From Chapter Three of IN ALL GOOD FAITH

1932, Charlottesville, Virginia

On Main Street in Charlottesville, May pulled over in front of the Albemarle Bank building. Twin evergreen Christmas wreaths with big brass bells and red ribbons decorated the doors. Across the street, yet another store had closed, as had a photographer's studio. At the brick Methodist Church up the street a line of men waited outside a side door, where a chalked sign on the sidewalk advertised a free lunch from noon until one o'clock. May held her father's door open as he pulled himself upright with a grimace. She plucked a hair from her coat sleeve. "Do I look all right?"

"Just fine, little gal."
She asked, "We're really doing this?"
Henry raised his brows, pulling his mouth to one side—the facial equivalent of a shrug. "They can only say no." May knew that his nonchalance was a front. For the past year, he had tried to avert the closing of the canning operation, but there was no one to run it after his injury, not to mention that repeat seasons of bad crops had left little to pick and process. Over the years the orchard had weathered hard seasons never closed down, and though Henry didn't speak about it, the failure was taking a toll. Since his accident, May had watched him decline with the loss of mobility. He, whose days were spent chatting with customers and evenings drinking with friends, now suffered the slow poison of isolation, his days spent twirling the radio dial obsessively, hoping for better news. He patted her arm. "Now don't act nervous. We're operating in all good faith. It's fifty percent bluster with these folks."

May looked down, silently chastising herself. *Was* she operating in good faith? Her husband didn't know what she was doing and almost certainly would advise against the idea of borrowing money. *It's not time to take risks*, he would say, *we need to tighten our belts*. *It's lucky I've still got clients*. Since the stock crash of 1929, Byrd's legal practice had dried up to almost nothing, with those clients who could pay offering twenty-five cents a week—the price of a dozen eggs or a pound of butter—with payments stretching far into the future. Others tendered chickens, or honey, or even moonshine. Byrd did everything he could to take care of them all. It was the least she could do, to not add to his worries. So May didn't tell him about her nursing difficulties, or the baby's diaper rash, or that she was tired, too. She didn't want to worry him with her concerns about her father.

A guard held open the bank door while May followed Henry inside. The chill white-and-gray expanse of glossy marble was relieved by potted ferns and the polished brass grilles of teller stations. The creaking of the heavy door echoed up into the vaulted ceiling, breaking a quiet so solemn as to be almost monastic. Henry made slow progress toward the desk of a pewter-haired secretary who sat sentry before two offices and the gaping steel door of the vault. The secretary, a one Miss B. Pugh, according to her name plaque, dropped her chin and peered over the top of her eyeglasses to address Henry. "Good morning. May I help you?"

May answered, “We have an appointment with Cecil Boxley.”

“Have a seat. Mister Boxley will be with you shortly.” Miss Pugh returned to her typewriter. May guided Henry toward a pair of chairs, while he muttered, pushing away her arm. Perching on slippery leather upholstery, she shut her eyes briefly, reviewing, silently, the points to be made:

1. The mortgage on Keswick Farm is nearly paid off.
2. The Marshalls have been clients of Albemarle Bank since 1859.

3. An expanded candy business could provide profit to cover loan payments.
4. Everybody likes candy.

Then she enumerated the points her father had warned her *not* to bring up:

1. The canning operation has been working at a loss.

2. Keswick Market is barely breaking even.

The single customer at the teller windows completed his transaction and his heels tapped across the floor toward the exit. As the guard tipped his hat and opened the door, a wiry man in a patched plaid overcoat entered, coattails flapping. Seeing Henry, he stopped and smiled. Hitching his shoulders, he raised an arm, calling out across the lobby, “Henry Marshall, you damned old cuss! Merry Christmas!” The greeting reverberated around the ceiling like a panicked, trapped bird, and Miss Pugh glared at Bose Shifflett. Since Henry’s arrest seven years ago, and his subsequent retirement from the moonshine business, Bose had cornered the market, earning the nickname, “King of the Blue Ridge.” His Bacon Hollow was now the largest site of illegal liquor production in the state. Bose strode toward them, one hand extended, reaching the other to slap Henry on the back. The center office door opened behind Miss Pugh and the President of the bank stood splay-legged in his shirt sleeves, watching the exchange with obvious interest. May busied herself with her handbag. Cecil Boxley looked to be in his mid-fifties, with salt-and-pepper hair plastered to his scalp in oily strings. He was a bold-faced, shiny-toothed man with an arrogant belly that began below his armpits, spreading beneath his starched white shirt like an overly risen bread loaf. Bose Shifflett offered a salute, then moved on to the teller’s windows as May and Henry were ushered into an office.

“Welcome, welcome,” Boxley said. “Have a seat, Miz Craig. Nice to see you.”

Following a further exchange of niceties, May took a big breath and laid out ledger sheets with projections for a small candy business. After a romantic description of Blue’s mysterious gift with sugar, she opened the candy box and held it out to Mr. Boxley, wishing she had brought another to sweeten up Miss Pugh. Boxley’s hand hovered over a meringue, then a pecan cluster, finally plucking out a cube of butterscotch. He listened with steepled fingers tapping against his chin, sucking wetly on the candy. After ten minutes May had completed her presentation and Boxley had consumed another butterscotch and two caramels. She sat back, hoping she projected perky, enthusiastic confidence through her smile, instead of the groveling, clammy anxiety she

felt.

Boxley leaned his crossed arms on his desk, smiling condescendingly. “A second mortgage is mighty risky in the best of times, Henry. I had Miss Pugh pull your file this morning. Three of your payments were late last year. In fact, it might be time to think about closing the canning business. I can’t imagine things are going too well.”

