

GOLDEN STATE TREASURE · 3

Riches Beyond Measure



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I've got a new editor, Rochelle Gloege, and as always I'm giving her a huge job to get my books ready for print. I sincerely appreciate all her hard work. The books are so much better once they've had her editor eyes on them.

Thank you to all at Bethany House for being beside me on this writing adventure.



ONE



May 1875
Two Harts Ranch
Near Dorada Rio, California

Cordell Westbrook dropped a lasso over the head of a skittish calf. It was springtime in California, and they were rushing to finish up with the branding at the ranch. And Cord was a cowboy. A genuine cowboy. At last.

Grinning, he leapt off his horse, landing next to the bawling calf. He flipped it onto its side, hog-tied it, and held the animal still while Josh Hart, his boss and friend, made quick work of branding the little heifer.

The poor little heifer.

But Josh was fast, and Cord had gotten mighty good at this. He untied the critter's feet while Josh freed the lasso from around its neck and let the calf run off to an outraged mama to be nuzzled and fed and comforted.

"That's the last one," Josh said. He stood and watched the milling red-and-white Hereford cattle settle down. "Great calf crop this spring."

Cord studied the herd while he coiled his rope, recognizing

and appreciating all he'd learned since arriving at the ranch. These days he knew what he was looking at: good, sturdy cows and calves that were shedding their shaggy winter coats, revealing the shiny coats beneath. The cows had survived the winter well and without any worrisome weight loss. The weather here in the central California valley wasn't harsh, but it got cold often enough.

Cord understood all of this meant, to his absolute delight, that he was indeed a cowboy now. "This is so much better than being a banker. I can hardly believe I lasted so long in that cramped office."

Josh clapped him on the back. "You're a solid hand, Cord. You've got a job here on the Two Harts for as long as you want."

Nodding, Cord walked over to his ground-hitched horse. The well-trained animal stood patiently despite the noise and commotion and smoke all around it.

"I've always wanted my own place, Josh. I'd like to stay on longer if I can, but the plan is still to get my own land. Even Grandpa Westbrook has accepted that now."

He hoped.

The sound of steady hoofbeats caused him and Josh to turn to the north, just in time to see a chuck wagon pulled by two brown Morgan horses approaching the branding site. It was being driven not by the bunkhouse cook as was usual, but by Josh's pretty sister, Annie Lane. Cord wondered how such a beautiful widow had managed to stay single for so long. As she drew closer, Cord saw Annie's five-year-old daughter, Caroline, tucked up beside her ma.

They were a pair, those two. Dark hair, brown eyes, with pretty roses in their cheeks. Annie leaned toward being a

solemn woman, and Cord knew she'd loved her husband. She'd watched him die from a gunshot wound, which seemed reason enough for her not to want to risk her heart again.

Annie pulled the wagon to a halt, and Josh slapped Cord on the back again, a little harder than before, jolting Cord back to awareness of his surroundings. Then he glanced at Josh. It did near to a physical injury to have to take his eyes off Annie.

As if sensing Cord's thoughts, Josh rolled his eyes and headed for the wagon. But Annie was already off the bench seat and on the ground, helping Caroline alight before any man could reach her. The cowhands stripped the saddles off their mounts to give the horses a break.

"Did Casey go to the south pasture?" Josh asked as he moved to the back of the wagon and folded down the gate to pull the food out.

Plenty of hungry cowhands stepped in to help him. They had a full crew today. The ranch boasted several pastures of livestock, and all the spring calves needed branding.

Josh and his brother, Zane, had hired a new bunkhouse cook just a few weeks ago to help their longtime cook, whose knee was giving him trouble.

Annie tucked a stray hair behind her ear and shook her head. "Neb went south, so Casey got pulled into helping make lunch for the orphanage and school. And Tilda had an extra-long morning class because whatever she hit on teaching today kept the whole class enthralled. Your wife has a rare gift for teaching."

"She does indeed." Josh smiled as he mentioned Tilda, his wife of less than a year. "I like sitting in on her classes, too. But I don't get much chance." He leaned down and kissed

his sister on the cheek. “Thanks for bringing our food. We just got done with this pasture, so you timed it perfectly. We’re all starving.”

Suddenly a strange rumble had all the men stepping away from the wagon, most with their food already in hand. It was an earthquake. Normal enough in California, and nothing to worry about if it was a small one. And with no roof overhead to collapse on them, they just had to wait it out.

Then the shaking turned rougher than any Cord had felt before. Yet the men kept eating, legs spread wide for better balance. It seemed nothing was to disturb lunchtime.

