

THE LADY OF
TARPON SPRINGS

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This book is dedicated to:

Karen Huntley, Nancy Smart,
Annette Baum, and Beverly Parker.
Four special ladies, four special friends.



CHAPTER 1

TARPON SPRINGS, FLORIDA—1905

Zanna Krykos closed her eyes and offered a silent prayer for God's direction. This was going to be one of the most difficult conversations of her life.

The bell over her law office door jingled. She opened her eyes, swallowed hard, and waved Lucy Penrose toward one of the threadbare chairs in the sparsely furnished room. She forced a smile, tucked a stray lock of ebony hair into her fashionable pompadour, and turned her eyes toward the stack of papers on her desk. The sun had begun its ascent over the Anclote River and created a golden hue that shone through the early morning haze.

"Good morning." She attempted a warm smile. At least this conversation could begin on a pleasant note. "I asked you to come by early because I know that once you begin seeing patients, there's no telling when you might be available to visit with me."

"I knew it must be important or you wouldn't have been so insistent." Lucy traced a finger of her gloved hand across the worn fabric on the upholstered chair before sitting down. "You really should do something about this office furniture, Zanna. If you expect to attract

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clients, you need a well-appointed office." Her forehead creased into wrinkled concern. "They have a good selection of fabric at Alderman's. I'd be happy to go along and help you make a choice, and I can vouch for Henrietta Armstrong as an excellent upholsterer."

"Thank you, I'll keep that in mind. However, I'm afraid the upholstery isn't my primary concern right now." Zanna placed her palm atop the stack of papers on the center of her desk. "Your late father's contract with the Greek divers is what has kept me awake at night." A knot tightened in her stomach. "I fear my news isn't going to please you, but I've been unable to find any way to nullify the contract."

Her friend's bright blue eyes darkened several shades. "What do you mean? You told me you would find a loophole in that contract. That I need not worry. That everything would be fine."

Zanna shook her head. "You've embellished upon what I actually said. I told you I would look for a flaw in the contract—one that would permit you to have it set aside. Unfortunately, the agreement is ironclad. The contract was drawn by a knowledgeable lawyer in New York City, a Mr. George Moskatos. Believe me, I did my best to find something—anything—that might provide you with an escape, but there's simply no way to have it set aside. You're held to all of the terms. Even though your father is the one who signed the document, the contract contains a provision that his designated beneficiary is obligated to uphold the terms and conditions of the agreement." Zanna met her friend's forlorn stare. "That is you, Lucy."

Lucy leaned forward until the lapels of her dark blue jacket touched the desk. "But you're a lawyer. You're supposed to find a way for me to avoid this obligation."

"I know. And I tried." Zanna sighed. "Look at it this way, Lucy. You're a doctor, but you can't heal all of your patients. This is much the same. Surely you know I feel terrible giving you this news." Zanna retrieved a letter from the stack of paper work and extended it in Lucy's direction. "I've been in direct contact with the lawyer

who prepared the contract between your father and the divers. I received this letter yesterday. The divers will be arriving here in Tarpon Springs next week.”

The letter fluttered onto the desk. “Next week!” Lucy pushed up from her chair and paced the short distance between the front window and Zanna’s desk. “I shouldn’t have waited so long to have you look at this, but I simply didn’t want to accept my father’s death and deal with the paper work involved. Now look what’s happened. My procrastination has made things much worse.” The wide-brimmed hat that had been carefully balanced atop Lucy’s mass of blond curls shifted sideways. She yanked at the hatpin, pushed the hat into place, and forced the pin into the taffeta and chiffon fabric that surrounded the crown.

Zanna watched in amazement. “I’m glad you didn’t jam that hatpin into your head.” She grinned and hoped her attempt at levity would ease the tension that now filled the room.

“I doubt I’d feel any more pain than this news has caused me. I don’t know how I’m going to handle any of this, Zanna.”

So much for easing the tension. Lucy hadn’t directly blamed her, yet Zanna felt a weight of responsibility. She’d been certain she could help and had given Lucy false hope.

Zanna inhaled a breath. “I know you don’t think I’ve done enough to help you, but I’ve spent countless hours poring over the contract as well as your father’s will. When I could find nothing on my own, I wrote to Mr. Burnside and asked for his advice. He agrees that you are bound by the terms of the contract. I trust what he’s told me. After all, that’s what he does each day—prepare and examine railroad contracts. Once I heard from him, I wrote to Mr. Moskatos and asked if he would contact the Greek manager who signed the contract to see if he would be willing to release you from the agreement. He said it was too late. The men, their boats, and the diving equipment had already sailed from Greece. Yesterday I received his letter saying they’d arrive in Tarpon Springs next week.”

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Lucy dropped into the chair, her lips drooping in defeat. “What am I supposed to do with fifty men who can’t speak English and spend most of their time underwater looking for sponges? Why did my father do this to me?” Her final question was a mere whisper.

“You know it was never his intent to burden you. His death was sudden. I’m sure he expected to live many years more. I think your father wanted to remain productive, and he found a way to increase business here in Tarpon Springs. The Greek divers are how he planned to accomplish his goals.”

“I still can’t understand why he didn’t tell me about these plans before he died.” Pain shone in her eyes when she looked at Zanna. “You must agree that having this dropped into my lap without any forewarning isn’t fair.”

