

ECHOES OF TITANIC

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PROLOGUE

*Lower Manhattan, New York
April 15, 1913*

The figure stood near the bulkhead, a young woman looking out at the Hudson River. The day had grown windier, not to mention cooler, and her silk hat and spring coat did little to keep out the chill. She made no move to warm herself, however, nor to join the others. Instead, she continued to stare out at the water as the wind whipped at her face and body.

To her, nothing compared to the coldness she'd suffered that fateful night one year before, waiting for the help that wouldn't come till sunrise. As her lifeboat had bobbed in the ocean for hours, the bitter chill had permeated her bones. Even colder, however, had been the frigid waters themselves, which her two beloved family members had been forced to endure. Given the torment they had likely suffered before their bodies finally went still, she had no right to complain of cold—then or now.

More than fifteen hundred people had been left without lifeboats that night and had been plunged into the icy North Atlantic when the ship went down. Would the cacophony of their screams ever fade from her memory? Had her two loved ones joined in with that chorus, their own cries a part of what she'd heard? How long had their misery gone on before they found relief in blessed unconsciousness?

Those were but a few of the many questions that tormented her days and haunted her nights—and had since the great *Titanic* sunk, exactly one year ago today.

By the time the searches had ended, most of those bodies had not been

recovered. They had either drifted off with the currents or been pulled down with the ship. Her two family members were among those that had never been found; thus, they had not been given a final resting place in any cemetery. Instead, a small memorial had been erected in Battery Park, in the shade of a gnarled old elm tree. The carved stone was tasteful and elegant, yes, but altogether insufficient as far as she was concerned. No bodies, no headstones, no graves.

No peace in the heart of this survivor.

Foolishly, she had agreed to come here today to this memorial service. She'd thought she could endure a brief ceremony, but just the sight of the two names etched in bronze on a plaque affixed to the memorial stone had been far too much to bear. Let others tend to their ritual.

She needed air. She needed to breathe.

Oh, how she missed them!

The dear man, father to one and uncle to the other, yet father figure to both. He'd been a loving and calming presence to the end.

The young woman, precious cousin, so beautiful inside and out. Raised in the same home, just two months apart in age, they had always been inseparable.

Now she'd be separated from the two of them for the rest of her life.

Standing there, facing the water, she felt the wind whipping at her hat, threatening to whisk it from her head. As she placed a hand atop the stiff fabric surface to hold it in place, her fingers grazed the cold metal of a hat pin.

The hat pin.

She pulled it loose to study it. Never mind that the wind made short work of both head covering and hairdo after that. Soon, the hat was skittering briskly across the grounds of the park, and her long brown locks had fallen loose and were fluttering wildly about her head. She didn't care. She merely grasped the pin in her hand, the tiny gold harp at the end sparkling in the morning sun. She brought it to her lips, pressing the cold roughness of the pin's decorative surface against her skin. Originally, there had been two hat pins, designed to wear separately or as a set. The cousins, as close as sisters, had chosen them together in London the day before they set sail for America. While on the ship, they had taken turns wearing each one, both girls trying to decide which pin they would call their own once their journey was complete. That question had been answered, of course, as soon as she'd climbed into the lifeboat. Simply by default, the one she'd been wearing at

that moment had become hers forever—just as the one her cousin had been wearing now lay at the bottom of the ocean, probably still affixed to the hat she'd had on when the unsinkable ship went down.

Again running a finger over the pin's unique design, she closed her eyes. In the past year, the nightmares had grown less frequent, less intense, but her daytime torments had not ceased. She still found herself crying for no reason, still spent far too many of her waking hours trying not to think about all that had happened.

She still ached with guilt and shame for what she'd done.

Only she knew the full reason that she had lived and her cousin had died. She knew because she'd had a part in it herself—a fact that would haunt her for the rest of her days. She rarely spoke of the tragedy, and those close to her had learned not to ask. It was a grief she could only bear alone, a pain that could be understood only by those who had lived through it.

Yet, perhaps even her fellow survivors could not fully comprehend her pain. Certainly, they all felt the grief, the loss, the sorrow. But she also felt *guilt*, a guilt that wrapped around her chest and threatened to choke the air from her lungs and the very life from her heart. Was there any justification for her actions? Any chance of forgiveness? Only time would tell.