“I hope they got the children outside back at the ranch.” Annie drew Caroline close.

“I’m sure they did,” Josh reassured her. “Zane stayed around today since Tilda’s pa is coming out. I don’t like it when there’s no one to watch him, though he’s turned into a man Tilda and I trust . . . mostly.” Josh hadn’t settled in to having a father-in-law close at hand. Especially a meddling father-in-law who Tilda, raised as an orphan, hadn’t known existed until last fall.

The shaking worsened, and Annie pulled Caroline tight against her body. The earth rolled in a way unlike anything Cord had seen before, and he’d grown up in California. “Look at that—the ground’s moving like waves.”

Everyone turned to stare at an incoming ripple. Then came a deeper rumble, and a crack appeared in the ground.

“Step back!” Cord rushed to Annie’s side to pull her away from the oncoming rupture, but he was too late. A crevasse appeared right between Annie’s feet.

Annie screamed and jumped toward Cord, losing her tight grip on Caroline. Fortunately, Josh was there and grabbed his niece, who shrieked in terror.

The ground collapsed under Cord as he caught hold of Annie, a narrow slit that kept widening. Cord clawed at the edge of the crack with one hand and held on to Annie with the other as she plunged downward.

Mustering all his effort, Cord managed to push Annie up and out of the crack even as he slid deeper. Someone grabbed hold of his hand, and then a whole crew had him. They dragged him out of the collapsing ground and well away from where he'd been falling. Yet still the shaking and rumbling went on, causing the men who had him to fall as they scrambled backward.

With an awful creak, the chuck wagon sank into the widening crack. Cord took one look at the vanishing wagon and hollered. Josh sprang into action, passing Caroline to their foreman, Shad, then pulling a knife. He dashed over to the horses and slashed the reins, setting loose the Morgans before the ground could swallow them up.

Cord rolled onto one elbow, got to his feet, and caught the terrified horses' reins. Quickly, Cord began to lead them away when the earthquake tossed him to the ground again. Somehow he held on to the horses as they dragged him along, Cord clinging to the reins more out of instinct than anything else. Finally the pair halted. Everywhere, men were sprawled on the ground.

The sound of thundering hoofbeats alerted Cord and the others to the cows and horses charging away from the crack that was swallowing the still-smoldering fire, along with a couple of the Two Harts branding irons.

At last, the shaking stopped.

Shad brought Caroline to Annie, who remained sitting on the ground. She hugged her terrified, sobbing daughter, soothing her with quiet shushing sounds.

“We’ve got to get back to the ranch. There’ll be damage.” Josh looked around, then began snapping orders, rattling off four names. “You four are lightest. Ride the Morgans double back to the ranch house, rounding up enough horses for the rest of us wherever you can find them. One of you can bring them to us. The others should stay and help at the ranch. There may be injuries. In the meantime, we’ll start walking home as fast as we can.”

Cord thought of Brody MacKenzie, who’d gone back east to partner with a doctor he was indebted to. It’d sure be nice to have a doctor around the place right now. The doctor in the nearest town, Dorada Rio, would be needed there. That left them with Zane’s wife, Michelle. While she was a knowing woman, she had a baby to tend, and of course she was no doctor.

Cord could only hope and pray there were no serious injuries.

The four cowhands rode off for home. Before they’d gone far, the ground trembled again, this time less violently. Even so, they all froze and swayed, looking in all directions for a dangerous new split in the earth.

The powerful aftershock stopped soon enough, and they hoisted their saddles and slung them over their shoulders. They’d stripped the leather off most of the horses and left them grazing, and now they had saddles to carry. They grabbed up the remaining branding irons and bridles, all that was left after the earth had swallowed their things.

They set off on foot toward home. They were miles from the ranch house, and Cord sure hoped they didn’t have to walk the whole way. But considering what they’d just en-

dured, and the possible chaos they might find when they arrived at home, he felt grateful to be in one piece.



Annie made Caroline walk, though her instincts told her to carry her daughter. But they had a long way to go, and Caroline was getting heavy. At least she was finally calming down.

Of the eight of them left to walk, Caroline was probably the most tireless, judging by her little girl's constant motion all day every day.

Occasional aftershocks, small tremors in the ground, kept them all on edge.

They hadn't gone far when Bo, one of their cowhands, came trotting back while leading three horses. "I'll bring more if I can find them. We saw a couple ahead of us, still running and heading for the barn. Shad and I left our riders behind so that I could get back to you fast and he had a chance of catching more horses."

"Annie," Josh said, saddling the closest horse as Bo rode off, "those of us who can ride should go on ahead. There'll be work to do back there."

