Chapter One



Blood On the Wind

The Cummings Estate, Prairie Ave., Chicago, Illinois

June 27, 1876

In the heart of summer, Chicago was a furnace; the air simmered with an intensity that made every breath feel like a chore. Today, of all days was no exception.

Fiona Cummings stood on the terrace of her husband's estate, a glass of warm champagne in her hand. She took a breath and tasted the air. Beneath the expensive scent of lilacs and French perfume, there was something else.

It was a metallic tang—rendered fat, wet sawdust, and fresh blood. It was the smell of the Union Stockyards, drifting three miles north to mingle with the elite. To the other guests, the smell was just a nuisance. But to Fiona, it was a lingering presence. It smelled like the poverty she had fought so hard to escape. It smelled like the truth.

She shifted her weight. A trickle of sweat slid down her back, trapped beneath her corset. She was wearing a gown of crushed azure velvet. It was a magnificent dress, trimmed with expensive lace, but for a ninety-degree day in June, it was sheer torture.

Edward had insisted on it.

"Velvet says we have arrived, Fiona," he had told her that morning, his hands shaking as he buttoned his vest. "Cotton says we are still striving. We have to show them we are above the heat."

So she sweated in velvet. She wore the heavy dress just like she wore the diamond necklace that felt cold and heavy against her throat like a collar marking her as Edward's property.

She scanned the crowd, looking for him. She found him near the string quartet, talking to a group of railroad investors.

Edward looked like he was melting. His face was a dangerous shade of red. His wire-rimmed glasses kept sliding down his sweaty nose, and he kept pushing them up with a nervous, jerky motion. He laughed too loudly at a joke that wasn't funny. He looked like a man trying to tread water in a shark tank, unaware he was already bleeding.

"You look tense, my dear."

Fiona didn't flinch. She turned slowly, practicing the elegant glide she had spent three years perfecting.

Mrs. Bertha Palmer stood there, fanning herself with ivory and peacock feathers. She was the queen of Chicago society, a woman who could freeze water with a look. Her eyes swept over Fiona's dress.

"Tense?" Fiona forced a smile, burying her Irish accent deep in her throat. "Not at all, Mrs. Palmer. I was just admiring the musicians. It must be hard to play the cello in this humidity."

Mrs. Palmer snapped her fan shut. It sounded like a pistol cocking. "Velvet," she said. The word hung in the air like an accusation. "A bold choice for June. But then, your husband does like... opulence, doesn't he? It's charming. The enthusiasm of the new."

The insult was subtle, but it hit the mark. New money. Peasants playing dress-up.

Fiona felt the heat rise in her neck. She wanted to rip the dress off. She wanted to tell this woman that she had worn rags until she was twenty, and she knew perfectly well that velvet was for winter. But she loved Edward enough to wear a furnace if it made him feel safe.

"Edward believes in supporting the trade," Fiona lied smoothly. "With the economy so fragile since the Panic of '73, we have to keep commerce flowing. If we don't buy, who will?"

Mrs. Palmer raised an eyebrow. She looked impressed. "Indeed. Commerce."

She looked out over the garden. Men in black suits stood in tight circles, ignoring the women and the music. They smoked thick cigars, the blue smoke hanging in the stagnant air.

"Though I fear the men aren't discussing commerce today," Mrs. Palmer said. "Have you noticed? The air feels brittle. My husband says the markets are skittish. Everyone is waiting for news from the West."

"The West?" Fiona looked back at Edward. He was wiping his forehead with a silk handkerchief, his movements frantic. "Why should the Dakota Territory matter to Chicago?"

Mrs. Palmer scoffed. "Savages and dust. My husband says the Army should just pave the territory and be done with it. The nation turns one hundred years old next week, and we are still fighting men with bows and arrows? It's embarrassing. It makes the markets nervous. And when the markets are nervous, men like your husband..."

She let the sentence trail off. But the meaning was clear. Men like Edward—men who borrowed too much money to build big houses—were the first to fall.

Fiona excused herself. She needed to get away from the woman's judging eyes. She walked across the lawn, the grass soft under her boots.

She reached Edward just as the investors drifted away toward the buffet. Edward turned to her, his eyes wide and terrified behind his glasses.

"Fiona," he breathed, grabbing her hand. His palm was clammy. "Thank God. Did you speak to Mrs. Palmer? Is her husband buying?"

"Calm down, Edward," she whispered, squeezing his hand hard to ground him. "You're making a scene. You look like you're about to run."

"I feel like I'm drowning," he hissed. "The rumors, Fiona. They say the railroads are overextended. If the market dips—just a fraction the bank will call our loans. We built this house on paper. It's all paper."

