred, you've done so much for me already."

"Who would I leave it to, if not you," Winifred demanded. "I have no children. You will inherit the bulk of my estate. I have made provisions for your brothers, for my servants, and for my church. I'm seventy-six years old, child, and my affairs are in order. Now, we must see to it that your affairs are in order, as well. You have taken your first steps into adulthood and independence. You are a woman of substance, now, both in mind and finances. Tomorrow, we are going to outfit you as a professional, accomplished woman."

"Aunt Winfred, the best day of my life was the day I came to visit you several weeks ago. However, I am worried about Frank. He is blaming us for his misfortunes. He doesn't believe he has done anything wrong. Even Reuben said that Frank is not behaving rationally."

"Oh, poor pitiful Frank," Aunt Winifred snorted. "If he hadn't been acting like the back end of a jackass, none of this would have happened. You reap what you sow in this life, my child, and he has received his just rewards. I have not removed him from my will, yet, but if he doesn't straighten up soon, I may do so. He may intimidate you, dear, but you are going to have to learn to stand up for yourself!

"Oh, my darling! I have just had the most marvelous idea. How would you like to go away, Isabel? You can leave this town behind, along with Frank and all his petty grievances. Yes, this is the perfect idea. You will go where no one knows of you or your family. It will be your

chance to start over, to become strong, assertive and independent. I'm going to send you west, child, and you will be in charge of your destiny. You are going to Overton, Colorado."

### Chapter 1

Overton, Colorado April 1893

Isabel Piper stepped off the train and onto the wooden platform at the Overton, Colorado train station, and into a miserable storm. The umbrella she tried to put up did little good. The wind was blowing so hard that it seemed to be coming from all directions at once, and she was soon soaked to the skin. Peering through the rain, she could barely see the doorway of the station, but ran toward it. Suddenly, without warning, she was hauled off her feet and flung over a man's shoulder.

"About time you got here," a man shouted, striding off through the rain and the mud. Isabel screamed. "Put me down! How dare you? Put me down! Help!"

Either the man didn't care or he couldn't hear because, at that moment, there was a loud boom and a strike of lightning so close that sparks shot into the air from whatever it had struck.

Isabel screamed from the fright of the storm and from being manhandled. She tried to kick, but her long narrow skirt kept her legs bound together. "Help! Help! Put me down you brute!"

The man slogged across a muddy road and jumped up onto a raised sidewalk. He ignored her screaming and kicking, took her through the doorway of a store, and set her on her feet.

"Theo, she's..."

Isabel picked up the nearest thing she could lay her hands on and swung it at the man's head. He crumbled to the floor with the sound of a loud thunk while she stood with an iron skillet gripped in both hands. She backed up against the wall ready to defend herself.

"Whoa!" exclaimed a young man in a clerk's apron. "What'd ya do that for?" He ran over and knelt down beside her attacker. "You knocked him a good one."

"That beast attacked me!" Isabel exclaimed. "Call the police."

The clerk looked over to a man who was standing behind the counter. "Red?"

"Go get the Doc, and swing by and get Deputy Hutch," the older man said. "I'll keep her here in case she killed him."

The young man ran out into the rain while the older man looked at the frightened young woman. "Now ma'am, ain't nobody going to hurt you. You need to put that skillet down."

"Stay away from me," Isabel exclaimed drawing the skillet back again. "Stay back!"

The man nodded and with another quick glance at the man on the floor, backed away. "I'll go over to that stove yonder and get you a nice, hot cup of coffee. How does that sound, ma'am? I'll get you something to dry off on, too."

The door burst open, again, and an older man carrying a doctor's bag came in. He knelt down by the man on the floor. The young clerk and a very tall man with a scruffy short beard, and wearing a long leather coat and a Stetson, followed the doctor in.

"What's going on here?"

"She bashed Rufus' in the head with that skillet," the clerk exclaimed.

The Deputy looked from the obviously terrified woman to the storekeeper. "Red?"