May’s hopes sank.

“You know,” he continued, “it warms my heart to see you taking an interest in the family finances, Miz Craig. Truly, it does. Always glad to see a supportive wife, ’specially in these times. Byrd getting along all right?”

“Just fine,” May said. Then, before she could stop herself, she blundered on. “Actually, Mister Boxley, Byrd is so busy, Daddy and I haven’t really had a chance to catch him up on our plans. We were hoping to—to surprise him—with our expansion, you know? One less thing for him to worry about.” She tilted her head, blinking up at him from beneath the brim of her cloche.

Boxley nodded slowly, his eyes darting to the candy box. “So . . . he is unaware that you are here today?” May nodded, concentrating on her clasped hands. Boxley continued, “In that case, I suggest you make an appointment with Miss Pugh. Be best if we gentlemen can sit down and have a proper chat.”

While Boxley reached for a piece of divinity, May cut a pleading glance to Henry, who said, “Cecil, the Marshall family have been loyal to your bank. So have the Craigs. Lord knows, nobody likes the way things are going, but the day has come when that loyalty needs to be honored. Our canning operation’s been running for over eighty years. But it’s time to modernize, to adapt to the times.

“You know how bad crops have been—what with blight and drought and low prices—but we’ve got a viable alternative here— slow down the canning for a bit. This candy thing could take off. The way I see it, Cecil, you don’t need to be sitting on an- other failed farm nobody wants to buy.” Henry poked his finger on Boxley’s desk.

May picked up where her father stopped. “Look at what’s happening in Orange—right up the road. Mister Rubin put an advertisement in the *New York Times* for a place to host his mill, and he chose a tiny town in Virginia! I’ve spoken with him. The American Silk Mill provides two hundred local jobs, and he pays his employees forty dollars a month. Manufacturing’s keeping that town alive, not agriculture. People want to work, Mister Boxley, not beg. We won’t start on such a grand scale, of course.”

Boxley said, “And that Rubin fella came down here with his own money.” He shook his head sympathetically, laying a hand on his blotter as if it were a Bible, “Henry, I hear you, friend. I hear from five farmers every day in similar straits. Breaks my heart.” He bit into a caramel, his words slightly garbled, “I was right sorry about Cy Waddell’s laundry closing down. Reckon folks are doing their own washing at home nowadays.”

May looked away, composing her face to hide her shock. She wondered if her father knew about this. Her Uncle Cy had run the laundry in town for as long as she could remember. What on earth would he do now? She forced herself to focus on what Boxley was saying. "But it's my job," he continued, "to keep this bank afloat. Frankly, you don't have the assets to support a loan of this size. And what, with you having a felony arrest, Henry . . ."

"He wasn't convicted," May interjected.

Boxley looked at her, as if remembering she was there. "And there was a warrant out for you for a time, Miz Craig, if I recall correctly. From what you've shown me today? I'm afraid we'll have to pass." He lowered his chin with dismissive finality. "'Preciate the candy. Miss Pugh will show you out. Have Byrd give me a call." He began to rise. "But come to think of it, I'll see him tomorrow evening, at H and H. You going to the meeting, Henry?"

May froze. Byrd absolutely could not hear of this plan from Cecil Boxley. He droned on, and May imagined snatching the candy box from his desk, shoving the pieces into her mouth as he watched, then hissing at him, *You can't have it all!*

On the drive home, May tapped the steering wheel in agitation, dread tickling the hairs on her neck. She would have no choice but to tell Byrd tonight. The exclusively male Hog & Hominy Club met monthly. Local landowners and businessmen gathered for supper, ostensibly to discuss agriculture and commerce. It was common knowledge, however, that in reality, they played poker and drank. If by some chance Byrd *did* see him there, and Boxley brought it up . . . She could telephone the banker—ask him to keep it quiet—not mention it to Byrd. No. That would be tantamount to admitting she was afraid of her husband knowing what she was trying to do. That sounded desperate. She would talk to Byrd when he came home, to try to head off a scene. He *might* be supportive. She banged her gloved hand against the steering wheel. *Who am I kidding? Why did I think for a minute that it would work?*

At the farm, she helped her father up the front steps. Inside, she pulled off her hat and asked, "Do you want to put on pajamas, Daddy? Can I get you a hot water bottle? A cup of tea?"

"No, no, and no. It felt good to put on a suit," Henry limped into the parlor. The radio switched on, then came the sound of scrambled channels as the dial turned. May followed and held her hands over the radiator briefly, staring out the window at the winter-brown front field. With a deep sigh, her father sank into his armchair, loosening his tie.

She reached to turn down the volume. "You know," she said, one hand idly rubbing the side of her neck, "I imagine your grandfather coming up with the idea to sell jams and jellies and opening the market. Who's to say it wasn't his wife's idea, or his sister's? Who is Cecil Boxley to tell me that my idea isn't worth anything?" She faced her father. "I helped my friend open his hair salon in Paris. We came up with the plan ourselves, and it worked. I miss that—the feeling of creating something from an idea. That meeting was a waste of time. Did you know about Uncle Cy?"

"Yup," Henry said, "He told me. Asked if he might work a few shifts in the market.

‘Hell,’ I told him, ‘I can’t even give my own daughter a salary.’” He rubbed his chin. “We could always go back to making moonshine.” His voice dropped. “Least then I’d feel useful.”

“Right,” May said, her voice caustic, “that worked out so well the first time, didn’t it?” Instantly, she regretted her sarcasm. “Sorry,” she said, “I’m just so disappointed.”