Fiona looked up at the house. The massive stone mansion loomed over them. It was supposed to be their sanctuary. Now it just looked like a heavy weight waiting to crush them.

"Steady," she said, her voice hard. "These are predators. Do not expose your throat. If you look weak, they will eat you alive. Smile, Edward."

He tried. The corners of his mouth twitched. It looked painful.

"That's it," she lied. "Now, straighten your back. You are Edward Cummings. You own the ice cars. You feed the city."

"I owe the city," he corrected miserably. "I owe everyone."

Before she could answer, a shadow fell over them.

Three men walked up. They didn't look like the bankers. Their suits were expensive but fit poorly, stretched tight over bellies fed on steak and bribes. They had the hard, red faces of men who spent their nights in backrooms.

The leader was Silas Kincaid. Fiona knew the name. He was part of the "Indian Ring"—the corrupt network that supplied the Army forts. He was one of President Grant's cronies.

"Cummings," Kincaid rumbled. He chewed on the wet end of a cigar. "Enjoying the party?"

Edward flinched, then straightened up. "Mr. Kincaid. I... I didn't know you were invited."

"I invite myself," Kincaid said. His eyes slid over Fiona. It was a familiar look. It was the way men used to look at her when she scrubbed floors in the tavern. It was a look that said: I know what you are.

"Mrs. Cummings," he nodded. "Fine dress. Velvet. Must be hot."

"We manage," Fiona said coldly. "We are honoring the Arts today, Mr. Kincaid. I wasn't aware the War Department cared for cellos."

Kincaid chuckled. It sounded wet. "The War Department cares about everything, Ma'am. Especially logistics. And survival."

He turned his back on her, dismissing her completely. He focused on Edward.

"Cash is tight for everyone today, isn't it, Cummings? The Panic of '73 broke the weak. But '76? This year will break the strong unless they have friends."

"I have friends," Edward stammered. "I have credit with the Second National Bank."

"Credit can be cut," Kincaid said, spitting a piece of tobacco on the lawn. "The banks are scared. But contracts? Government contracts are gold. Guaranteed by the Treasury."

Fiona stepped closer to Edward. Her instinct screamed at her to pull him away. This man smelled of stale gin and bad trouble.

"What do you want?" she asked.

Kincaid looked at her, amused. "We need cars, Mrs. Cummings. Your husband has a fleet of those new ice-boxes on wheels. Swift's patent. We need them."

"My cars run beef to New York," Edward said weakly.

"Forget New York," Kincaid said, leaning in close. "The Army eats beef, too. And they pay better. Especially when the beef has to go... elsewhere. To the forts. And sometimes, the cars don't just carry beef. Sometimes, a man needs to move things that shouldn't be seen. Things that need to stay cold. Or hidden."

Contraband, Fiona thought. The rumors were true. They weren't just stealing taxes; they were smuggling. Gold. Whiskey. Maybe

weapons. And they wanted Edward's cars because the ice would keep the inspectors away.

"We run a legitimate business," Fiona said, her voice shaking with rage.

Kincaid ignored her. He leaned into Edward's face.

"The market is soft, Cummings. I saw your ledger. You're leveraged to the hilt. If the market dips, the bank takes this house. They take the velvet dress. You're back in the gutter."

Edward swayed.

"But," Kincaid smiled, showing yellow teeth. "If you had a guaranteed government contract... the bank would back off. You'd be the richest man in Chicago. All you have to do is shake my hand."

Edward looked at Kincaid's hand. It was thick and hairy. He looked at the house. He looked at the terror of being poor again.

"What do I have to do?" Edward whispered.

"Edward, no," Fiona hissed, grabbing his arm.

He shook her off. He wasn't looking at her. He was looking at salvation.

"Guaranteed payment?" Edward asked.

"Signed by the War Department," Kincaid promised. "You'll be untouchable."

Edward swallowed. He straightened his spine.

"Done," Edward said.

He reached out and took Kincaid's hand.

The handshake was firm. It sealed the deal. It saved the company.

But as Fiona watched their hands clasp, the wind shifted. The smell of the stockyards surged over the garden wall, overwhelming the flowers. It smelled like blood and rot. It was as if the city itself was exhaling.

Edward turned to her, a desperate smile on his face. Sweat dripped from his nose.

"It's going to be alright, Fiona. We're safe."

Fiona looked at her husband. Then she looked at the vultures surrounding him, men who were already lighting fresh cigars. She knew the truth. Safety bought with this coin was just a different kind of danger.

"No, Edward," she whispered, too soft for him to hear, her eyes fixed on the hand he had just shaken. "We just swallowed poison. It will be a slow death... but it will kill us just the same."