"She sure enough did, Hutch. Hit him hard and he ain't moved since. Maybe he's dead."

"Rufus isn't dead," the doctor said, not bothering to look up. He dug down into his bag and pulled out a small bottle, unscrewed the top, and stuck it under the man's nose. The man began to moan.

The man named Rufus thrashed around a bit and bolted upright. "What'd ya hit me for Sally Rae? I only wanted to show you off to my friend, Theo, before I took you over to the Justice of the Peace to get hitched."

He scrambled to his feet and stepped toward her. Isabel screamed and backed up, still holding the iron skillet.

"Ma'am, you need to calm down," the Deputy said.

"Sally Rae?" the man exclaimed taking a step toward her.

Isabel screamed again. "Stay away from me, you brute. I am not Sally Rae!"

Those words seemed to freeze all four men.

"Aw, Sally Rae," the man, Rufus, said with a whine in his voice. "I may have been a bit in a hurry, but I wasn't going to hurt you none. I've been waiting for you to get here every day for weeks!"

"I am not Sally Rae!"

The Deputy stepped forward and put his hand out, but the woman raised the skillet. "Ma'am, you really need to calm down. If you're not Sally Rae, who are you?"

"My name is Miss Isabel Piper," the young woman exclaimed, and she began to tremble so hard that she could barely hold onto the skillet.

"Aw, she's making that up," Rufus whined. "She's got to be Sally Rae. She looks like Sally Rae said she did in her letters, brown hair with a fringe and big brown eyes."

"You've got the wrong girl," the Deputy growled. "This one has green eyes, and even though her hair is wet you can see that it's more red than brown. I am sorry, ma'am. There's been a mistake. Rufus has been expecting a mail-order bride and he thought you were that bride."

The frightened young woman put the skillet down on the top of a barrel. She was shaking and as white as a sheet.

"Ma'am, are you all right?" the Deputy asked gently.

She nodded, but another booming crack of lightning caused her to scream and bolt away from the window right into the arms of the Deputy as she fainted dead away.

Deputy Bill Hutchison, through no doing of his own, found himself holding a pretty, young woman to keep her from falling to the floor. The doctor stepped over, grabbed a blanket from the pile and tossed it over her as the Deputy hoisted her up into his arms.

"Hey, who's going to pay for that?" Red Jenkins the owner of the General Store demanded.

"Put it on Rufus' bill," Deputy Hutch growled. "Rufus, you better hope she doesn't press charges for assault. You've about scared her to death. I'm taking her over to the Montgomery Hotel. Doc you want to come along and make sure she's okay?"

Doctor Allen Wiley nodded and picked up his bag.

"She's right pretty, anyways," Rufus said as the Deputy carried her out of the store. "You reckon she's got herself a man?"

"This is Overton," Red Jenkins grumbled. "A gal that looks like that, if she ain't got one, it won't take long for someone to claim her. But I'll bet next years' profits, it won't be you, Rufus."

\* \* \* \* \*

As Isabel woke up, she realized she was once again in the arms of a man she did not know and something was over her. She snatched the blanket away and screamed, "Put me down!"

"Yes, ma'am," the Deputy said. He carried her over to a chair and set her down in it as gently as possible. He knelt down in front of her. "Now, ma'am, I know you've had a scare, but Rufus didn't mean you any harm. He scared you and you fainted. This is the Montgomery Hotel, and I've already explained to Mrs. Montgomery what happened to you. She is going to set you up with a room for the night. This is Doc Wiley, and he's going to check you out to make sure you are okay before we leave you to get settled. No one is going to hurt you, ma'am. I know you haven't gotten a real good impression of Overton, but no one means you any harm."

Isabel looked from the Deputy to the doctor to a woman whom she supposed was Mrs. Montgomery. "I apologize for the bother, sir. I feel fine now. I'm quite sure once I get dry and calm down, I will be fine."