She ran her finger along the empty slot in the side of the harp, where the other pin had been designed to fit. Just as this pin set would never be complete without its other half, she would never be complete again, at least not in this lifetime. The best she could do was to live in a way that would honor her cousin's memory and keep her dreams alive. That would start, she decided, by rejoining the others at the memorial stone now, no matter how difficult it was for her.

As she neared the group gathered in remembrance, she spotted him among the mourners, his black overcoat blowing in the wind, and a chill went through to her very bones. The narrow brim of his hat cast a shadow across his eyes, but she realized he must have been watching her because he quickly turned his face away.

Her heart pounded. She knew his secrets from that night, and he knew hers. Would they both remain silent to the end?

Or would one of them end up breaking their uneasy truce, driven by the cries they had both endured, cries that still echoed across the blackest waters of a deep and unforgiving sea?



CHAPTER ONE

Lower Manhattan, New York
April 3, 2012

Kelsey Tate glanced at the clock and then at the stack of files on her desk. It was three p.m., which meant she had thirty minutes before she'd need to start getting ready for the ceremony. She knew she should use that time to work on risk assessments, but something told her she'd be better off getting some fresh air and clearing her head. The assessments she could do later that evening, once the big event was over. For now, she wanted to run through her speech and somehow find focus. Today had been a busy day at the office, and at the moment all she felt was scattered.

Taking a deep breath and letting it out slowly, she made the decision. Air. Ceremony. Work. In that order.

She locked the files away, straightened her desk, and grabbed her Bluetooth headset for cover. The only way she'd get out of here without being pulled into half a dozen conversations en route to the elevator was to clip the device over her ear and pretend she was on an important call as she went. She loved her front office and the view it afforded her of the busy Manhattan streets below, but sometimes it was a pain having to run the gauntlet of a conference room, an administrative assistant area, and three other executive offices just to get away.

"Is there something proprietary about this?" she asked aloud as she stepped into the hall and pulled the door shut behind her. "Because otherwise, I'm

afraid it's just a little too early to buy in. At this point, there's simply not enough data."

Pausing at the desk of Sharon, her executive assistant—or "EA," as she liked to be called—Kelsey told the nonexistent person on the other end of the line to hold on and then said in a low voice, "I'm running out for a few, but I'll be back by three thirty if anybody needs me."

"Got it, Chief," Sharon replied with a brisk nod, her auburn, precision-cut bob swinging loosely around her face.

So far, so good. Continuing on toward the elevator, Kelsey spotted one of her more talkative coworkers coming up the hall, so before he could speak, she gave him a quick smile and continued with her faux telephone conversation.

"Look, we can't justify a buy-in of that size. You know as well as I do that you're estimating the value too high. A million and a half for ten percent is ridiculous."

The coworker smiled in return and continued past her in the hall.

She finally made it to the elevator, pushed the down button, and punctuated her wait with several well-timed brief utterances. "Really?... With that price earnings ratio?... I don't know, I'm not sure about that... How much?"

Finally, the bell dinged and the doors opened to reveal an empty elevator. She stepped inside with relief and removed the device from her ear as soon as the doors whisked shut again. She hated to admit it, but her nerves were more rattled today than she had anticipated, though she wasn't sure why. The announcement she'd be making at the ceremony was an important one, yes, and something she'd been working toward for a long time. But she was no stranger to the podium. She had no fear of public speaking.

It was a more general, vague apprehension she was feeling, almost a foreboding about today's impending event, though she couldn't imagine why. Regardless, Kelsey had these thirty minutes to pull herself together somehow. Then she would return, get ready to go on, do her part, and be done with it.

If only the new public relations consultants hadn't insisted on combining the two separate announcements into one big celebration, she thought as she reached the lobby and walked briskly toward the front door. Though she usually stopped to chat with her friend Ephraim, the building's head of security, she moved on past with just a glance and a wave toward the front desk. Once she was outside, she exhaled slowly, grateful for the warm spring sunshine.

Weather in April in New York City could go either way, but today was warm and dry, thankfully, with just a hint of a breeze.