Zanna angled her head. She’d never known Lucy to be a woman who insisted things should be fair. Truth be told, her friend usually railed against such complaints. “I know it’s a bitter pill, but if you’d brought me the documents a week or two after your father’s death, there would have been time to contact the divers and attempt to nullify or renegotiate the contract. They might have considered a request due to your father’s death.” She reached across the desk and gave Lucy’s hand a gentle squeeze. “Even if they hadn’t already set sail, I’m sure the funds your father advanced for their passage and to transport the diving equipment and boats would have been exhausted—not to mention the cost of building the sponging boats. They likely commenced construction of those as soon as the money arrived.”

“Boats?” Lucy’s voice cracked. She waved toward the docks. “Your father builds boats. My father could have had them constructed right here. None of this makes sense.”

“If you would have reviewed the paper work, you’d understand the boats used by the Greek divers are specially built to accommodate the diving equipment. They have some sort of different equipment that lets them breathe underwater. They can go deeper, stay down

longer, and retrieve better sponges.” Zanna shifted in her chair and rifled through the stack of papers. “There’s a lengthy description of the equipment and boats attached to the contract if you’d like to read it.” She extracted the page and offered it to Lucy.

“I don’t have time to go through all those documents.” Lucy sighed. “That’s why I gave them to you. Yet, I am curious how my father became involved in all of this. His interests always revolved around land acquisition and construction, not boats or the Gulf waters.”

“From what I’ve read, it seems your father became acquainted with Adelfo Pappas, a sponge buyer of Greek descent who lives in New York. I’m not sure how they met, but Mr. Pappas has been coming to Florida for a number of years to purchase sponges for New York retailers. The sponges currently available are harvested from dinghies or rowboats in shallower waters by hookmen and scullers. However, the best sponges are found in much deeper water. At least that’s what I gather from all this.” Zanna tapped the stack of papers.

Lucy frowned. “So, my father decided this would be the perfect business and he requested help from this Mr. Pappas.”

“Exactly. Mr. Pappas helped with the correspondence and acquainted your father with several contacts in Greece. Pappas helped translate the correspondence, but it seems he had neither the interest nor the available funds to finance such an operation. However, in one of his letters he stated there was a great deal of money to be made in such an investment.”

“And Mr. Moskatos, the man who wrote that binding contract? Is he a friend of Mr. Pappas, as well?”

Zanna hiked a shoulder. “There’s no way for me to know that, but since Mr. Moskatos’s office is in New York and Mr. Pappas lives in New York, I can only assume they are acquainted. But that doesn’t mean there’s any sort of collusion. Your father may have requested Mr. Pappas locate a lawyer familiar with Greek practices so that matters could move forward with greater ease.”

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"I suppose most anything is possible, but as a friend of my father, it seems Mr. Pappas would have contacted me about this on his first visit after my father's death."

"Perhaps, but once your father began to work with the lawyer, I don't know how much contact he had with Mr. Pappas. Besides, he didn't know you were unaware of your father's plans. And the contract is with a Nicolas Sevdalis, not Mr. Pappas."

Lucy glanced at the cabinet clock sitting on a table near the south wall.

Zanna followed her gaze, then cleared her throat. "I know you'd rather be discussing anything but the particulars of this matter, but . . ."

"I have patients to see this morning. You know I pride myself on being punctual." Lucy tugged at the decorative embroidery that edged her cuff.

"I understand, but there's little time to decide what you're going to do. As I said, the men will arrive soon. You need to develop a plan."

"I'm a physician, Zanna. I've been called to the healing profession, just as you've been called to the legal profession. I don't want to devote my life to anything beyond caring for the sick. Other than sending the divers back to Greece, I have no plan." Lucy pushed up from the chair. "All my hopes were pinned on you and your legal training. I was certain I could be released from the contract. Since you tell me it's impossible, I suppose the only thing to do is send the men back to Greece. Perhaps you could check into the arrangements for me? I simply don't want to deal with this."

Zanna stared at her friend. She'd always known Lucy to be a compassionate and reasonable person. Granted, she'd been handed difficult circumstances, but she couldn't bury her head in the sand. Lucy was the one who had delayed going through her father's papers for almost a year. On more than one occasion, Zanna had suggested Lucy locate her father's will and go through his business documents, but to no avail. Lucy was always too busy, but now she expected

Zanna to find a solution. While Lucy's grief and unwillingness to review her father's papers for a period of time had been understandable, she'd pushed everything aside for far too long.

Zanna leaned forward. "After making an ocean voyage and then traveling from New York to Florida by train, I truly don't believe those men are going to board a return train to New York and sail right back to Greece. They've left their homes and families to come here. No doubt they all hope to make a better life for themselves. If you want them to turn around and go home, you had best be prepared for the fight of your life."

Lucy shook her head. "I have no interest in a sponging business, and I certainly don't want to become involved in an argument with anyone." She backed toward the door. "I'm going to leave all of this in your capable hands, Zanna. I know you'll find a way out of this misfortune before the men arrive."

Before Zanna had a chance to reply, Lucy disappeared out the door. Zanna stared at the jingling bell and leaned back in her chair. If there was an easy remedy, she would have presented it the minute Lucy arrived. Did her friend think a resolution would merely drop out of thin air?

Using her thumb and the tips of her fingers, Zanna massaged her forehead and bowed her head. "Since Lucy has dropped this on me, Lord, I fear I'm going to have to place it before your throne. I don't have any answers for her, but I'd be forever grateful if you would send a solution my way."