"I'm Mrs. Montgomery," the woman said, offering Isabel her hand. "My husband and I run this hotel. You've had an awful fright. Why don't you allow Deputy Hutch to help you upstairs, and I'll draw a nice hot bath for you."

"Miss Isabel Piper, ma'am," Isabel said, taking the woman's hand. "Thank you very much. I would like that, I'm cold and soaked." She stood up a little shaky and gave a determined nod of her head. "Thank you for your assistance, Doctor, Deputy, but I will be fine now." She walked over to the bottom of the stairs, and the two men followed her as if they were afraid she would keel over again. On the second step, she turned back to the woman. "Could someone bring my luggage from the station? I have two trunks and two valises. They are tagged with my name and destination."

"I'll take care of it, ma'am," Deputy Hutch said. "You really should let the Doc check you over."

Isabel gave a faint shake to her head when she realized that, even standing on the second stair, she still wasn't level with the very tall Deputy. "No, thank you, I'm fine. I was as frightened by the lightning as I was by that big man. Thank you again."

Deputy Hutch stood outside under the hotel porch roof and waited for the Doc to come out before he put on his hat. "You reckon she'll be all right?"

Doc Wiley looked amused. "She was scared, not knocked out like Rufus. He'll have a headache for a day or two."

"Too bad it didn't knock any sense into him," Deputy Hutch complained. "You did write to Sally Rae MacDonald of Manchester, Vermont and tell her about Rufus, didn't you?"

"She ain't showed up, has she?" Doc Wiley said. "Of course, we couldn't let her come out here expecting to find a decent husband and find out that Rufus ain't right in the head. I also told Willie Earnhardt that if he wrote any more letters for Rufus, I was going to liquor him up and geld him."

"Rufus is probably in Muldoon's drowning his sorrows, again. I think I'll walk over and warn him off that one." He raised his head and gave a nod to the upstairs of the hotel.

"You'd do better by sending Rufus over to Jenny Mae's bawdy house. Those gals ain't the prettiest I've seen, but maybe if he gets laid a few times he'll stop acting like a dog in heat," Doc grumbled.

"That sounds like a good idea, all around," the Deputy agreed, giving a sidelong glance at the older man.

The Doc gave him a steely look back. "I'm old, Hutch, not dead, at least not yet. In a town where men outnumber the women by twenty to one, that's not a bad idea for any of us!"

\* \* \* \* \*

Isabel looked down over the town of Overton from the window of her hotel room. It looked like many of the western railroad towns she'd gone through on her trip out west. Only, Overton seemed to be very, very wet. It was still raining outside, not the pouring, drenching rain that she had arrived in, but a steady rain. The road through town appeared to be entrenched deep in mud. Wagon wheels had cut deep ruts in the mud and the horses were trying to slog through the mess. Isabel opened one of her trunks to find something to wear. She was not going to ruin one of her new fashionable dresses in that mess. Now that she had seen the town, she wondered if she would ever get to wear her new dresses. There seemed to be a lot of men on the sidewalks, but very few women. She chuckled at a sudden thought – maybe the women were smart enough to stay out of the rain. Having very few choices to select from in her trunk, Isabel dressed in a split skirt made of heavy canvas cloth. The skirt was rather short, falling no more than eight inches below her knees, but her boots were tall so she would not be exposing her limbs. A white

blouse with a high collar trimmed in lace, and a traveling coat, finished her outfit. She would be covered from the elements.

She brushed out her auburn hair, still thankful that it had darkened from her childhood carrot orange. She rolled it into a chignon, brushed at her fringe and pinned on a walking hat. Frank would have a fit if he could see her now. She was a modern woman and on her own. She was going to be independent, and she was going to make her own decisions. She lifted her head in pride. She didn't have to listen to any man tell her what to do - ever again. She would do as she pleased. The idea of that made her feel very bold. She made her way downstairs to the hotel check-in desk.

"Good morning, Miss," Mrs. Montgomery greeted her. "I hope you rested well?"

