

A young man and woman are embracing in a room. The woman has long red hair and is wearing a dark turtleneck. The man has brown hair and is wearing a dark sweater. They are standing in front of a window with red curtains and a green cushion. There are several potted plants on a table in front of the window. The room is decorated with string lights and a ladder is visible in the background.

LoREE PEERY

Maselle's  
INSURANCE

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MOSELLE'S  
INSURANCE

by

LoRee Peery

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## **MOSELLE'S INSURANCE**

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## Dedication

To my mother, LaVera Reikofski Mosel, who instilled  
in me the love of reading.

To my husband Bill. I once commented, "I could write  
better than this." To which he challenged, "Why don't  
you do it?"





# 1

The timing was all wrong. Moselle knew meeting Eric was inevitable. But not so soon after her twelve-year absence from any public place in Platteville.

Now the sight of him in Today's Café sucked the oxygen from what felt like a spinning room. She fought to breathe. *I will not faint. The last person I want to rescue me from a faint is Eric Todd, my long-lost love.*

He was all man now. His shoulders had broadened with that protectiveness she'd taken advantage of when they were kids. And his short beard...very nice.

Moselle gave a sharp head shake. He was more appealing than ever.

She didn't dare revisit that hurt.

She brushed a hand against her temple, pretending to push back a lock of hair, knowing she couldn't really hide. *If only I could so easily swipe away a lifetime of memories.*

She braved him a glance. He was waiting. She managed a slight nod then commanded her feet to carry her to the cash register. Not so bad.

The neighborly chatter and clink of dishes came back into focus. With so many curious eyes on the two of them, she attempted to pull herself together.

A nondescript woman in a pink apron greeted Moselle, "Got your omelet all boxed up, honey."

Moselle forced a smile and feared it looked more like a painful reflex. She handed over cash, longing for nothing but to escape.

“Smells delicious. Is there enough for two?”

It took everything she had not to screech at the sound of Eric’s deep voice. Then she castigated herself for the molten rush of familiar emotions.

They stood with gazes locked—his still that familiar golden brown—while the idea of breakfast sausage mingling with aromatic coffee circled sour in her stomach.

She choked on a delayed response, swiveled, and brushed his bicep with her shoulder. Immovable as a solid wall. The eyes hadn’t changed but the strong body was all new to her.

Eric’s notable look started on one side of his mouth, followed by the full wattage of his smile. “Welcome home, Moselle Carson.”

“Eric,” she said to the appliqué on his cinnamon colored polo shirt.

That wasn’t so terrible.

So why did her legs go all shaky?

Heat rose in her cheeks. Her lips parted but she couldn’t think of another thing to say. She tried to focus anywhere but on his face.

Moselle whipped around and crashed into a chair left away from its table. Somehow she managed to catch the Styrofoam box before it dropped to the floor, her fingers clenching the lid hard enough to leave deep nail impressions. She pushed the chair aside and hustled through the back hall of the café.

The experience had wiped out her appetite. Moselle tossed the container into the dumpster. In her near-panic mode, she could almost hear the low

murmurs of gossip back inside. Customers would chew over this public encounter for days, dredging up everything they could remember about Eric and Moselle.

And Beth.

*I must be totally whacked to think I could live in Nebraska again.* She stilled her steps, raised her face to the sky, and tried to concentrate on calmness. Then as an act of dismissal, she lowered her gaze and swiped the toe of her blue cross-trainer through a ridge of alley gravel.

She marched on.

Moselle used the back door to enter *Frivolities*. Her stiff shoulders relaxed as the comfort of her work space wrapped around her. After three deep cleansing breaths, a smile formed.

*I'm sorry, Lord. I prayed so much about returning. You make no mistakes. If I'm supposed to get through the summer in Platteville, I need You to help calm me down whenever I see Eric. And You're the only way I'm going to do that.*

Overhead lights buzzed. Her stomach grumbled. Dark thoughts of Eric and the rumor she blamed him for disappeared with the illumination. Unlike the vibrancy of the merchandise out front, in her work room, industrial light-gray paint covered the ceiling and some of the walls, matching the cool, cracked cement floor.

