

*October 1869*

“What do you mean she came up with the money?” Mr. King pounded the edge of the desk with his huge fist. Albert Dixon didn’t flinch. He wouldn’t allow himself to be bullied by the giant man.

Pressing his palms together, Albert looked straight into the rancher’s weathered face. “I don’t where she got the money. She brought it into the bank while I was away. She left a note.” He pushed away from the desk and opened the small drawer where he’d placed the note. Recalling the rather belligerent message, he frowned as he lifted out the paper and put on his spectacles.

“Mr. Dixon,” he read. “Sorry to have missed you. I truly wish I might have had the chance to see your face when you opened this bag and found the five hundred dollars you requested. Alas, that is an opportunity I must forego—much like you seizing my ranch at this time. Yours, until our next unfortunate meeting, Jennie Jones.” Albert took off his glasses and set them on the desk alongside the note.

“I don’t believe you held up your end of our bargain, Mr. Dixon.” King’s blue eyes appeared dark with contempt.

Albert cleared his throat. He disliked this man and wondered now if he should have made an arrangement with him at all, despite the great sum of money promised. “I did what you asked. I told her the terms she needed to meet, and unfortunately, she met them.”

King leaned in, his large frame swallowing the other half of the desk. Albert resisted grabbing his handkerchief as a whiff of livestock rose up from the man’s stained leather coat. “You told me she wouldn’t be able to make that payment. You said she was so far in debt I’d have that ranch before winter.”

“Apparently . . .” Albert gave another small cough. “I underestimated her resources. However, it’s quite likely she will not be able to cover her missed payments and will continue to accrue more. In that case, you could buy the property . . .” He paused, searching for a suitable timeframe that might pacify the man. “Early next fall?”

“Next fall?” the rancher echoed in a flat tone. “You think I’m going to pay you a thousand dollars so I can sit waitin’ for that ranch for another year?” His voice progressively grew louder with each word.

“All right, all right.” Albert hoped those inside the bank hadn’t heard King. “I’ll look into pushing up the deadline for the other thirteen hundred she owes us. That’s the best I can do.”

Leaning back in his chair, King smiled in a way Albert didn’t like. “I think we can come up with something better. How about calling her loan due?”

“I . . . uh . . . don’t know. I would need to talk to . . . somebody.”

“Aren’t you the bank president? Can’t you make those sorts of decisions yourself?”

Albert drew himself up. He *was* the bank president, and he wouldn’t let some smelly rancher dispute his authority. “Fine. I might be able to call her loan due. But I’m warning you, Mr. King . . .” He pointed a finger at the man as he lowered his voice. “I’m going to inform her in writing that she has until the first of June next year to pay her remaining debt. That is the only way I can do this and not have it look suspicious.” Folding his hands together, Albert peered hard at the man. “I will also require another thousand dollars for making such a risky move.”

King’s eyes narrowed. “Can you assure me she won’t come up with the money a second time?”

“No. I didn’t think she would be able to pay the first five hundred dollars. But I know her father left her nothing but that house and the land. She only has a few cattle left. I see no way she

can make good on all she owes in such a short time.”

“Then we have an agreement.” The faintest hint of a smile twitched at the corners of King’s mouth. “You’ll be paid when I take over the land.”

Scraping back his chair, Albert rose to his feet. He wanted this meeting over. “Very well. Now if you’ll excuse me, Mr. King, I have a letter to write.”