"Very well, thank you, Mrs. Montgomery. I have some business to attend to in town. May I book the room I'm in for a week or so?"

"Of course. Are you visiting someone in Overton?" the hotel proprietress asked.

"No, I don't know anyone in Overton. Could you please tell me where the National Railroad Bank is located?"

Mrs. Montgomery raised an eyebrow. "It's across the street about four blocks up going north." At the girl's furrowed brow, the woman pointed. "Out the door, across the street, to the right about four blocks. Just a word of warning, Miss, stay to the north side of town, the south end is not for ladies of quality."

"Thank you," Isabel said, smiling, and she walked out to follow the woman's instructions. She no sooner stepped outside when she realized that she should have asked how to get to the other side of the street. The mud was so thick and deep, she was sure she would get stuck if she tried to walk.

"Need a lift?" a masculine voice asked from atop a large horse of at least sixteen hands.

Isabel looked up and recognized the Deputy from the evening before. "Thank you, I was wondering how I would get across."

"We weren't properly introduced last night, ma'am. Deputy Bill Hutchison," Hutch offered. "Most call me Bill, Hutch, or Deputy Hutch."

"Miss Isabel Piper," she replied, realizing that the Deputy, under different circumstances from the evening before, was quite a good-looking man. His beard seemed to be less shaggy than it had appeared before, and his eyes were soft velvet brown.

Deputy Hutch nudged his horse to the very edge of the raised sidewalk, making the back of his horse only about four feet above the wooden sidewalk. He offered his hand to help Isabel onto his horse. Before taking his hand, she bent down to unbutton her long traveling coat, revealing a short skirt of some kind. Then, she threw her booted leg over the horse's neck and straddled the saddle like a man. Her bottom was snuggled up against his front, something that made him immediately aware and uncomfortable. He ignored his male response, cleared his throat and tried to ignore it, again. He gave a hitch and let his horse take them across the street to the sidewalk on the other side. Miss Isabel Piper jumped off and thanked him.

"Ma'am, what do you call that git-up you're wearing?" Hutch asked.

"What?" Isabel asked, already looking down street.

"That git-up, ma'am?" Hutch asked again raising a finger and pointing at her outfit.

"Oh, this is the latest in riding attire," Isabel said, smiling. "It's so much better than all the silliness of trying to ride while wearing a full skirt with bustles and petticoats. Can you imagine trying to ride with only one foot in the stirrup while the other is hooked over a bullhorn? It's quite ridiculous."

"Yes, ma'am, you do a lot of riding, ma'am?"

"Not for the last several years, but I'm looking forward to buying a horse," Isabel said with her eyes lighting up with excitement. "Thank you very much, Deputy Hutch."

Deputy Hutch sat back on his horse and watched as Miss Isabel Piper marched herself up the street and through the doors of the National Railroad Bank. He wondered if that redheaded spitfire was going to match wits and words with Mr. Harold T. Brubaker, the Manager of the Bank. He tied his horse's reins to a hitching post, climbed off and took a little walk into the bank himself, ducking his head out of habit as he crossed the threshold. At six-foot five-inches, he'd been ducking through doorways since he'd been sixteen.

He didn't see Miss Isabel or any other woman inside the bank and wondered where she went. Everybody in town knew that Mr. Harold T. Brubaker didn't like women mixing in men's business. Lord knew, the man spouted his views often enough—keep a woman pregnant and out of a man's job. The man refused to hire female tellers or clerks in his bank, repeating to anyone that would listen that finance was a man's business.

Hutch wandered back outside and leaned against a post to wait for her. There weren't that many unattached women in town, and it wouldn't take long for this one get the attention of the

single men - a lot of the single men. Along about the time he was thinking he couldn't waste anymore time, he straightened up and then settled back against the post again. He grimaced and looked back at that bank door, again. Dang it, she went in the bank, when was she coming back out? He needed to get down and check on the south end of town. That's where most of the trouble always started, down by the saloons and the bawdy houses. He straightened up as the door of the bank opened, and Mr. Harold T. Brubaker himself came out smiling to beat the band with his pudgy arm wrapped through Miss Isabel's.