Turning right, Kelsey merged into the foot traffic moving down the wide sidewalk toward Battery Park. On the way, she thought about the important part of today's ceremony, the announcement of a brand-new scholarship program to be funded by her late great-grandmother's foundation. Adele Tate had survived *Titanic* and gone on to become a successful businesswoman in an era when women in business were practically unheard of. In her later years, she had created the foundation with the express purpose of empowering other women in business. This new program Kelsey would be announcing today was a perfect fit and would provide up to ten scholarships per year to outstanding young females majoring in business-related fields of study.

Kelsey had been pushing for this for a long time, but it wasn't until recently, when her family's firm, Brennan & Tate, had begun taking steps to improve their public relations, that the board was even willing to consider it. The fact that, in the end, the scholarship decision had come down to a PR move rather than any actual altruism didn't bother her. She figured as long as the money was given out to deserving recipients, the end result was the same, regardless of motive.

Kelsey ran through her speech as she continued down the sidewalk and was pleased to get through the entire thing without once having to refer to the notes in her pocket that listed her key points. When she finally reached the corner at Number One Broadway, she looked ahead longingly at Battery Park, a fixture of the city for several hundred years and the perfect greenery-filled end cap to the island of Manhattan. More than anything, she wanted to make her way across the street and into the park to seek out one of her favorite spots in all of New York: the old family memorial stone that honored her two relatives who had perished on *Titanic*. Kelsey loved to visit the memorial, as it always left her feeling connected somehow to her many family members, both living and dead.

But there was no time for that now. Instead, she turned left, and once the light changed she moved with the crowd across Broadway to the triangular-shaped area on the other side known as Bowling Green. At the foot of the triangle was a sprinkling of vendors, and she took a moment to buy a bottle of water from a pretzel cart. Continuing onward, she tried some deep breathing exercises as she angled across the wide base of the triangle to tiny

Bowling Green Park, another of her favorite places to go when she needed a quick breather during the workday. She loved the symmetry of the place and convergence of shapes: a circular fountain inside an oval park on a triangular piece of land. This was a little oasis of greenery in a landscape of cement, its current focal point a ring of vivid red tulips surrounding the fountain.

Kelsey wanted to sit for a while on one of the benches that lined the walkway and take it all in, but she knew she needed to keep moving. At the very least, she slowed her pace and sipped her water and forced herself to get down to what was really bothering her: the other purpose of today's event, the part she wasn't exactly jumping up and down about.

To be sure, she appreciated the honor that was about to be bestowed upon her, and she was proud of having reached this new level of achievement in her career. The problem wasn't the award itself but the big public fuss that was being made over it. Others had earned membership in Brennan & Tate's "Quarter Club" in the past, and the most they had received was a handshake and a little plaque.

She, on the other hand, was about to be trooped out front and center in what the PR firm was practically turning into a circus. Between the handwritten invitations and the catered munchies, they were going all out to promote something that should have happened far more quietly. The best Kelsey could do, she supposed, was to grin and bear it—and try as hard as she could to keep the focus on Adele and the foundation and the new scholarship program. The more publicity for that, the better.

Kelsey let out a deep sigh as she continued through the park. This was the price she paid for being not just an account associate in the company's corporate finance division but an account associate in the corporate finance division who also just happened to be the great-great-granddaughter of the company's founder and the daughter of its reigning president. If there was such a thing as reverse nepotism, she thought, she was living it now. She'd never expected her professional path to be made easier because of family connections, but she also hadn't realized how much harder she'd have to work because of them.

At least she had her mentor and business-savvy friend Gloria to guide her through this current maze of public relations troubleshooting. But she'd be glad when this flurry of promotions was finally over and she could get back to business as usual. She loved what she did—and she was very good at it—but

lately she'd spent more time authorizing interviews than she had authorizing investments.

Looking upward, Kelsey watched as a copter lifted off from the heliport at the water's edge, probably taking some important executive to a business meeting. She picked up the pace, exiting the park at the northern end and making her way around a group of chattering tourists who were taking turns posing for photos beside the bronze bull, a statue that had become synonymous with Wall Street and the stock market. Crossing back to her side of the road, she retraced her steps to the office building, allowing herself to take in the sights and sounds and smells of the city that was always so utterly alive and invigorating: car horns blaring the ever-present soundtrack of New York, the doughy smell of pretzels warming in a vendor's cart, businesswomen on their way to appointments in thousand-dollar suits and Uggs, their designer heels tucked inside briefcases for when they reached their destinations.

