A QUARTER FOR A KISS

MINDY STARNS CLARK



EUGENE, OREGON

All Scripture quotations, unless otherwise indicated, are taken from The Holy Bible, New International Version® NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc. $^{\text{\tiny TM}}$ Used by permission. All rights reserved worldwide.

The author is represented by MacGregor Literary.

Cover by Dugan Design Group, Bloomington, Minnesota

Cover photo © Guido ClaBen / Fotolia

Lyrics from "A Quarter for a Kiss," words and music by David Starns, © Copyright 2003 by David Starns, are used herein with all rights reserved and by permission.

This is a work of fiction. Names, characters, places, and incidents are products of the author's imagination or are used fictitiously. Any resemblance to actual persons, living or dead, or to events or locales, is entirely coincidental.

A QUARTER FOR A KISS

Copyright © 2004 by Mindy Starns Clark Published 2011 by Harvest House Publishers Eugene, Oregon 97402 www.harvesthousepublishers.com

ISBN 978-0-7369-2959-2 (pbk.) ISBN 978-0-7369-4170-9 (eBook)

The Library of Congress has cataloged the edition as follows:

Library of Congress Cataloging-in-Publication Data Clark, Mindy Starns.

A quarter for a kiss / Mindy Starns Clark. p. cm.—(Million dollar mysteries; bk. 4) ISBN 978-0-7369-1293-8 (pbk.)

 Nonprofit organizations—Fiction. 2. Saint John (V.I.)—Fiction. 3. Widows—Fiction. I. Title. PS3603.L366Q37 2004

813'.54—dc22 2003020826

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, digital, photocopy, recording, or any other—except for brief quotations in printed reviews, without the prior permission of the publisher.

Printed in the United States of America

11 12 13 14 15 16 17 18 / LB-CF / 10 9 8 7 6 5 4 3 2 1

One

"Come on, Callie," Tom urged. "You can do it. You know how."

Ignoring the burning in my calves, I kept my gaze on Tom, who had reached the top of the wall almost effortlessly and now waited there for me to join him.

"There's a grip at two o'clock, up from your right hand about six inches," he guided, speaking in the low, soothing tones I teasingly called his "rock climbing" voice. Glad for that voice now, I released my handhold and reached upward, my fingers easily finding and grasping the tiny ledge. "Now your foot," he said. "Slow and easy. You're almost there."

As I went I concentrated on all I had learned about rock climbing in the last few weeks. It was Tom's passion, and we had spent a number of hours practicing on a real rock face while he taught me the basic tricks and techniques. Now we were in an indoor gym, on a simulated rock wall, climbing much higher than we had ever gone in our practice runs. And though I was wearing a safety harness that was roped to the ceiling, that didn't make it any easier or any less scary—particularly where the wall actually bent outward, pitching me at a difficult angle.

"You are one step away, Cal," he said, excitement evident in his voice. "Most of the people won't make it half this far."

With a final burst of daring, I slid my toes against the next hold and straightened my knees, rising high enough to touch the ceiling at the top of the wall.

"You did it!" Tom cried, and only then did I allow myself to smile and then to laugh.

"I *did* do it!" I echoed, slapping a high five with Tom and feeling the rush of pleasure and relief he said he experienced every time he finished a challenging climb. Of course, to him "challenging" meant the Red Rocks of Nevada or Half Dome in Yosemite. For me, a big wall in a rock-climbing gym was a pretty good start.

We repelled down together, my legs still feeling shaky once I was on solid ground.

"That was great," the teenage staffer said as he helped unhook me from the harness. "And to think you were worried. Are you sure you haven't done this before?"

"Not that high and not indoors," I said.

"Well, you're a natural."

"I had a good teacher," I replied, glancing at Tom, who was busy removing his own harness. He and I had spent the last three weeks together vacationing in the North Carolina mountains. During that time, we had enjoyed teaching each other our favorite sports—climbing and canoeing—though I liked to tease him that my hobby was the superior one, because one false move with a canoe paddle wouldn't exactly plunge a person hundreds of feet to their death. Tom had replied that if one were canoeing above Niagara Falls, that wouldn't exactly be true, now would it?

As the teenager moved on to help the next set of climbers, Tom gave me an encouraging smile.

"Hey, what did you say this is called?" I asked him, pointing at my visibly wobbling knees. "Sewing legs?"

"Sewing-machine legs," Tom replied. "A common climbing malady. Come on. You need to rest for a bit."

He bought us two bottles of water from the snack bar, and then we found a quiet corner and sat on a bench there, leaning back against the

wall. I felt thoroughly spent, as if I had pushed every single muscle in my body to its very limit.

