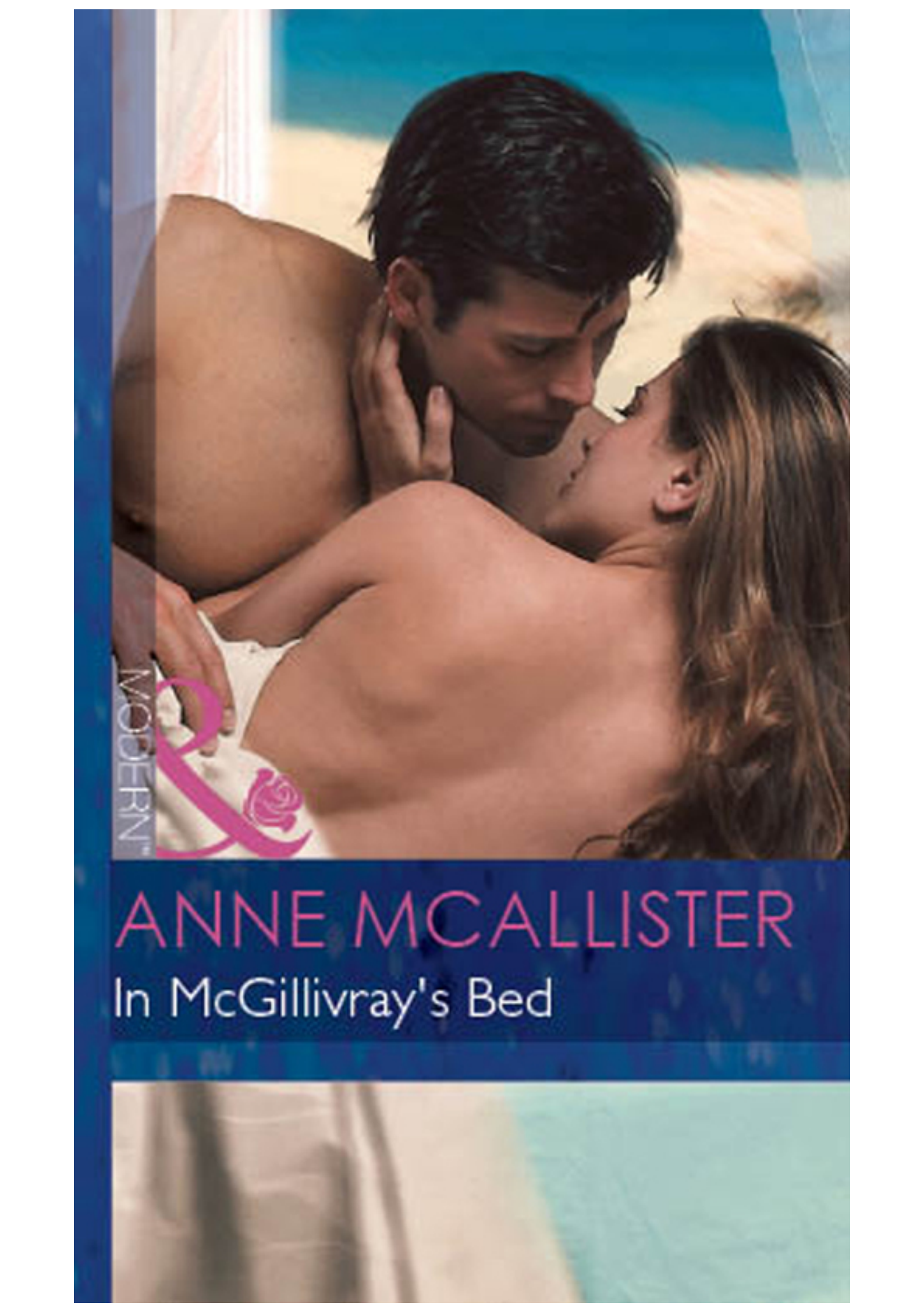




MODERN™

ANNE MCALLISTER

In McGillivray's Bed

Anne McAllister

In McGillivray's Bed

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In McGillivray's Bed / A. McAllister — «HarperCollins»,

Hugh McGillivray is stunned when he fishes a sexy woman out of the ocean. But even Pelican Cay's most determined playboy is tempted by beautiful Sydney St. John....Sydney needs to escape her deeply unattractive business partner, who's demanding that she marry him. What if she agrees to Hugh's solution—pretend to be his wife? But that means they have to act married, and share a bed!

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“You could take your dress off,” Hugh offered helpfully.

“Yes, I could,” she reflected aloud.

And damned if she didn’t!