"Well now, Miss Piper, if there's anything else I can help you with, you come on back. It would brighten my dreary day to see you again. Welcome to Overton."

"Thank you, I'll see how it goes," Isabel beamed, but she looked the older man square in the eye. "This morning was certainly a surprise to me, and I haven't had time to take it all in, yet. I will truly appreciate a banker who will pay attention to what is in my best interests."

Mr. Brubaker blinked, but he smiled again, a little weaker this time. "Now, don't you worry, Miss. I'll see to it personal that the National Railroad Bank gives you all the assistance you need." The older man narrowed his eyes at the Deputy, but he nodded back down at the young woman, again, before going back inside.

"My goodness, Deputy Hutch, have you been waiting for me?" Isabel asked with a bright smile.

"No, ma'am," Hutch lied. "I went and took care of some of my business and, as I was back up this way, I thought I'd see if you needed a lift back to the hotel. So you wouldn't get stuck in the mud, ma'am."

"That's very nice of you, but I have to find another address first. My Great Aunt Winifred has given me a house that was left to her by her cousin, Mrs. Mary Ellen Jasper. Mr. Brubaker said the house was on the outskirts of the north end of town. I think it might be best if I went to the livery to hire a horse and buggy for the day."

"Well, ma'am, I know where that house is, but I don't believe it is in any condition to contemplate living there," Hutch offered.

"Well, that's what I intend to find out," Isabel said.

A man on a horse rode up in a hurry. "Deputy Hutch, you'd better get on down to Jenny Sue's, she's on the warpath. One of her girls got beat up real bad last night. Beg pardon, ma'am."

Deputy Hutch nodded. "I'm on my way. Miss Piper, may I at least give you a ride back across the street to the hotel? If you will give me time to clear up my duty, I'll be glad to take you out to the Jasper place. You shouldn't be going out there by yourself, so I'd appreciate it if you waited for an escort."

"I'll take the lift across the street," Isabel said, smiling as he assisted her up in front of him again. "You need to do something about this mud problem."

"Yes, ma'am, you might want to talk to God about that in your prayers tonight. He's got more to do with it than I do."

\* \* \* \* \*

Several hours later Hutch made his way back to the Montgomery Hotel. He'd already told his Deputy that he might be gone for a while, so it was up to him to keep the peace. When he got back to the hotel, Miss Isabel wasn't there and Mrs. Montgomery hadn't seen her. Well, what was that about? He'd told that pretty gal to wait for him, but he'd bet she'd gone and found a way out to that abandoned house. He didn't like the idea of that at all. He'd cleared squatters out of that big old house several times, feral cats and wild dogs, too. He rode out to the house and sure enough, there were horse and wheel prints in the mud going back behind the house to the barn. He rode around to where the back door was standing wide open. He hollered out and Miss Isabel came to the back door, smiling and waving at him.

Hutch took his horse on out to the barn, took the time to unsaddle and dry him off a bit, shook off his wet leather coat and hung it over a peg. He then took off running through the rain to the back porch. As he stepped up on the porch, all hell broke loose. He heard some female flapping and screaming, and a cacophony of barking and bleating. Next thing he knew, he was flat on his back in the mud, and trampled over by half a dozen dogs and a dang goat.

The animals scattered and Hutch got to his feet, scraping mud off his hands. He was covered in it. He stepped up on the back porch where Miss Isabel was standing in the open doorway with an old broom in her hands. She covered her mouth with one hand, but hells bells, she couldn't hide the amusement in her eyes or the smirk on her face. She was laughing at him!

"Deputy Hutch," Isabel choked out, trying not to laugh.

"Miss Isabel," Hutch growled. "Didn't I tell you not to come out here on your own?"

