



THE GREGORY SISTERS, BOOK 1

WHEN LOVE CALLS

A N O V E L

L O R N A S E I L S T A D



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Lorna Seilstad, *When Love Calls*
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To Vivian,
my mother-in-love

When love called,
you stuck a Popsicle in your back pocket
and answered.

Thank you for loving us,
encouraging us,
and praying for us every day.

May the LORD repay you for what you have done.
May you be richly rewarded by the LORD, the
God of Israel, under whose wings you have come
to take refuge.

Ruth 2:12 NIV

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APRIL 1908
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Did she dare?

Hannah eyed the wheeled grocery store ladder resting against the shelves. If she went up that ladder again this week, she might give poor Mr. Reilly heart failure.

Despite the risk of Mr. Reilly's demise, Hannah wrapped her hand around the ladder's rung. If the little man had a conviction, that was his fault. He should have kept his shelves better stocked or at least offered to help her. After all, she'd been waiting for nearly five minutes, and her sisters were home waiting for dinner.

One can of stewed tomatoes, and her meager grocery shopping list would be complete. From its position on the upper shelf beyond her reach, the can taunted her with its flashy red label and bright green letters. It practically goaded her to come and get it.

Her gaze darted to the plaque hung from a nail on the center shelf: "Please Let Us Assist You." She'd be happy to if Mr. Reilly noticed anyone in the store besides the customers with money. As it was, she had no choice but to take matters into her own hands.

Hannah glanced from the sign to the stout, long-nosed grocer. Behind the counter, he continued his chatty dialogue with the banker's wife, turning a blind eye as her five-year-old son skipped around the mercantile like a child at the fair.

Easing the wheeled ladder back and forth a few inches on its rail, Hannah watched to see if Mr. Reilly noticed. When he didn't turn her direction, she hiked up her skirt. With one foot firmly planted on the ladder's first step, Hannah rolled the ladder a yard to the right. After stopping beneath the elusive tomatoes, she scurried up the three flat rungs and clasped the can in her hand before hoisting it aloft like a trophy.

Don't show off. She tucked the can against her side. *Just hurry up and get back down.*

"Giddyap!"

Hannah caught a glimpse of the naughty little boy riding a broom straight toward the ladder. Her breath caught.

"Whoa!" The boy smacked the ladder with the broom handle.

Like a ball on a billiards table, the ladder flew down the row of shelves. With the tomato can in one hand, Hannah clung to the rungs with her other. The ladder jolted to a stop at the end of the shelves. To keep from falling, she dropped the can and gripped the rungs with both hands. The can thunked into Mr. Reilly's potato bin and sent the piled spuds cascading to the floor.

Hannah scrambled off the ladder and began gathering the fallen victims of the tomato can fiasco. She headed for one of the spuds in the middle of the aisle, but the boy reached it first and gave it a hard kick. The potato thumped across the floor and rolled under the yard goods table.

Mr. Reilly's shadow loomed over her. "You? Again?"

Dropping an armload of potatoes into the bin, Hannah brushed the dirt from the front of her skirt. "I apologize, Mr. Reilly. You seemed otherwise occupied with Mrs. Young, and the boy—"

"The boy is lucky you didn't kill him." Mr. Reilly scowled and looked inside Hannah's basket, where the tomato can now lay nestled next to a small sack of flour and a few potatoes. "Is that all you're getting?"

"Actually, I have a bit more shopping to do." Hannah squared her shoulders. He didn't need to know she only planned on purchasing those three items. The funds they had left needed to stretch

for quite a while. “And in the future, may I recommend you don’t let small children run amok in your store.”

“Humph!” The banker’s wife gathered her son to her side.

“Now, if you’ll excuse me, I have some items left to get.” Hannah lifted her chin.

Her heart pounded against her rib cage. That had been close. If Mr. Reilly refused to sell groceries to her, she’d have to take a streetcar halfway across town to buy groceries. Three months ago, when her father had been alive, Mr. Reilly would never have treated one of the Gregory girls like that. He’d be jumping to fill her orders like he was for the banker’s wife.

Three months ago, she wouldn’t have been in Mr. Reilly’s store. She’d have been in a law lecture at Drake University, and she would have been writing theme papers, not grocery lists.