Right then. Right there.

Well, actually it took a few moments for her to get the dress off. Palm-dampening, mouth-parching, body-hardening moments as far as Hugh was concerned. Soaking wet and clingy beaded dresses were obviously not easy to shed.

But as he stood there gaping, the crazy woman peeled the silvery straps of her beaded dress right down her arms and wriggled and shimmied and squirmed until the dress pooled at her feet and she was wearing a strapless bra and a pair of itty-bitsy teeny-weeny bikini panties and nothing more.

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In memory of Belle,
always the best

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CHAPTER ONE

IT WASN'T exactly heaven.

It sure as heck wasn't Iowa.

But it was as close as he was ever likely to get to perfection, Hugh McGillivray decided as he lounged back in the chair on his gently rocking boat, playing out his hand line, hoping for one last catch as he lazed away the end of the day in the setting Caribbean sun.

At the stern another rod bobbed in its holder, increasing his odds. But even if he didn't get any more fish, Hugh didn't care. It had still been a perfect day. The sort of idyllic day he remembered from childhood—where anything could happen or nothing could—and each was equally welcome.

They were the days he'd dreamed about during his years as a Navy pilot when rules and regulations and spit and polish had ruled his every waking hour. They were the days he'd been determined to enjoy again. They were the reason he'd left the Navy five years ago and come home to start up Fly Guy, his island charter business on tiny laid-back Pelican Cay.

Most days flying passengers and cargo kept him busy moving among the islands and to the coastal cities of the States. Most days he was delighted to do it—enjoying the variety of people he met and places he went and jobs he took.

"Never a dull moment," he'd told his brother Lachlan cheerfully last week.

But that wasn't precisely true.

Some days—some wonderful days—no one wanted to go anywhere, no one wanted to send anything, things were dull as ditch water. And Hugh loved those days even more because on those days he was totally free.

Like today, he thought, smiling and flexing his shoulders, then jiggling his hand line just a bit, wiggling his toes and relishing the beauty of the sunset and the soft sea breeze that ruffled his hair.

Of course, he could have been back at the shop helping his sister, Molly, work on the chopper engine or he could have been doing his paperwork or sending out his bills.

But the papers and the bills would be there tomorrow. So would Molly. And she'd be a damn sight happier for not having had him underfoot today. They were good friends most of the time—partners for the past four years; Molly did most of the mechanic work and Hugh did most of the flying—but they came close to strangling each other whenever they worked together on the same project.

So it had been the wisest thing, he assured himself, not to mention the safest, considering Molly's proverbial redhead's temper, to wave her goodbye this morning, whistle up his border collie, Belle, and head out for a day's fishing.

He'd done some bottom fishing early, checking out several favorite spots. Then, long about lunchtime, he'd dropped anchor at a little cove on Pistol Island, a few miles east of Pelican Cay. There he'd eaten his bologna sandwiches and drunk a couple of beers while Belle had explored the mangroves and then went swimming. After Hugh had swum a bit, too, he'd begun working his way back toward Pelican Cay, though work hardly seemed the operative word.

Mostly he just fiddled with his lines, soaked up the rays, sipped his beer and drifted along as the sun dropped into the sea.

He watched with mild interest as speedboats zipped past him. But he felt no urge to move quicker. If he wanted speed, he flew. Today he wanted to drift. He'd waved at the launch taking the day-trippers back to Nassau from Pelican Cay when it had passed him a couple of hours ago. The passengers had waved back, looking tired and sunburned but, he supposed, happy.

No happier than he was, though.

No one was happier than Hugh McGillivray in his battered wooden boat—not even those high-living folks he'd seen partying on the snazzy yacht that had cruised past just a little while ago. He could still hear the sounds of calypso floating his way and see its lights in the dusk heading northwest.

He reached into his cooler and pulled out one last beer. The cooler had been full of ice and beer and sandwiches when he'd left this morning. Now it was full of fish—on top of what ice was left. He had enough fish to last all week and enough to share the largesse with Molly and Lachlan and Fiona, Lachlan's wife.

He'd been hoping for a good-size grouper—one that would top the fish Lachlan had brought home last week. They'd been competing since they had come to Pelican Cay as teenagers. Lachlan still held the all-time record—having landed a fifty-eight-pound grouper when he was nineteen. But that had been half a lifetime ago. And even though he'd been insisting since then that Hugh would never beat him, Hugh still figured he would.

Especially now that Lachlan rarely went fishing anymore. He was far too busy these days with his collection of small inns and resort hotels, not to mention with his wife. Particularly now that Fiona was expecting.