"Well, I believe it was more of a suggestion," Isabel said. "I'm perfectly capable of finding and checking this place out on my own. I was running a few animals out of the house. You seem to have gotten in the way."

Hutch looked down at his wet, mud-covered clothing. "So I did. Did it occur to you that there might be a reason I asked you to wait and not come on your own? You were chasing out dogs and a goat, it could have been worst."

"Then, I would have chased them out too," Isabel exclaimed, letting her laughter break out.

"Ma'am, it could have been wild dogs," Hutch growled. "It could have been coyotes or raccoons, any one of them which could have been rabid. It could have been squatters or vagrants, or rough men taking shelter out of the rain. This house has been sitting here empty for seven or eight years with nobody looking out for it. I asked you not to come out here for your own safety! I told you this house was not fit to live in."

"You did not ask anything of me, Deputy Hutch," Isabel said, stiffening at his attitude.

"You made a suggestion, one which I am well within my rights to ignore. I did not ask for your assistance, and I am not obligated to take your orders."

"Miss Isabel, you are sorely trying my patience. I clearly asked you to wait for me and told you not to come out here without an escort. You deliberately ignored my orders, and I don't know why you think you can be so foolish. This is Colorado, where men can be rough and disorderly, and a woman ought to have enough sense to take heed when good advice is given."

Isabel's head snapped up with temper, "Deputy Hutch, please remove yourself from my property. I do not need or want your advice or opinion. I am a modern, independent woman, and I do not take orders from anyone, especially a ... a ... man!" She stepped back inside the house and slammed the door shut.

Hutch heard the loose windows rattle and a lock snap into place, not that it would make that much difference. Half the windows were broken out, and he could see that the doorway frame was rotting. He walked over and slammed the flat of his hand against the door twice, and the door gave way. He entered the kitchen angry and was slammed over the head with the old broom.

"Get out of my house!" Isabel yelled. "You have no right to come in here after I have asked you to leave. You have no right to tell me what to do."

"Well, somebody's got to do it," Hutch snapped, grabbing the broom out of her hand and having a good mind to use that broomstick where it would do the most good. He thought about that for about three seconds and changed his mind. He tossed it aside and got a grip on her arm, dragging her into the next room, which happened to be a dining room. There was a good-sized table in the room turned on its side with broken legs and several worst-for-wear chairs hanging from hooks up on the wall. Never losing his grip on her, he pulled a chair down and took it back into the kitchen, dragging the fighting and complaining woman with him. He set the chair in the center of the empty kitchen, propped his foot on it and yanked that redheaded spitfire across his knee. He had a vague memory of his Daddy telling him a man didn't have that right unless the woman was his woman, but he'd think on that later.

Isabel was so shocked it took her a second to believe he was really going to hit her! "Let me go, you brute!" she screamed, but he wasn't listening to her. "Ow!

His hand landed a painful smack on her bottom, and she howled from the sting of it. Then she screamed, again and again. She kicked and beat at him with her fists trying to make him stop. He was spanking her!

She tried to cover her bottom with her hands, but he captured her hands in his large hand that was holding her down and held them to the small of her back while his other hand continued to spank her bottom.

Isabel hadn't been spanked since she was eight years old, and that spanking from her mother was nothing compared to what this man was doing to her. She screamed with outrage with every smack until she couldn't scream anymore because she was sobbing from the pain. By the time he did stop, she was sobbing and pleading with him to release her.

Deputy Hutch set her on her feet and then pushed her back down to sit in the chair.

Isabel yelped and sobbed as her sore bottom landed on the wooden surface, then she buried her face in her hands and sobbed.

"I think that takes care of that, and you know how things are supposed to be, now," Deputy Hutch said, not realizing that he wasn't making a bit of sense. "I'm going out to hitch up the buggy. You stay put and dry until I get back, and I don't want any sass about it. I'm too mad right now to talk, but we will talk, Miss Isabel. Later, after I calm down, we will talk."