Tears pricked Hannah’s eyes. She blinked and forced the tears away. That time in her life was over now. Her parents were gone, and she had new responsibilities—two sisters to raise and care for. *Too bad my law classes didn’t make me a stenographer. All the good jobs for women require shorthand, not Latin.*

She and her sisters had survived on what her father had left since her parents’ death, but the money wouldn’t last much longer. If she didn’t find work soon, she, Charlotte, and Tessa would starve.

Hannah set a green-labeled can of Heinz oven-baked pork and beans into her basket. *Or we’ll die of a bean overdose.*

She traced each of the thick letters on a coffee can’s label. She and her sisters had been out of her favorite brew for three weeks, two days, and six hours. Not that she’d been counting. If they did without the flour, she could have her coffee, but that wasn’t fair. Her sisters could live without coffee a lot easier than bread, even if she was finding it very hard to do so.

After paying a still grumpy Mr. Reilly for the groceries, she hurried toward the door. Hannah spotted an advertisement tacked on the grocer’s corkboard and came to an abrupt halt.

SWITCHBOARD OPERATORS wanted.

The switchboard operator has a mission in life—to serve the public.

A switchboard operator? Hope bubbled in her chest. She could do that. The advertisement said that the selected candidates would even be paid while attending operators' school. Perhaps this advertisement was the answer to her prayers.

She continued to read the post.

Quickness, intelligence, accuracy, and courtesy are essential qualifications, as are courage to handle emergencies and the ability to keep one's presence of mind.

Hannah smiled. It was a perfect fit. She was certainly intelligent, and when Charlotte cut her finger last week, she'd kept a cool head and hadn't fainted at the sight of the blood.

Candidates between sixteen and twenty-five years of age must possess excellent eyesight and hearing.

She mentally checked off each part as she whispered the words aloud.

Patience, a good disposition, excellent character, and a quiet and obedient nature are a must.

She coughed. Obedient nature? So much for that perfect fit.

Sighing, she began to walk away and then stopped. So what if obedience had never been her strong suit? She could do anything she put her mind to. She always had and she always would.

She read the last line, emphasizing the words.

Only candidates who meet these stringent guidelines need apply.

She tugged the advertisement from the tack, folded it, and slipped it into her pocket. She had the qualifications. She was intelligent and articulate, and she could be quiet and obedient if she had to be. In this case, she did, if they were going to survive.

Doubt tugged at the corners of her mind. Could she really follow a litany of rules—even for her sisters?



“This doesn’t look like what I purchased.” Hannah eyed the fare as Charlotte set a steaming platter of fish and a heaping bowl of mashed potatoes on the table.

After sliding into place at the round oak table, Charlotte spread her napkin in her lap. “Tessa caught a fish after school, and I fried it up. I made mashed potatoes to go along with a jar of Momma’s peaches.” She smiled at Tessa. “A right proper meal.”

At the mention of their mother, Hannah’s chest throbbed. Three months had not lessened the pain of losing her parents. She swallowed the ache and surveyed her youngest sister. At the tender age of fourteen, Tessa was still more tomboy than she was young lady. What was she going to do with her?

“The fish looks delicious, Tessa, but you should have asked before you went fishing.” She poured water into her glass. “Didn’t I tell you to practice your piano after school?”

Anger flared in Tessa’s eyes. “No matter how hard you try to sound like her, you’re not Momma.”

“Tessa Gregory, you should be ashamed of yourself.” Charlotte glanced between the two sisters. “Hannah didn’t ask to be responsible for us, but she is now.”

Hannah uttered a silent prayer for wisdom and laid her hand on Charlotte’s arm. “It’s all right. This is hard on all of us. Tess, I know I’m not Momma, but I am your guardian now.”

The girl yanked her napkin from the table so hard her silverware clanged against her chipped china plate. “The only reason you want me to play the piano is so I’ll be more eligible for marriage and you can be rid of me all the sooner.”

“What are you talking about?” Hannah said with more patience than she felt. Had she given her parents this much grief? “I want you to practice because every young woman should have a rudimentary understanding of music in order to appreciate it better.”

She held out her hands, signaling the others to join her in prayer. “Now, why don’t you say grace?”

Charlotte dipped her head and whispered, “And you’d better ask God for some forgiveness for your brash tongue.”