About twenty feet from her building, Kelsey spied a catering truck idling out in front and stopped short. From what she could see, Ephraim was holding open the door as a trio of uniformed workers dashed in carrying trays of food. Feeling a vague stir of nausea at the spectacle to come, she ducked into an alley on her left and made her way around to the back side of the building.

At the rear entrance, a solid metal door with a keypad above the knob, Kelsey typed in her security code, listened for the click, and stepped inside. Coming in this way, she'd have to take the stairs rather than the elevator, but she didn't care. Right now she just couldn't face the lobby and the excited chaos of the event that was being pulled together in her honor.

Kelsey's office was on the fourth floor, but she continued up the back stairs to the fifth without stopping. Once there, she again had to type in her security code, and then that interior door unlocked with a soft click. The fifth floor back entrance opened into the executive conference room, but it didn't occur to Kelsey until she was swinging the door wide that she might be interrupting some sort of meeting. Fortunately, however, she wasn't. The room was empty.

Stepping inside as the door to the stairwell fell shut behind her, Kelsey paused, relishing in the peace and quiet of the empty space. The fresh air had done her good, but the busyness of the streets had managed to stir up the busyness in her soul. She still felt disquieted, unsettled.

Apprehensive.

Ignoring those feelings, Kelsey glanced around, trying to remember if there was a phone in here as there was in the conference room on the fourth floor. Sure enough, she spotted it on the back wall, mounted between the audio/video cabinet and the broad space where the projection screen hung when it was in use. Lifting the receiver, Kelsey dialed the extension for her EA and told her she was back in the building but would be upstairs with Gloria until it was time for the big event. Sharon read off several messages that had come in while she was gone, none of them urgent, and then said there was one more thing.

“Yes?” Kelsey looked around the room for a clock, hoping her assistant wouldn’t take much longer.

“Next time you fake a phone call as you’re leaving,” Sharon said with a chuckle, “make sure you actually bring your cell phone with you.”

Quickly, Kelsey patted her pockets, her face burning with heat when all she came up with was the headset.

“Busted,” was the best she could say, and then they both laughed. “So who else knows?”

“Just me. I was putting some files on your desk when I heard a ringtone coming from a drawer. I found your phone in your purse and put it on mute. Hope that was okay.”

“Of course. I appreciate it,” Kelsey said, grateful for the quick thinking—and discretion—of her faithful assistant. “Would you do me another favor and lock up my office before you head down to the ceremony?”

“No problem, Chief.”

They ended the call, and Kelsey decided that before she went to talk to Gloria she would take a few minutes to fix herself up for the ceremony. Hoping to avoid having to go downstairs to her office, she decided to pay a visit to the executive washroom instead, where she knew all sorts of necessities could be found.

Slipping from the conference room into the main hall, Kelsey walked toward the front of the building. Though she had to go past a reception area and several offices along the way, she made it to the primary executive suite without having to pause and chat with anyone. Fortunately, the door to the CEO’s office on her left was closed, and the EA that worked for the upper echelon, the exotically lovely Yanni, was busy talking on the phone and simply waved Kelsey on through to the right. With a smile and a nod, she turned

and continued down the hallway, past the closed door of Gloria's office, to the executive washroom.

As expected, inside were baskets of toiletries on the wide marble counter. She washed her hands and then helped herself to an individually wrapped toothbrush and a tiny, disposable packet of toothpaste. After brushing her teeth, she unwrapped a fresh comb and ran it through her hair, trying to neaten up the windblown look she'd earned from her walk outside. She followed that with a shot of hairspray, a little dab of face powder, and some lip gloss for the cameras' sake, and then she stepped back, smoothed out her clothes, and studied the full effect in the mirror.

Whenever Kelsey looked at herself, the word that came to mind was "Irish"—not the red-headed, pale-skinned, green-eyed variety that most folks thought were the norm. Instead, she and her family sported a look far more common among the Irish: dark hair, even-toned skin, blue eyes.

