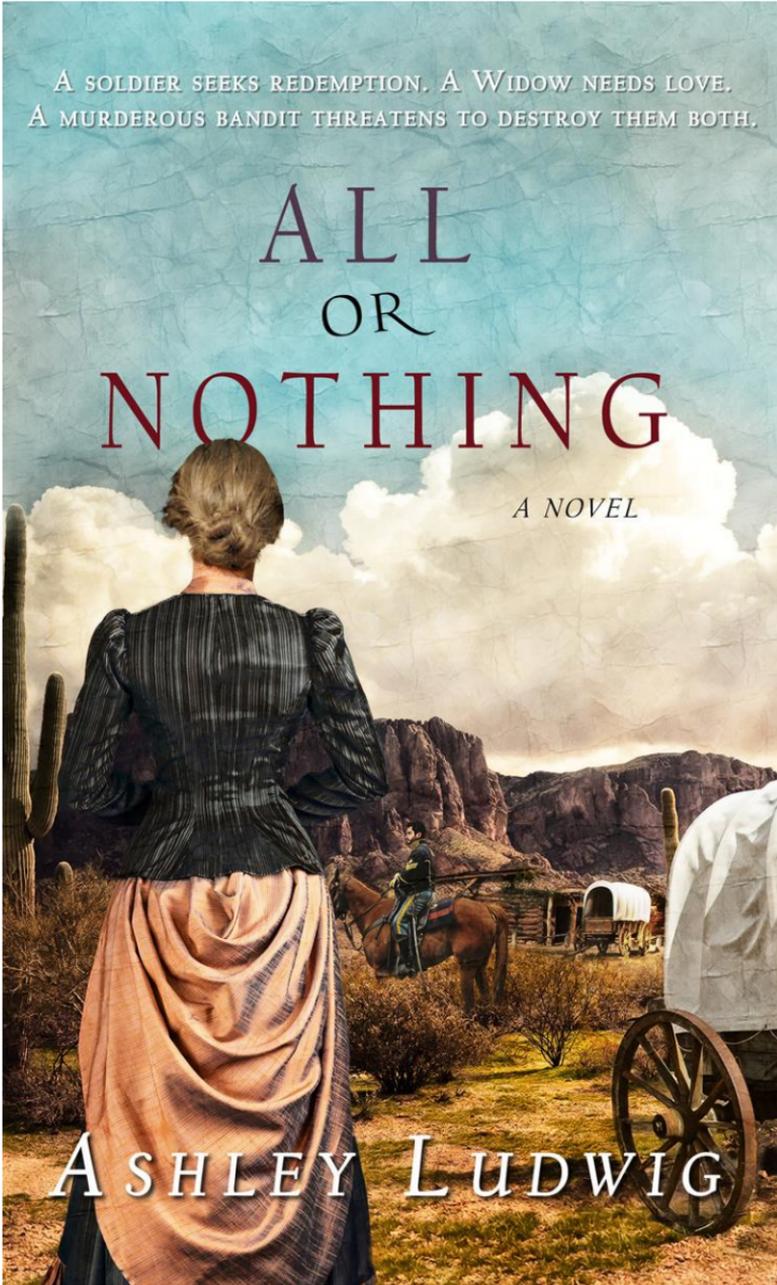


A SOLDIER SEEKS REDEMPTION. A WIDOW NEEDS LOVE.  
A MURDEROUS BANDIT THREATENS TO DESTROY THEM BOTH.

# ALL OR NOTHING

*A NOVEL*

ASHLEY LUDWIG



# All or Nothing

by

Ashley Ludwig

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

**All or Nothing**

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## *Praise for ALL OR NOTHING*

"Reading a novel by Ashley Ludwig is a delicious treat. Her characters and scenery come alive to feel like long-lost friends. This book is a must-read for my book club!" ~*Kay Rather, Tucson, AZ*

"I was on pins and needles waiting to see what would happen with RuthAnne and Bowen. Great story! Very suspenseful ending." ~*Denise Harmer, Fallbrook, CA*