She laughed out loud, turned to the task at hand, and plugged in the glue gun. "I can paint vines on the floor to liven it up. That's just what talking to the Lord can do. Chase away gloom and replace it with the bright joy of creativity."

She soon forgot her empty stomach. As the glue

stick softened, she leaned a hip against the thick wood of the work surface.

Absorbed in the tactile creativity, she wondered at her isolated contentment in a storage room with exposed brick walls. But she felt comfortable in this old building. Shelves and boxes of merchandise awaited the launch of the new family business.

Two hours later, the tinkle of her mother's charm bracelet interrupted Moselle's work. She raised the glue gun. A string of glue as thin as a spider's web floated between the gun's tip and the antique mirror that covered a large area of the scarred work surface.

"You are the glue-gun queen, girl." Her mother gave her a one-arm squeeze as she pulled out a stool.

"Hey, Mom. And you're the queen bee of quilts." They shared a smile as the older woman settled on a stool. Geneva rested her heels over the bottom rung where the rainbow fabric of her skirt swirled over her shoes.

Moselle balanced the glue gun on its stand and surveyed the supplies lined up on the ancient butcher block counter. The vast array of embellishments, even broken pieces of old costume jewelry, called to her creative side.

"Mint green next, do you think?" she asked her mother.

"Do whatever comes naturally. It's your project." Geneva studied a swatch of fabric in her skirt and picked up the hem. "See how well this minty sage goes with heather?"

Moselle glanced down and nodded. She swirled, gave a jaunty lift of the hip, and joined the bouncy chorus sounding from the CD. Then she picked up purple paint.

Her mother laughed and shook her head. "I still can't get over you listening to country music."

Moselle reached around her mother and turned down the volume on the CD player.

"That's because it was all honky-tonk and whining guitar back in your era." She lowered her chin and raised an eyebrow to sling a glance over her shoulder. "Well, Patsy Cline was OK."

"I'll give you that. But give me good ol' rock 'n roll any day."

Moselle took care when she lifted the gun from its stand. She imagined she could taste the plastic heat of the glue, the gun was so hot. "Sure glad this glue doesn't smell."

"Are you going to—"

"Twine it," Moselle finished for her mother as she did just that. A wave of memory blasted her. With trembling fingers, she set down the glue gun.

The intermingled greens brought a flash of color that matched Eric's sweater. The sweater he had worn on their last night together. She drew her fingers against the palm of her left hand, and remembered the beat of his heart against her fingertips as she rested against his chest.

The CD player now spun a lyrical ballad providing background music to her racing heart.

Living in this small town again, how would she fight the assault of high school memories? How could she forget the loss of Eric's friendship, as well as his love?

Moselle saw stars, as though her very cells cried out for Eric's presence once again.

"What's wrong, honey?" Her mother jumped up, placing her hands on Moselle's upper arms.

“Um.” She unplugged the glue gun with shaking fingers. “I’m OK, Mom. I didn’t eat breakfast is all.”

“Ah, those creative juices.” Her mother glanced at her wristwatch. “You’re right. It’s past one. Eric’s coming by in fifteen minutes.”

Moselle’s head jerked up at the mention of his name. Eric’s face spun behind her eyelids. The waves of nostalgia disappeared. Sudden panic tightened her throat. “He’s coming here?” she croaked.

“Yes. Eric is my insurance agent. I asked him for estimates and coverage options. And as a firefighter, he can later check alarms and extinguishers. Electricals, as well. Guess those little details help keep the cost of coverage down.”

Moselle turned her back on her mother and ran a quick safety check over the work surface.

She’d leave before she’d allow Eric to ruin another meal.

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The bell jangled against the heavy wooden door as Eric entered *Frivolities*. The scent of freshly baked sugar cookies teased his nostrils. Better than the overwhelming sinus attack of other chick places he’d seen.

He blinked at the bright onslaught and mumbled, “This place is beyond wild.”