Taking a cue from her mentor Gloria—and from her great-grandmother Adele, for that matter—Kelsey always bought the nicest clothes she could afford, knowing they were a business investment of sorts. Today she was sporting a new Hugo Boss suit in a soft gray pinstripe, accented with a red silk blouse and a pair of red Gaetano Perrone shoes. On her lapel was her favorite piece of jewelry, a hat pin she'd inherited from her great-grandmother and often wore as a stickpin instead. Purchased in London the day before Adele and her cousin and uncle set sail for America on *Titanic*, the top of the hat pin was in the shape of a tiny Irish harp, a lovely reminder of their homeland.

The overall look Kelsey always strived for was class, competence, and understated elegance. Examining her image in the mirror now, she felt that today's outfit had really hit the mark. Her layered, shoulder-length brown hair nicely framed her face, and the touch of makeup emphasized her lips and gave a smooth, matte finish to her skin.

Now all she had to do, she decided, was to get through the big event. In the end, though she wasn't looking forward to it at all, at least the new scholarship program made this trouble worthwhile.

Gloria's door was still closed, so Kelsey knocked first and then cracked it open, peeking through to see if her friend was in there by herself or if she had company. Fortunately, she was alone, and though she looked quite startled for a moment, she invited Kelsey in.

"Well, if it isn't the woman of the hour," Gloria said. Papers were spread

across her desk, but she quickly shoved them into a single file folder and slipped it in a drawer. “You look gorgeous. Is that a new suit?”

Grinning, Kelsey slowly turned in a full circle. “Gotta look good in the photos. It’s all about playing the game, right?”

“I’ve taught you well, my dear.”

Kelsey took her usual seat in one of the two leather chairs facing the desk—a move she’d done countless times before. Yet as she settled in, she detected an odd expression on the older woman’s face, as if she were more nervous and apprehensive than Kelsey herself. Worse, in fact. Though Gloria could usually be found looking perfectly polished, at the moment she was anything but, with dark circles under her eyes, rumpled clothing, and not a speck of makeup on.

“Are you okay?” Kelsey asked. She didn’t want to be rude, but clearly something was wrong. “You’re not sick, are you?”

“Just tired. I worked later than I should have last night. You know how it is.”

Gloria obviously didn’t want to talk about it, so Kelsey simply nodded and changed the subject, asking about the order of events for the ceremony. Gloria spelled things out, describing what sounded like a two-person show featuring Kelsey and the company’s CEO, Walter Hallerman.

Kelsey scrunched up her face in dismay. “What about a board member or two? And don’t we want to include somebody from the foundation?”

“Stop trying to deflect, Kels. You know as well as I do that this is all about you. That’s the whole point.”

Miserably, Kelsey slumped in her chair. “This is getting so old.”

Gloria pulled off her glasses and nervously cleaned them with the corner of her blouse. “Hopefully, it won’t be for much longer.”

Both women knew Kelsey really had no choice—both for her family’s sake and for the sake of the corporation. According to management, after Nolan Tate, Kelsey’s father and the firm’s leader, suffered a stroke last year, the company’s value had taken a serious nosedive and now they needed to show that someone else would be carrying on the Tate name, someone who possessed the same sharp gut instincts and business acumen for which the Tates had long been known. As Kelsey was the only other family member who currently worked here, she’d become the logical choice by default.

It was a heavy weight to bear, one that was feeling heavier all the time. She

was happy to carry on the family legacy and didn't mind doing her part to bolster the company's image, but she was getting awfully tired of being the center of attention. Last week had been a feature article in the *New York Times* magazine section about the "up-and-comer with the Midas touch." Prior to that, her name and face had been splashed across countless other newspapers and magazines, and she'd even appeared on a few local television and radio interview shows. Now she was about to go through this ridiculous ceremony, all for the sake of reassuring the public that even though Nolan Tate might be sidelined for now, another, just-as-capable Tate was ready to step up and prove that the family gift for investing was alive and well.

"I hope you're right," she said tiredly. "I don't think I can stand much more."

An odd look appeared on Gloria's face, and Kelsey thought she was about to say something important. But then, after a moment, she simply cleared her throat and asked if Kelsey needed any last-minute help polishing her speech.

"No, thanks. It's fine. But what were you thinking, just now? I can tell there's something on your mind today."