"I would recommend ALL OR NOTHING to lovers of historical romance and inspirational fiction alike... [ALL OR NOTHING] has a great story line...that will appeal to a wide variety of readers." ~*Robina Shultz, Golder Ranch, AZ*

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"Ashley Ludwig has a rich writing style, and a lovely tone. Readers will fall in love with the characters and setting alike." ~*Paige Day, Tucson, AZ*

"Watch for cactus thorns. Ashley Ludwig masterfully paints the Arizona desert with such passion, you'll feel the heat." ~*Dan Harmer, first time romance novel reader, Fallbrook, CA*

“Ludwig’s description of 1800’s Arizona captured my imagination in a romantic story that, amid the cactus and coyote, slowly warms like the sun rising over the morning desert.” ~*Beverly Nault, Temecula, CA*

“I connected with so many of the strong, feminine and real characters in ALL OR NOTHING. Thinking about them now, I want to read the story all over again.”  
~*Wendy Nield, LA, CA*

*Dedication*

To Mom and Dad,  
for always believing in my dreams

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Finally, thank you to my wonderful editor, Elizabeth West, who took this story under her wing and made it fly.



# Chapter 1

*Arizona Territory, 1876*

It's too steep!

RuthAnne Newcomb's mind raced as she clung to the rattling stagecoach door.

"Easy! Steady!" Their driver hollered at the horses from up above. There was nothing easy or steady about the twisty pass over the rugged mountain or the sheer drop into the jagged canyon below. Suddenly, at the bend, the road vanished into a wall of tumbling boulders and clouds of dust.

Wind whipped RuthAnne's honey-blonde hair into her eyes and stung her cheeks, burned from exposure to the desert sun. Fear gripped her heart as she stared ahead in disbelief. Debris buried the road by half. Rocks and pebbles flowed down the mountainside in an insane torrent that rained onto the carriage roof and pelted her forehead through the open window. Her quick touch yielded fingertips flecked with blood. Still, the horses showed no signs of slowing. She could do nothing but hang on and pray for herself and her sister, trapped and at the mercy of

the out-of-control stagecoach.

We'll never make it around that curve ahead. We're going too fast. The stage can't possibly take it. A loud splintering crack interrupted her thoughts. The angry shriek of metal assaulted her ears as it tore loose from wood. RuthAnne's back struck the cabin wall as the horses increased their efforts, their hooves thundering even faster. The stagecoach shuddered and groaned as she and her younger sister were flung around the hard wooden seats.

Mara clutched the family Bible close to her chest and clung desperately to RuthAnne, alternately squeezing her eyes shut and praying to her Father in Heaven, hallowed be His name. Her midnight black hair, loosened by their harrowing journey, flew about her face.

"Hang on, Mara, we're gonna make it," RuthAnne promised.

"Do you really think so, Ruthie?" Mara's voice trembled. Panic filled her dark eyes, soulful beyond her sixteen years.

"Just hold tight. And pray." RuthAnne felt none of the reassurance she offered. Above, the driver cursed a blue streak, his terror palpable as a horse whinnied in protest. She knew as they did: the stage would never make it around the rockslide.

RuthAnne swallowed a spear of fright and reached out for the peace that passes understanding only to be jarred back into the world. Another shudder rocked the cabin as a wheel spun off into oblivion. The stagecoach careened around the bend at an impossible

angle.

“Mara! We’re going over.”

The axle snapped. RuthAnne watched in horror as the horizon disappeared. White-hot desert sky and billowing monsoon clouds filled the window. A hawk hung in midair, eyeing them watchfully as the coach teetered on the brink of madness. The horses cried almost human wails of panic. Reins snapped.

“Ruthie!” Mara screamed.

The once bright, new stage slid. Tumbled. Filled with dirt and rocks. It fought once again to stay upright and failed, finally tumbling over the edge. RuthAnne saw stars as her head struck the cabin wall, and then the world went dark.

~\*~

Pebbles and fist-sized stones rained down on wood. RuthAnne dimly heard the preacher in the distance, saying words over the departed, “Ashes to ashes...”