I sipped on my water, feeling my pulse slowly return to normal, looking around at the activity that surrounded us. Across the giant room, a new group of climbers was being instructed by a guide while about ten more people waited in line for their turn. In the front window was a giant banner that said "Climb for KFK," and beside the cash register was a table where pledges and donations were being accepted for "Kamps for Kids," a charity that provided summer camp scholarships to impoverished children. Instead of a walkathon, they were calling this event a "climbathon." I liked the idea as well as the whole atmosphere of the place, from the easy joviality of the people waiting in line to the upbeat encouragement of the instructors who were manning the ropes and providing assistance as needed.

"So what's up, Callie?" Tom asked. "You haven't been yourself all morning."

I shrugged.

"Sorry," I said. "This is my work mode, I guess. You have to remember, we're not just here to have fun. We're on the job, so to speak."

Tom nodded knowingly and then leaned closer and lowered his voice.

"So how does this happen, exactly?" he asked. "Do you just walk up to the people and say, 'Hi, here's a big whopping check'?"

I smiled.

"Oh, sure, that's usually how it goes. I call that my Big Whopping Check speech."

"Don't be hard on me," he said, grinning. "I've never done this before." I leaned toward him, speaking softly.

"Well, first of all, you have to wait for the proper moment," I said. "Like just before you're about to leave."

"Okay."

"Second," I continued, "you have to have the full attention of the correct person. You don't want to give that whopping check to just anybody."

"Get the big wig. Got it."

"Finally, the act of presentation takes a little bit of flair. It's a huge moment for them. You want to help them enjoy it." "I think I understand."

"You also want to bring them back down to earth a little. I actually do have a short speech I give every time I hand over a grant. I remind the recipient where the money's coming from and what it's for. That seems to go over well."

I felt funny explaining how I did my job to Tom, because he wasn't just my boyfriend, he was also technically my boss. Though he lived and worked on the other side of the country, far from our actual office, Tom was the kind and generous philanthropist behind the J.O.S.H.U.A. Foundation. I worked for the foundation as the director of research, and basically my job was to investigate nonprofits Tom was interested in and analyze their suitability for grants. If they checked out okay, I then had the pleasure of awarding them grant money. That's what we were doing here today. For the first time ever, Tom was joining me as I gave a little bit of his money away.

"Hey, Tom! Tom Bennett!" a man cried, interrupting my thoughts.

The fellow bounded toward us, grinning widely. He was tall and wiry, with deep laugh lines in a tanned face, and when he reached us, we stood and the two men shook hands warmly. "You said you might come, but I didn't believe you."

"I'm glad I was able to work it out," Tom replied, smiling.

He introduced his friend as Mitch Heckman, owner of the gym and co-organizer of the event. I told Mitch how impressed I was with the gym and with the climbathon concept.

"Most of the credit goes to my wife," Mitch said, shaking my hand. "I'm just glad we could use the gym to help out a good cause."

"Have you raised much?" Tom asked.

"Our goal for today was twenty-five thousand dollars," Mitch said. "You can see how we're doing on that poster over there."

He pointed to a drawing of a mountain with a zero at the bottom, amounts written up the side, and \$25,000 at the top. Sadly, it had only been colored in about half of the way up—and the event would be over in another hour or two.

"Of course, we had a pretty big learning curve in putting the whole thing together," Mitch said. "I'm sure we can make up the difference with some bake sales or car washes or something. We'll get there eventually. *Mai pen rai*, huh?"

"Yeah, mai pen rai."

They chatted for a few minutes more, and then Mitch was called up to the front. After he was gone, Tom explained to me their acquaintance, that they had met a few months ago while mountain climbing—specifically, while scaling the limestone cliffs off of Rai Ley Beach in the Krabi Province of Thailand. Tom had been working hard in Singapore and had taken a weekend off to visit the nearby mountain-climbers' mecca, where he met Mitch atop one of the peaks after a particularly challenging climb. As the two men rested, they talked, and it turned out that they were both avid climbers and eager to explore an unfrequented jungle crag nearby. Together they had hired a guide and ended up having an incredible day of climbing. Though the two men hadn't seen each other since, they had been in touch off and on ever since via e-mail.

"What were you saying to each other just now? My pen..."

"Mai pen rai," Tom replied. "That's Thai for 'no problem' or 'never mind.' The guides say it to encourage you while you're climbing, kind of like 'you can do it.' 'Don't worry.' Mai pen rai."

"Does Mitch know about the foundation?"

"Nope. He thinks I'm just another rock jock."

"He's in for a nice surprise, then," I said. "This is fun, giving a grant to someone who never even applied for one."