But his gaze had a mind of its own, jumping from one brilliant infusion of color after another in the funky store.

Amidst the feminine froufrou that even dripped from the ceiling, a pictorial display drew him to a corner cabinet. On his way, something soft, airy, and

feminine pink swooshed against his cheek. Fake feathers. A chuckle erupted as Eric blew away the annoyance.

He treaded carefully as he swung his shoulders through and hoped the shop wouldn't close in on him.

After a moment, his eyes focused on the photographs in the cabinet. Fancy-framed pictures of Moselle Carson were arranged artfully on antique shelving. He zeroed in on her eyes in the poses, one after another.

*Moselle.*

Images of her peaches-and-cream wholesomeness pierced his heart. Her face beamed from the photo journal where her high school portrait erased the years. The carefree look she'd worn when the two of them were close mesmerized Eric.

*We were inseparable, weren't we, Moze? I even called you my skinny, carrot-topped "little sister."*

Until their lives spun out of whack.

So lost in studying Moselle's face, trying to imagine her life in Kansas City, he jumped at the sound of footsteps.

*"Welcome to Frivolities."*

He pivoted to greet Geneva Carson, an older version of Moselle. She brought to mind the look of 1950s movie stars, with her arched eyebrows, bright lipstick, and carefully styled hair. Instead of a response, Eric extended his hand; imagined a man from her youth doffing his fedora.

*"I take it you feel totally out of your element."* Geneva's laugh was as hearty as her handshake.

Eric cleared his throat. *"I'd say it's the feminine version of *Where the Wild Things Are*."*

Geneva laughed full-out. *"You're the first man to*

cross the threshold since we organized the merchandise." She released his hand and patted the back of his shoulder. "I only see you from a distance."

"Guess I've missed you in church." Out of his element amongst such girly stuff, Eric tapped his leather case. "Wish you'd have called me earlier. Electricals are easier to check when the walls are bare."

Eric shot one more glance at an image of the Moselle he no longer knew.

"Come meet my sister." Geneva motioned her graceful hand toward the rear of the building. "We'll be more relaxed in the office."

He followed her through what he remembered as the old five-and-dime variety store. The squeak of narrow, aged floorboards somewhat eased his discomfort. "Glad to see this place put to use again."

"You and all of us." Geneva accepted the quotes from his hand and indicated the woman seated in front of a computer monitor. "This is my sister, Lanae Petersen."

He didn't think Ms. Petersen looked sick, but what does hepatitis C look like?

Lanae stood as though testing each muscle before she moved. She welcomed him with a smile and lift of one brow. "The insurance guy, I take it. Moselle called to say she's having lunch at home." Lanae spoke to Geneva while watching Eric.

His ears grew warm. His mouth went dry. "I ran into Moselle at the café earlier."

Lanae filled an awkward pause. "I'm so glad she's helping us. We'll need her for *Frivolities* in case I get really sick."

"Plus, Moselle's involvement will reach a younger clientele," Geneva commented.

"She is one talented girl." Lanae and Geneva added at once. Same words. Same inflection. Same small shake of the head.

The sisters glanced at one another. When they giggled, Eric joined in with a low chuckle.

"Oh, my." Geneva thumped a gentle fist against her breastbone. "We drive Moselle bonkers when we carry on."

*I'd jump at a second chance to drive Moselle bonkers.* Eric tossed aside the notion before it sprouted details.

Geneva lowered her hand to take a dainty sip from her glass. "Thanks for the prices. What do you need before you actually inspect the building?"

Eric drained another glass of tea. "I need a look upstairs and down. With a structure this old, I suspect the wiring to be an issue."

On his way to the front door, he paused for one more look at the lonely photos of Moselle.

And his heart wrenched.

*Lord, will You use me to return the sparkle to her green eyes?*

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Moselle smoothed her hair. Her hand trembled at the immeasurable difference between a photo in black and white and Eric in person. She turned to face the counter.

The aged answering machine caught her eye. Moselle stabbed at the blinking red light. Then she started.