Her eyes were swollen from tears and refused to open. Mara sobbed quietly at her side.

This is a memory. RuthAnne fought against the nightmare, but in her mind, they were standing once again by the gravesite of her husband, Evan. How impossible, to relive this moment of agony. Over a year and the pain still so vivid. Almost two years now. But that would mean...

RuthAnne fought to open her eyes, crusted from the debris. It wasn’t the pine box holding the remains

of her precious husband, but the cabin of the coach they'd hired to take them to Tucson filling with earth.

"Mara." She choked and spat through the dust and filth. "Can you reach the door handle?"

They were a tangle of arms, legs, petticoats, and calico. The grungy soil encrusted their skin, covering their faces. The floor had become the ceiling, and RuthAnne fought to make sense of this new reality.

"I think so. Can you give me a boost?"

RuthAnne positioned her hands for Mara to step in with a buttoned gray boot. They heaved together. RuthAnne watched as Mara pulled her torso up through the window and clambered onto the top of the upside-down coach, yanking at her eyelet petticoats that caught on splintered boards.

"Dear Lord, in heaven. Ruthie. Come quick."

Within a moment, the two stood on the stagecoach undercarriage. They were precariously perched, having tumbled off the road and down into what seemed to be a dry waterfall between two craggy ridges. The road looked impossibly high up the rocky slope. RuthAnne gaped at the enormity of the canyon that yawned out on either side.

The stagecoach shifted terrifyingly with their weight; the boards splintered and cracked. One wheel turned aimlessly; the other three were gone. Their driver was nowhere in sight. RuthAnne craned her neck to see up the ravine. The wreckage from the crash littered the mountainside.

"Oh, Ruthie. Our things..." Mara choked.

The sight of their mother's trunk and the few

belongings brought with them left RuthAnne breathless. It had been so loaded with heirlooms that she had refused to leave it behind with the rest of their cargo when forced to transfer from rail to stage. High overhead and hopelessly out of reach, it gaped open, bleeding her memories.

RuthAnne's lip quivered as loose pages of her father's books whipped about in the wind. Bits of shattered crystal caught glints of sunlight. Spilled perfume and powdery dust filled the humid air.

Tears pricked her eyes at the thought of the Limoges bone china tea set that had been carefully wrapped inside. How Nana Rose had painted each teacup by hand when she had been a young bride. Handmade lace curtains were caught among the boulders. They had been part of her trousseau when she married Evan. She had thought them something to set aside for Mara. Now they were lost. Ruined. Her heart broke with the thought. Almost in answer, the shredded, dirty lace began to snap in the hot wind that blew up the ravine. A silent surrender.

Then the stagecoach shifted with a screech of wood on stone. RuthAnne held her breath, steadying herself as the cabin tilted back to rest. It wouldn't be long before it tumbled to the canyon floor, the two of them along with it, if they didn't do something fast.

RuthAnne reached out for the nearest boulder, scrabbling for handholds as the coach found its balance. The perilous rocky slope waited above, steep and rugged with crumbling red boulders and scattered groves of waist-high underbrush. Evil-looking

Manzanita bushes with razors for branches and drab gray leaves reached for the sun. Was it possible to scale the mountain and reach the road from here? Did they have another choice?

"Where are the horses? Where's Mr. Bingham?" Mara's voice caught.

RuthAnne surveyed their position, her heart aching for the man, now surely dead. No time for grief. She saw that they couldn't climb down, eyeing the nasty hundred-foot drop into the canyon below. Lip trembling, she made out the forms of the gray horses, laid out on the rocks at the bottom.

Press on, Ruthie. Press on, ever forward...The voice of her sweet Evan resounded in her mind.

"We have to get out of here." RuthAnne stepped off the stage and onto the rock ridge, perhaps six feet across with level ground impossibly far below. She hauled up her skirts and tucked them into her wide leather belt, freeing her legs for the climb.

"Where are we going?" Mara gasped, though she began wrestling with her own skirts.