This wasn't our usual mode for doing business, that was for sure. But this particular charity was so new—and the amount we were donating so relatively small—that the investigation hadn't been all that complicated. Since KFK had never applied for a grant from us, I hadn't really had the authority to go in and do an extensive investigation. But they did belong to several good nonprofit watchdog groups, so I had felt confident doing the research from our vacation home in North Carolina, mostly over the internet and on the phone with the foundation's accounting whiz, Harriet, the day before.

"Anyway, now you'll finally have the pleasure of making a donation live and in person," I added. "Something I've only been bugging you to do for two years."

"Almost three years now," he corrected. "And, yes, I'm hoping this might shut you up for good."

"Oh, you want me to shut up, do you?" I asked. "What about—"

He silenced me with a finger against my lips, which he allowed to linger there.

"No," he whispered, gazing a moment at my mouth. "Don't ever stop talking to me. I want to listen to you forever."

We looked into each other's eyes as everything else in the room blurred into the background. My legs shivered again, but not from climbing this time.

"We need to get going," Tom said gruffly, standing and then helping me to my feet. I squeezed his hand, and then we separated into the men's and women's locker areas to get cleaned up.

After a shower I dressed quickly in a pair of black slacks and a soft blue knit shirt. I towel-dried my short hair, combed it out, and took a moment to put on some lipstick and a touch of mascara.

As I looked in the mirror, ready to leave, I was suddenly overwhelmed with sadness. In a few short hours Tom and I would go our separate ways, boarding two different flights to head toward our homes on opposite coasts—him to California and me to Maryland. For three glorious weeks we had done nothing more than shut out the rest of the world and spend time together, but we couldn't hide out and play forever. Our work and other responsibilities awaited us, and as one week had turned into two and then to three, we had already stretched the length of our available time to the very max. Soon our idyllic vacation together would officially be over, and Tom and I would be back to our long-distance romance as usual.

Slinging my bag onto my shoulder, I decided to take this day moment-by-moment. Despite the difficulty of parting, we still had a job to do. We still had a grant to give out.

I emerged from the locker room to find Tom also showered and dressed, standing nearby and squinting toward the front of the room. He had in his hand a check from the J.O.S.H.U.A. Foundation, dated today and made out to the charity, though the amount had been left blank.

"Callie, can you read that figure?" he asked. "I need the exact amount they've raised so far."

I walked a little closer and then came back to report that they were up to \$11,043. Quick with numbers, Tom didn't even hesitate before he filled out the check for \$23,957.

"That's ten thousand more than they need to bring them to their goal," I said after doing the math in my head, not surprised one bit by his generosity.

"Yeah, but it's the least we can do, don't you think?"

He tried to put the check in my hand, but I pushed it back.

"No, you don't," I said. "Enjoy the moment."

Carrying our bags, Tom and I walked to the front of the gym, where his friend Mitch was chatting with a woman that I assumed was his wife. We were introduced, and I liked her firm handshake and the way she looked me directly in the eye. She thanked us for coming and then moved on to speak with someone else.

"We're going to head out," Tom said to Mitch, "but I wanted to give you a check first. I talked my company into making a small grant."

Of course, the way Tom had said it, you'd never know that it was *his* company, nor *his* money—nor that he was using "small" as a relative term. Mitch took the folded check without looking at it.

"Listen, buddy, every bit helps. Thank you so much, and thanks for coming."

The two men shook hands, and then Mitch shook my hand as well. We said goodbye, and Tom and I departed, walking silently through the packed parking lot toward our rental car.

"You were right, Callie," he said nonchalantly, pressing a button on his key chain to unlock the car. "Giving away the money in person really is kind of fun."

I was about to reply when we heard Mitch calling Tom's name. We turned to see the man running toward us, breathless, his eyes filled with disbelief.

"I don't understand," he gasped, holding up the check. "This is so much. Is it some kind of joke?"

"No joke, Mitch," Tom said. "We're affiliated with the J.O.S.H.U.A. Foundation. That's a grant."

"A grant?"

"Yeah, we give them out all the time. Callie, what is it you like to say when you give grants to people?"

I smiled.

"Basically," I said, going into my spiel, "we want you to know that the best way you can say thanks is to take that money and use it to further your mission. The foundation believes strongly in what you're trying to accomplish, and we just wanted to have some small part in furthering your efforts."

To my surprise, Mitch's eyes filled with tears.

"Your generosity leaves me speechless," he said finally. "Won't you come back inside? Let me tell my wife. She'll be so excited. Maybe we can get a picture for the newsletter or the website or something."

I looked at Tom, but he seemed decidedly uncomfortable.

"Mitch," I said, "we really prefer to do this in a discreet manner. Just tell Jill that the J.O.S.H.U.A. Foundation gives the money with love and with God's blessings. We'd rather not receive any individual recognition."