Annie nodded. There would be work for her too, but if buildings had collapsed, a lot of it would be heavy work, and the men needed to get on with it.

Josh jabbed a finger at five of the men. "You're with me. We'll all ride double. Cord, that leaves you out here with Annie and Caroline. More horses will be coming soon."

Josh galloped away with all the men except Cord.

They walked briskly along, Cord toting his saddle and

bridle. “Do you think he picked me to stay behind because he knows I’m still the most useless of his cowhands?”

Annie surprised herself by laughing. Not much made her laugh since Todd had died.

“And he left me behind for the same reason.”

Cord turned to her and smiled.

“I’d say you are doing a decent job,” she said. “Between Josh and Zane, neither of your bosses is real worried about anyone’s tender feelings. If you were bad at your job, you’d know it by the way they tore the hide off you.”

“You know, you’re right. Because they’ve done it a few times, including with kids from the orphanage who want to do ranch work. Your brothers are good teachers, but they aren’t exactly tactful. As for myself, I like straight talk. I’m going to have my own place one of these days. Nothing, I suspect, as beautiful as the Two Harts, but I spent four of my growing-up years on my grandpa’s farm, and this life suits me.”

“Mayhew Westbrook owns a farm?” Annie knew Cord’s grandfather had gone back to his mansion in Sacramento for the winter. He’d cleared out when Michelle’s family, five of them, had turned up to see her new baby and filled the ranch house. Not long after, Brody and Ellie MacKenzie had taken Brody’s younger brothers with them to Boston, where he had a doctoring job. Thayne and Lochlan—who’d run away from New York in search of treasure, then lied their way onto the Two Harts, leaving mayhem wherever they went—had only gone on the condition that when Brody felt like he’d fulfilled his promise to Dr. Tibbles, they’d come right back. They had already found some of the treasure they’d hoped to find, and it seemed to Annie there was more out there still waiting to be discovered.

It chafed more than a little that practically everyone had gotten to go treasure-hunting except her. Being a teacher and a mother and the one who generally took care of everything and everyone slowed her down some. But a treasure hunt sounded like fun, and Annie wouldn't mind being a part of it.

"Grandpa Westbrook, farming?" Cord laughed and shook his head. "Hard to picture that. Nope. My pa's father has been a city dweller since birth. He owns a big bank in Sacramento, although he's mostly turned over the reins these days. My ma grew up on a farm, though, and when my pa died, and Mayhew was so grouchy with her that she couldn't take it anymore, Ma went to live with her folks and took me along.

"Grandpa Rivers's place was a small homestead, so when I grew up, there wasn't room for me. It was only then that I went back to Sacramento and worked with Grandpa Westbrook to earn enough to buy my own place. I've saved every penny I could scrape together, hoping to buy land someday. And I'm still waiting for my chance."

The ground rumbled, and they stopped walking to keep their balance until the tremors ceased.

"The other thing I would have loved to do is study music, but Grandpa Westbrook considered that useless."

Annie shook her head. "It sounds like your grandpa has a thing or two he still needs to learn. You play such beautiful music at church on Sunday. You could have made a career of it. I've been talking with Zane and Josh about buying a piano. It would be a good addition to our home."

"Maybe I could teach the orphans to play the piano. Music is a rich addition to a child's life." Cord looked down at Caroline, and Annie noticed his kindly smile.

“But music as a career didn’t suit my grandpa’s wishes for me, so I worked at his bank. My hope has been to buy land close to Grandma and Grandpa Rivers’s place. Then Grandpa Westbrook sent me on this treasure hunt—not for the first time, mind you, since Grandpa knew from Graham MacKenzie that if it was found, half of it would be his. But it mostly ended up being a chase after Frasier MacKenzie, Graham’s son and Brody’s father, and he never looked in the right place. Grandpa was hoping I’d come back to Sacramento and continue working at the bank, but I saw a chance to learn cowhand skills from a first-class operation. So I hired on, and here I am.”

“Are we going to have to walk all the way back home, Mama?” They were setting a good pace, and Caroline sounded tired. It was the time of day when Annie could tell a nap would still be a good idea. Caroline didn’t nap much anymore now that her days were spent at school. But after the scare of the earthquake and the long walk, she was probably worn clean out.

“Uncle Josh will send horses for us. If they have to ride all the way back to find a horse, they will.”

Cord walked alongside them, with Caroline in the middle. He looked down at her and said, “Would you like a piggy-back ride?”

Caroline turned to him and beamed. “Can I?” She looked up at Annie. “Is that all right, Mama?”