The older woman's cheeks flushed. "It's not important. I was...I was going to tell you not to worry, that the end is in sight. Maybe sooner than you think."

"What do you mean?"

Gloria shrugged and looked away, her fingers nervously taking off her glasses, cleaning them again, and putting them back on. Before she replied, the phone on the desk buzzed, startling her so much she practically fell out of her chair.

Face flushing, Gloria resettled herself in her seat and pushed the button for the speaker. Out came the voice of Walter, their CEO.

"I just got downstairs and don't see Kelsey. Have you talked to her?"

"She's here with me now."

"Good. Tell her to hurry up and get down here. We'll be starting in ten minutes."

"No problem."

"Have her take the stairs and use the side door to go backstage. She can wait there until I finish my introduction."

"Will do."

With a click he was gone.

“You heard the man,” Gloria said, suddenly using her brightest pep talk voice, though it sounded strained and on edge. She rose, walked to the door, and stood there holding it open. “It’s showtime, kid. You’d better get downstairs. Break a leg, or whatever it is they say.”

Kelsey stood, feeling oddly dismissed. “Aren’t you coming with me?”

“I...uh...I’ll slip in the back later.”

“But I thought we could go down together.”

“I don’t think so,” Gloria responded without further explanation.

“Listen, are you *sure* you’re all right?” Kelsey pressed, moving closer.

The woman wouldn’t meet her gaze, though after a moment, much to Kelsey’s surprise, her eyes filled with tears. Cooing sympathetically, Kelsey pulled a clean tissue from her pocket and handed it over, asking again what was wrong, if Gloria wanted to talk about it.

“Is it something with work?”

Gloria didn’t reply.

“Maybe something personal? A problem with you and Vern, perhaps?”

Even though Gloria’s marriage wasn’t exactly known to be warm and fuzzy, she seemed surprised at the thought. Shaking her head, she blew her nose and said, “It’s...I...” Her voice trailed off as she dabbed at her tears. Then she took a deep breath and slowly let it out.

“I’m so sorry,” she said, looking down at the floor and speaking in a soft voice. “Have you ever done something bad out of good intentions?”

Kelsey was surprised. What an odd question for an ethical, no-nonsense woman like Gloria to ask.

“You mean, the ‘end justifies the means’?”

Gloria nodded. “Exactly.”

“Probably,” Kelsey replied, studying her friend’s face. “One time when I was a kid, my mother wouldn’t buy me the mini marshmallows I wanted from the grocery store, so while she was busy at the checkout, I went back and got a bag off the shelf, tore it open, and started eating them anyway. I figured that once they were open she’d have no choice but to buy them. Of course, I didn’t count on her making me pay her back out of my allowance—and then she didn’t even let me have the rest of the marshmallows.”

Both women smiled, but fresh tears filled Gloria’s eyes. “If only this were that simple.” She blinked, sending twin tracks of wetness down her cheeks.

Kelsey felt terrible for the poor thing, but she still didn’t have a clue as to what any of this was about. Of all the people in this office, Gloria was the

very last person she'd ever expect to talk this way, much less to stand in an open doorway and *cry*.

Suddenly, before Kelsey could even think of how to reply, Gloria gripped her by both arms and spoke in an urgent whisper.

"You don't have to go down there, you know," she hissed. "You don't have to do this at all. You could walk right out the back door and go home, and I could tell Walter you weren't feeling well and had to leave."

Kelsey was dumbfounded. What on *earth* was Gloria talking about?

"Why would I do that? It's just a stupid ceremony. I'll get through it, no big deal."

Just as suddenly, Gloria let go of her arms, stepped back, and placed both hands over her eyes. "What am I saying? Don't listen to me. I'm not myself today at all."

Kelsey stood there amidst her friend's meltdown, thinking, *You can say that again*. She wondered if perhaps Gloria had been drinking or something. She didn't smell alcohol on her breath, but she certainly was acting strange—stranger than Kelsey could ever have imagined.

"Enough of this," Gloria said finally, taking her hands from her face and giving Kelsey a broad, forced smile. "Are you ready to go? Because your time's up. Come on, Tater Tot. Forget what I said earlier. I'll walk you down myself."