Bewildered, he looked back down at the check.

"And you promise this isn't a joke?" he tried one more time.

"No joke," Tom laughed. "I give you my word, buddy. It's for real."

With a final sincere thanks, Mitch turned and headed back to the building. We stood there and watched until he went inside and the door closed behind him.

On impulse, I turned and threw my arms around Tom's neck. Startled, after a moment he hugged me back.

"You are such a good man," I whispered, feeling absolutely, utterly, and completely in love.

He laughed, pulling me in tightly for an embrace.

"Wow," he replied. "This giving-away-money thing gets better all the time."

Knowing the clock was ticking closer toward our flight times, we managed to pull apart and get into the car. He started it up and pulled out of the parking lot, driving toward the airport.

We were quiet as we went, both lost in our own thoughts. As we wove our way through traffic, I considered our relationship and the long and winding path my life had taken since my husband's death. This coming summer would mark four years since Bryan was killed, and in one way it seemed like yesterday, and in another it seemed like decades ago. My husband had been my first true love, the sweetheart I had met at 16 and married at 25. We'd had four wonderful years together as husband and wife, but that had all come crashing to an end that fateful day when we went water-skiing and Bryan was hit by a speedboat. The boat's driver went to prison for manslaughter, but I also went into a sort of prison myself—a self-imposed prison of mourning, of loneliness.

Only in the last six months had I allowed myself to consider the possibility that there might be life for me beyond my husband's death. Tom and I had developed a good, strong friendship through our many work-related conversations over the phone, and then, slowly, that friendship had started taking on other dimensions. We finally met in person last fall, when Tom received word that I had been hurt in an investigation and raced halfway around the world to be by my side and make certain I was all right. We had spent a mere 12 hours together—just long enough to begin falling in love—and then we were forced to endure a four-month separation while he went back to Singapore on important business and I healed from my injuries and continued my work with his foundation in the U.S.

Then three weeks ago, in the very heart of spring, we had been joyously reunited. Showing up in a hot air balloon, Tom had swept me away to a gorgeous vacation spot in the North Carolina mountains, where we planned to stay a week or so and give ourselves the opportunity to see if our relationship really could work face-to-face. What we had found was that we were so compatible, so comfortable, and so suddenly and deeply in love that it was nearly impossible to end our vacation and return to our regular lives.

Now, however, our time together had come to an end.

"There's the car rental return," Tom said suddenly, pulling me from my thoughts. He followed the signs and turned into the lot, but instead of heading straight to the busy rental return area, he veered over to an empty parking spot nestled behind a big truck. He put the car in park but left the motor running.

"Maybe we should say our goodbyes here," he told me, "instead of out in the middle of the busy airport."

I nodded, surprised when my eyes suddenly filled with tears. I didn't want to say goodbye at all. Tom's cell phone began ringing from his gym bag, but we ignored it.

"Callie, have I told you that the past three weeks have been the happiest weeks of my life?"

The ringing stopped. In the quiet of the car, I held on to his hand, looking deeply into his eyes.

"They have been incredible," I replied. There were many, many moments we had shared that I would relive in my mind in the coming days. "I don't know if I have the strength to say goodbye to you or not."

Tom reached up and smoothed a loose lock of hair behind my ear. Such tenderness was in his gaze that I thought it might break my heart.

"Callie, I have something for you," he whispered. He started to reach into his pocket, and I swallowed hard, wondering what it could be. Then his phone began to ring again.

"You better see who it is," I said, sighing. "It might be important."

By the time he got the phone out from his gym bag, the call had been disconnected. Tom was pressing buttons, trying to see who had called, when my phone started ringing from my purse. I dug it out, surprised to see that the number on my screen matched the number that had just called his.

"Hello?" I asked somewhat hesitantly.

"Callie?" a woman's voice cried from very far away. "Is that you?"

"This is Callie," I answered. "Who is this?"

"This is Stella," the voice said. "Stella Gold."

I put my hand over the phone and mouthed to Tom, It's Eli's wife.

Eli Gold was my mentor, a friend of Tom's, and the person responsible for bringing the two of us together.

"Stella?" I asked, trying to picture a woman I didn't know very well at the other end of the line. I had met her the day she married my dear friend Eli, but she and I had not really spoken since, except for those times when I called their house and she had been the one to answer the phone. "What's up?"

"Oh, Callie, I'm so glad I finally reached you. I need your help. I need Tom Bennett, also, if you know how to reach him."

"What is it?" I asked, my heart surging.

"It's Eli," she sobbed. "He's in the hospital."

"In the hospital?"

"Callie, he's been shot."