Annie ran one hand over her daughter’s dark hair, which was so like hers. “That would be very nice of . . . Cord.”

She stumbled over the name. She should probably have said *Mr. Westbrook*, but Caroline didn’t talk a lot with adults who weren’t her aunts and uncles. She wasn’t around the

cowhands much, and everyone else called each other by first names.

Cord set his saddle on the ground. "I'll come back for that." He picked Caroline up to face him, then with a big boost upward and a playful growl, he swung her over his shoulder. She squealed, then clung to Cord's back like a monkey, her arms around his neck, her legs around his waist.

Annie hoped her little girl didn't choke the man.

"Even if we can't get a piano at the house, maybe you could use the piano at church for lessons. It's awe-inspiring the music you can get out of that old piano."

The Harts had twenty-seven orphans at their school, kids taken off the streets or out of the orphanages in San Francisco. They were sheltering, feeding, and educating them, and they took them to church every Sunday when the weather was decent. Cord always went along, as did Josh and Tilda, Zane and Michelle, and also any cowhands who were interested.

It wasn't long after his arrival that Cord, who'd moved to the bunkhouse after hiring on at the Two Harts, had taken over playing the piano for church. He had a talent that left Annie feeling humbled and inspired.

"That old piano, as you call it, is a wonderful instrument. I love playing it. I even got offered a job to play at the hotel." Cord smiled. "It didn't pay worth a lick, though, and it would have cut into my ranching time. And that's what I'm here to learn."

Striding along at a brisk pace to cover ground, Annie said, "I wonder what the others found when they got home. If it's bad enough, if people are hurt, we might have to walk the whole way back."

“If we have to, then we’ll do it.”

Annie saw Caroline’s arm slide off Cord’s neck. “Someone’s falling asleep.” Annie reached for her daughter, but Cord drew her around and cradled her in his arms. She snuggled her face against his chest before sighing and falling asleep in earnest.

Annie’s heart was gladdened to see her little girl held by such a kind man. Her brothers were good men too, yet it was nice to have a spare.

Moving along, Annie tried to think of more to talk about. She’d found Cord attractive from the first moment she’d seen him, a disturbing sensation she’d felt for no one since her husband had died. But they didn’t talk much, and now she found herself tongue-tied, with images of her husband invading every thought she had about this man. Being interested in Cord felt like a betrayal of Todd, even though he was such a good man he’d likely want her to let go of her grief.

The ground trembled again, then shook with greater force. Cord stopped, holding Caroline against him. Protecting her as the shaking grew worse.

Another big quake. A sudden heave of the earth threw Annie off her feet. Cord dropped down beside her as if to steady himself and keep from falling when he carried precious cargo.

“Be ready to move if the ground starts to give way.” Cord didn’t need to say that, because this time Annie was ready. But she liked knowing he was always thinking of what to do next.

At last the earth stilled. The two of them sat side by side on the ground, and Annie turned to check on her little girl.

“I can’t believe she slept through that. When awake, she’s always moving and talking, running and climbing whatever she can find to climb. But when she sleeps, she’s out, and nothing much can bother that girl.”

Cord ran a hand over the straggles of hair that had escaped Caroline’s braid. “She’s sure a pretty little thing. She looks like you.” He raised his eyes and locked them on her.

For a long moment, Annie enjoyed what he hadn’t exactly said. A pretty little thing that looked like her meant that he thought she was pretty. Her brown eyes met his blue ones, and the gaze held, then held some more.

“It’s been a long time since . . .” She stopped. The words he’d implied had touched a place in her heart . . . a place she’d thought had died with her husband. She clenched her jaw to keep from saying something stupid. And right now, she could only think of stupid things.

Then, with Caroline still in his arms, Cord leaned forward, slowly but steadily.

Almost as if he were going to . . .

The drum of hoofbeats jerked them apart. And they’d been much too close. Annie scrambled to her feet. Cord stood only a bit more slowly than she, careful not to jostle Caroline, then wheeled to face the oncoming horse, which wasn’t yet in sight, thank heavens. Quickly, he started walking again, faster than ever.

Josh rounded a jumble of rocks. He was leading two horses, one saddled.

“I left my saddle back a ways so I could carry Caroline.”

“I’ll get it.” Josh rode on and was back fast.

Annie swung up onto her horse. Josh took Caroline so that Cord could mount up, and they all rode for home.

“Josh, w-what . . .” Annie started to speak and found her voice was a little hoarse, so she cleared her throat, almost—but not quite—clearing her head, too. “What did you find back home?”