Tessa stuck her tongue out at her sister as she lowered her own head. “Dear God, thank you for this fish and the potatoes. I’ve eaten so many beans I think I could sprout. Lord, will you tell Momma and Daddy hello from us? Tell them we love them and miss them. Tell Momma I’ve been getting the soil ready to plant the early seeds, and tell Daddy I wish I could go fishing with him. It’s not the same when you have to go alone. And Lord, please make my sisters sweeter, and while you’re at it, you can spoon a little sugar on Mrs. Wilson too. In Jesus’s name we pray. Amen.”

Hannah gave her youngest sister a reassuring smile, but the prayer betrayed the turmoil in her sister’s heart. No wonder Tessa had snapped at her. It seemed the three of them took turns having difficult days, and today appeared to be one of Tessa’s.

After flaking off a piece of fish, Hannah slipped the bite between her lips and savored the taste. “Mmm. Cooked to perfection, Charlotte, and Tessa, it is a nice change. Thank you for catching it.”

“You’re welcome.” Tessa slurped a slice of peach from her spoon.

Despite the breach of etiquette, Hannah didn’t correct her. “So, Tess, how was school today?”

“I got my essay back. You remember the one about the plans for my future?” Tessa added a sliver of butter to her mashed potatoes. “Mrs. Wilson wasn’t impressed. She kept me after class to tell me I needed to be more practical. According to her, young ladies shouldn’t aspire to work in a man’s world.”

“Poppycock.” Hannah pressed her backbone against the hard chair. Through the kitchen doorway, she could see the large photograph of her parents hanging on the wall in the parlor. Like so many things that had gone undone lately, the oval frame needed dusting, but her parents’ warm expressions still shone through. What would her father have said about Mrs. Wilson’s remark? Would he go and speak to the offensive teacher, or would he tell Tessa to ignore her?

Hannah relaxed and grinned as a thought came to her. “Women are making all kinds of contributions to the world. Remember what Daddy always said: ‘If Annie Edson Taylor could go over Niagara Falls in a barrel, then you can do anything you set your mind to.’”

Tessa dabbed her lips with her napkin. “I put that in my paper, but Mrs. Wilson said, ‘Miss Taylor’s foolhardy choice doesn’t make her a worthy candidate for your admiration. You, young lady, should set your mind to making yourself into a marriageable young woman—especially now.’”

Hannah clenched her hand around her water glass. So that’s what had prompted Tessa’s earlier remark about marriage. Hannah cleared her throat. “I’ve been thinking.”

Charlotte’s eyes widened. “About marriage? To whom?”

“No, not about marriage. I’ve been thinking about our futures.” Hannah eyed Charlotte, then Tessa. “I don’t think any of us should feel we have to marry in order to survive. We have each other and the dreams God gave us.”

“Like becoming a switchboard operator?” Charlotte giggled. “I still can’t believe you think you can do that. They’ll see right through you and realize you can’t follow rules for ten minutes, let alone nine hours a day.”

“Like Daddy said, if I have to, I can do anything.” Hannah sighed. “Besides, that’s a temporary solution to our situation. I’m talking about our long-term goals. Charlotte, I know you want to go to some special cooking school. Tessa, you have a whole world of possibilities, and I eventually would like to return to law school and maybe even learn to fly an airplane. We don’t know what the future holds, but we can face it together and support one another. I think we should make a promise that we’ll do whatever it takes to help each other achieve those dreams. I think that’s what Daddy and Momma would have wanted.”

“Yes, Momma said we should stick together.” Charlotte held up her right hand. “I pledge to help you both however I can, and not to make Tessa marry some old rich guy at the age of fifteen so we don’t have to eat beans every night.”

Tessa swatted her arm. “For that, I should promise to support Hannah’s dreams and not yours.”

Charlotte waved her finger in the air. “Uh-uh-uh. We’re sisters. We’re in this together.”

Setting her napkin aside, Tessa stood. She covered her heart with her hand. “I promise to help you two make your dreams come true, even if I have to push your wheelchairs around when you’re old and gray to do it.”

Hannah wadded her napkin in a ball and tossed it at her youngest sister. Charlotte followed with her own balled serviette. Tessa caught the second napkin and hurled it back. Soon a volley of white left all three sisters in giggles.