Eric's voice boomed into the room, "Hi, Geneva."

Her hand brushed the hot toaster. "Ouch!"

"I've got those quotes for you. Guess I'll drop them by the store." A pause, then Eric's voice boomed again into the kitchen. "And, Moze, great to see you again."

The intrusion of his recorded words grabbed her right in the throat. She ran cold water over her

knuckles, frowning at the sting. "See what you do to me, Mr. Eric Todd? I hurt myself."

Her facial muscles tightened at the twisted tumble of what felt like a million more memories.

The ringing telephone interrupted.

Moselle worked her stiff jaw while drying her hands. She answered on the third ring.

Silence met her hello. She repeated her greeting.

"Hi again," Eric said.

*No. No, no, no. I am not ready for this.*

Moselle struggled to swallow the enormous lump in her throat. Her head buzzed. Spots blurred her vision.

Her emotional reaction to Eric proved ridiculous.

"Yes," she managed to gargle.

"Moselle. Glad you're there." The richness of his deep, warm voice caressed her ear, mingling with the golden rays of sunshine slanting through the blind.

How natural it felt.

The familiar timbre wiped away the years since she'd answered a call from Eric in this room. Eric's signature phone etiquette weakened her knees. When they'd dated she'd had to answer twice before he spoke.

*What a silly mannerism to still carry from adolescence.*

"Remember how I used to wait those extra seconds, so I could picture you with ears for me alone?"

"You know, I usually hang up when the caller doesn't answer right away. I imagine a computer dialed the number."

"Ouch." His heavy chuckle almost touched her soft side. Almost.

In their romantic phase, his voice had warmed her

like hot chicken soup on a cold winter's night.

*That was then.* "What can I do for you, Eric?"

"Hey, welcome home again." His voice softened when he continued. "I'm sorry to hear about your aunt. I met her today."

"She'll be OK." Moselle blew a breath toward the ceiling. "We're thankful to finally know what's wrong."

"Our Sunday school class is praying for her. I heard that you'd been around on weekends past months, but I never saw you."

*On purpose.* "I attended the early church service in K.C., then I'd arrive here in time for lunch."

Tension built through another pause before Eric commented. "Got it. I'm calling for your mother. I need to go over the revised papers so the business has adequate insurance. Provided I don't find anything to prevent coverage before she opens."

"Let me give you Mom's cell number. For some reason the phone isn't connected at *Frivolities*."

"An electrical fire burned down the garage across the alley. The phone company needs to install new lines through half that block. It'll be another day or two."

Moselle said a silent thank-you for his prattle, but wanted to end this exchange. Why couldn't she remember him as a friend instead of the only guy she'd given the opportunity to break her heart?

"I'll tell her you called," she rasped through clenched teeth.

"Appreciate it."

She heard Eric's indrawn breath and waited for him to continue.

"Sorry you had to return home 'cause of Lanae's

illness, Moselle. But for what it's worth,—” His voice dropped a notch. “—Kansas City can do without you for a while. I'm glad to have you around again.”

In a town the size of Platteville, their meetings would be often. But Moselle hoped it would be much later, rather than sooner, before they ran into each other a second time.

Was it the biggest mistake of her life, coming home again?

Maybe the gossips would be busy wondering how her Aunt Lanae contracted hepatitis C.

People in small towns have long memories. Rumor had it that she had slept with Eric before he dated Moselle's ex-best friend.

Who was she kidding? Her memory was just as long.

She had loved Eric and planned to become his wife. Instead, life without her soul-mate came to a standstill when her best friend snagged him.

They got married.

Beth miscarried.

They got divorced.

Eric went on with his life. And so had Moselle.

End of story.

Now in her mother's kitchen, Moselle punched the off button. The handset hadn't hit the base before the phone rang again. She flinched, hit Talk, and raised the receiver to her ear.

Nothing. She longed to run away.

“I need your mom's cell number,” Eric said before he chuckled.

*Couldn't he just go away?*

She rattled off the number then slammed the cordless phone on the counter. She snatched the cold