RuthAnne noticed a thin trail of blood streaming from her sister's temple. A large, purple bruise showed at the edge of her hairline. Mara's hollow look was the beginning of shock. An icicle of fear and love for her sister pierced her heart.

Rumbling thunder echoed from the top of the mountain. Gray, heavy-laden storm clouds billowed into the afternoon sky. They had to get moving and fast.

"Do you see that?" RuthAnne pointed down the

ravine. "On either side of this drainage is a sheer drop. This probably becomes a waterfall when the rains come. The road's just above us, up the ridgeline there."

Mara's jaw dropped with RuthAnne's impossible proposal. Climbing up the sheer rock and Manzanita-covered slope was madness.

"There's nothing but death for us if we climb down, Mara." They viewed the vast openness of the rocky canyon below. "The only way off of this mountain is to go up."

## Chapter 2

"It's nothing, Mara. Just like the hill behind Daddy's barn. We'll race to the top like when we were little!" RuthAnne held out a hand, abraded with injury but still strong.

Her sister took it, gingerly at first, then tight enough to grind RuthAnne's finger bones. Mara followed as RuthAnne began climbing up the crumbling granite incline. They carefully avoided the sharp branches that tore at flesh and anything else that fell within their reach.

Within minutes, RuthAnne discovered the decomposing rock slipped and slid under the leather soles of her boots. The going was slow and unsure as small boulders loosened and tumbled from her grasp.

Checking her grip, she heaved herself up a boulder with all of her strength. A wobbling stone beneath her fingers gave way. Small pebbles pattered down. Her frantic hands and feet scrambled for solid surface; she watched as the stone she'd held tumbled down the drainage and into open air.

"Mara! Careful, the rocks are loose."

"Just like back home, right? Just lean forward and crawl our way to the top!" Mara braved a smile. She

cried out as a rock tumbled away from her grasp. RuthAnne gasped, reaching desperately for her flailing sister.

“Ruthie! I’m slipping!” Mara yelled. She fought to regain her footing and failed. A wave of rock and rubble slid underneath her shoes.

RuthAnne forced her foot into a tangle of the brambly bushes for solid footing and grabbed her sister’s skirts, hauling with all of her might. The seams ripped at the waistline with a sickening sound. Mara’s eyes were wide, her fingertips bloodied with effort as she scrambled for purchase and found none.

RuthAnne pulled, found her sister’s hand, and dragged her closer. Mara tumbled into her, legs scratched and bleeding. They clutched each other tightly.

Mara’s voice quivered. “Not quite like home. I don’t recall cactus in Alabama.” She wiped her arm against her forehead, dripping with sweat from exertion, and plucked a thorn from her thumb.

“We can’t trust this slope, it just crumbles underfoot. These bushes have deep roots.” RuthAnne yanked at one, proving her point. “They’re not going anywhere. We’ll have to climb up through them.”

She moved them up through the tangle of Manzanita, gritting her teeth as she climbed through the small forest. Branches tore at her calves above her traveling boots, scratching the leather, while brambles snagged and loosened her hair, now tangled with leaves and broken twigs.

RuthAnne prayed as she trudged up the slope,

Mara close behind. Her thoughts went out to Evan. To God. But there were no answers. The impossibility of their situation ripped at her like the brushwood grabbing at her skirts. Her breath hitched when her boot soles slipped and skidded over unstable ground.

Pebbles rained down, gathering speed. She heard them plunk almost musically against the hollow stagecoach and bounce into oblivion.

"We're almost there. Just need to rest a moment." RuthAnne's heart thundered. She gulped the thick, midday air while Mara sank next to her on a solid ledge.

They clasped scraped hands, eyes full of the void below, RuthAnne's throat tight with their loss.

They had reached the debris from the wreck. Their gray and black steamer trunks were splintered to ruin; all of their worldly goods had scattered to the four winds. She spied the black dress she'd worn to Evan's funeral and, being the best wife she knew how to be, for what had seemed like an age afterwards. Why had she even kept it? Faded to charcoal gray, it baked in the sun along with petticoats and sensible work skirts. They were shredded, dirty, and useless now.