A knock on the door startled them. Hannah stood and dropped the napkins she’d collected in her chair. “You two stay here and eat. I’ll get it.”

She pushed aside the drapes in the parlor to catch a glimpse of the visitor. She didn’t recognize the handsome man, whom she guessed to be in his late twenties. Dressed in a gray tweed suit, the man appeared out of place on the porch of their country home. He knocked again and removed his bowler hat, revealing wavy Coca-Cola-colored hair combed straight back.

After smoothing the sides of her loose bun, she opened the door and spoke through the screen door. “Hello.”

“Miss, I’m Lincoln Cole. I’m an attorney representing Iowa Bank and Trust. This concerns your father’s estate.”

His somber voice chilled her. “My father’s estate?”

“Yes. May I speak to your mother?”

“My mother passed as well. I’m the oldest heir.”

He withdrew a paper from inside his suit coat and perused the contents. “You’re Hannah Gregory?”

“Yes, that’s me.”

He glanced over her shoulder. “Miss, would you care to step out here on the porch to discuss some matters with me?”

Following his line of sight, she spotted her sisters standing in the parlor’s doorway. “Perhaps that would be wise.”

He pulled the screen door open for her and motioned to the two rockers separated by a small table on the porch. "Please have a seat, Miss Gregory."

Hannah settled in the chair and clasped her hands in her lap. Her stomach churned with ominous dread. Why was the bank contacting her? When she'd received their letters, she'd sent them back a letter explaining her family's circumstances. Since she hadn't heard from them again, she assumed they'd accepted her terms. But had they?

Mr. Cole turned the chair a bit in her direction before he sat down. He cleared his throat once, twice, three times, before speaking. "Miss Gregory, are you aware your father took out a second mortgage on the farm?"

"A second mortgage?" Her heart plummeted. *No! Please, God, don't let this be happening.*

"Last year, your father lost money in the financial panic and again when his crops failed."

"But I've written the bank and asked for their understanding."

Mr. Cole looked down at his hands. "Miss Gregory, banks cannot extend you credit simply because you ask for it politely. I realize you may not understand matters of business—"

"Go on with what you've come to tell me."

Anger began to burn from deep within. Did this man believe she was going to let him take their home?

"Miss Gregory, your father was indebted to the bank for a considerable sum."

"How much?"

"Unless you have other means of which we are unaware, I think—"

"I said, how much?"

He removed a paper from his pocket and passed it to her.

The numbers blurred into a mixture of blue and black ink beneath her watery gaze. "We don't have that kind of money. We barely have enough to feed ourselves."

He glanced around the farm, and Hannah saw his gaze flit from

the broken gate near the barn to the chipped paint on the porch railing. “I can see that.”

“But I have someone who will sharecrop the farm this year. Like I told the bank, they will have to be patient until fall.”

With a sigh, he folded the paper. “You haven’t made any payments since your father’s death. Do you honestly believe they are going to let you live here without paying a cent toward this rather large mortgage? The bank’s patience has run out, and they are foreclosing on the property. Do you know what that means?”

“Of course I know what it means.” She snapped her sentence like a cowpoke’s brandishing whip. “But you can’t just take our home away.”

“It isn’t my choice, Miss Gregory.” He stood and replaced his hat. “You have one week to make other living arrangements. Do you have relatives?”

“No. No one. Both of my parents were only children.” She wrapped her arms around her midsection. Her thoughts spun. How could this man stand there and strip away the last hold she had on her parents?

Mr. Cole’s lips clamped in a thin, silent line.

“You have no problem helping the bank take away the only place my sisters and I have ever lived?” The words seethed from her lips. “This is all so easy for you. You probably do it every day. Can you even fathom what this is like? We’ve already lost our parents and now you’re stealing our farm? My sisters don’t deserve to lose everything they love.”

His Adam’s apple bobbed, and he stuffed his hands in his pockets. “Take the basics of what you need from the house to set up your new place—dishes, beds, your personal belongings. Anything you don’t take will be auctioned off.”

She pressed her hand to her quivering, nauseous stomach. Her head felt like a hot air balloon ready to burst. Moving? Finding a new home? Starting over?

How could she possibly do it all on her own?