Mara's trousseau, carefully packed with the dreams of a sixteen-year-old girl with hopes for the future, lay scattered about the mountainside. Hand-embroidered linens and lace were tattered to ruin and whipping in the growing wind. Almost nothing looked salvageable, and anything that could have been saved was too dangerous to retrieve. Things could be replaced. Their lives could not.

RuthAnne looked upslope, and she estimated one or two more places to rest until they could make the flat of the road. Her thoughts turned to the accident.

Why? Why had this happened? Why had they been driving so fast? So out of control? What had caused the rockslide that blocked their way? She'd trusted stagecoach driver Ed Bingham, who'd met them at the end of the line in La Junta, Colorado. He'd seen them safely through the mountains of New Mexico to Arizona. They'd managed to avoid the Apaches she had been so fearful of. They were now less than a day's ride from Tucson, where the two sisters planned to wait for the army wagons to transport the remainder of their belongings.

Our belongings...The claim checks! Do I still have them? Her stomach dropped. She clapped a hand to her inside breast pocket and breathed a sigh of relief. The metal tabs remained safely nestled where she'd placed them; one for each waiting crate. Something had told her to keep them close to her at all times. Without them, she and Mara would be destitute. Thank You, Lord, she prayed and then turned her thoughts back to the accident.

The falling rocks must have spooked the horses. But what had caused the slide? RuthAnne thought she recalled a loud noise of some sort. Perhaps thunder? A low, deep rumble from above answered her question.

"Let's get going." RuthAnne rose to her feet.

"Ruthie...I can't. I don't think I can make it up there." Mara rested against a boulder, her head between her knees, gasping.

RuthAnne sank to Mara's side. The humid, hot desert air seared with each ragged breath. Sweat dampened her shirt, rolled down her back. Her mouth parched, throat screaming for water.

In awe, RuthAnne shaded her eyes, watching enormous storm clouds roiling from behind the mountain. Thunder echoed, and then answered itself with fervor. The white-hot sun disappeared behind the churning, blue-black sky.

The sisters fell into shadow, and the temperature dropped sharply. Fat droplets of rain began to fall. Thunder growled overhead. A ripple of lightning set the clouds aglow as the floodgates opened.

"Just a few more steps, Mara. We can make it." RuthAnne grabbed her sister's elbow as she helped her to stand. Together, they scrambled up boulders in the near vertical drainage and into the dark and pounding rain.

Water trickled at their feet as they pushed and pulled each other. The torrential downpour steamed the heated earth. Soon, the water ran freely around their ankles in rivulets that threatened to wash them over and into the void below. Lightning ripped at the sky with greedy fingers. Thunder cracked directly overhead. RuthAnne dragged herself up onto another ledge; she rubbed feeling back into her numb, scratched, and muddied hands.

Wind-driven rain plastered her traveling shirt to her body. Her brown skirt—now soaked, torn, and muddy—hung heavily about her legs. When they finally reached the flat surface of the roadway, the two

sisters collapsed into a heap. RuthAnne focused on their survival as she hauled them up and set to moving once again.

Looking left through the driving rain, she saw nothing but the sharp curve that had finally done them in with the out-of-control stagecoach. It was all too easy to see why they had gone over the edge, with the sheer cliff on one side and the pile of rocks that had once been the mountain slope on the other. The rockslide blocked more than half of the narrow road.

RuthAnne's heart sank for Mr. Bingham, who had tried so hard to save them, now lost to the world. Down the road in the other direction, muddy water ran a river that cut rills into the rough-hewn trail. No one would be traveling through this way for some time. The wind drove sheets of rain that stung and slashed with broad strokes. Making progress in this weather would be impossible

"How can it be so cold?" Mara's teeth chattered. With thin arms wrapped around her body, she looked more like a child than a young woman of sixteen. Rainwater slicked Mara's ebony hair, obscuring her pale face.

RuthAnne knew she'd pushed her little sister to the very limit just getting her this far. "We have to find somewhere to wait out the storm...somehow."

With no help in sight, they trudged down the flooded path in search of shelter.