Hugh grinned as he thought of his normally svelte sister-in-law who was now in what she called “the waddling way.” Fiona had been his friend for a lot of years. He thought she'd make a wonderful mom. The thought of Lachlan as a dad boggled the mind. Actually the thought of Lachlan as a husband had taken some getting used to. During his years as a professional soccer player, Lachlan had been known in the tabloids as “the gorgeous goalie,” and he'd certainly taken advantage of his reputation. Women had followed him in droves. Probably still would follow him if he showed any interest.

But Lachlan was only interested in Fiona. These days the gorgeous goalie was as domesticated as a cat.

Hugh wasn't.

Ever since Carin Campbell had married Nathan Wolfe two years ago, Hugh had decided that confirmed bachelor-hood had a lot to recommend it. At the time he'd been seriously miffed that Carin had chosen another man—not that he'd shown it. He'd never ever worn his heart on his sleeve where Carin was concerned.

No one knew how much he'd cared.

Privately, though, Hugh had made up his mind that since the only woman worth marrying was taken, from here on out he'd simply play the field.

It wasn't a bad deal. He could still admire Carin—love Carin, he admitted to himself—and enjoy her friendship. But he could also sidle up to any interesting female who turned up on Pelican Cay and flirt a little bit.

Or a lot. Whatever the situation required.

Hugh enjoyed flirting almost as much as he enjoyed fishing. It was fun. It sometimes led to bed which was also fun. And as long as no one took it seriously, no one got hurt.

He wished Lisa Milligan didn't take it so seriously.

The flirting bit. Not the bed bit. They'd got to the flirting. They hadn't got to bed—and they weren't going to.

It was against his principles. Hugh was quite happy to go to bed with willing women who knew they were having fun and nothing more. He wasn't about to sleep with any woman who thought she was going to haul him to the altar.

And he didn't need to be a mind reader to know that's exactly what Lisa had in mind.

Lisa Milligan was a sweet naive young girl. Girl being the operative word. She was nineteen, for God's sake! A child! Well, perhaps slightly more than that. But not much.

She was Tony at the bakery's niece, taking a break from college and working on the front desk at the Mirabelle, Lachlan's extremely upscale, ultradiscreet, very fashionable Pelican Cay inn. She'd been there since spring.

Finding herself, she told him.

Mostly, Hugh thought grimly, finding him.

In the beginning he'd teased and flirted with her a bit because it was what he did. That didn't mean he wanted to marry her.

Lisa just thought it did. In fact she expected he would marry her. Like it was a foregone conclusion. She'd told Miss Saffron, the island's biggest gossip, exactly that.

"She say it only be a matter of time," Miss Saffron had told him a while back as she'd rocked on the swing of her shady front porch.

Not in this lifetime, Hugh had thought, shaken. He'd been doing his best to steer clear of Lisa ever since.

But it hadn't helped. Nothing had helped. Not even when he'd told her flat out that he wasn't the marrying kind.

She'd just laughed and shown him her incredible dimples, then flashed her gorgeous grin. "Then I'll just have to change your mind."

She'd been doing her best for the past month. Everywhere Hugh had gone, there she'd been. In his shop, at the landing pad, on the dock, in the hammock on his porch this morning, for heaven's sake!

"I wondered if you wanted to go for a swim?" she'd said hopefully.

"Can't." He'd been polite but brisk. It was a small island. People had to get along. He didn't want to hurt her feelings. He just wanted her to understand she wasn't for him.

"Oh." She'd looked crestfallen. "I'll see you later, then?"

He'd grunted. "Gonna be gone all day."

"I could come along. It's my day off."

He'd shaken his head. "Sorry. It's business."

Stretching the truth, perhaps. Molly would have called him a liar. But he wasn't. He needed to know where the good fishing was, didn't he? That way he could direct his clients who wanted to know where to drop their lines.

He'd been taking care of business all day, enjoying every moment with only Belle, his dog, for company. He especially enjoyed the fact that the entire landscape was Lisa-free.

Now Hugh stretched expansively, lounged back and, one last time before he headed home, jiggled his line.

It jiggled back.

"Whoa." He sat up straight and grinned, patience rewarded. He played the line out a little, then drew it in, testing to be sure he hadn't simply snagged a piece of driftwood.

He got a responding twitch. The twitch became a tug. A strong tug.

Hugh laughed delightedly. No driftwood this! Whistling through his teeth, he began hauling it in.

"Look at that!" he said happily to Belle when it jerked hard against his hand. "We've got a live one."

The dog opened one eye and looked mildly interested, then started to close it again when the rod behind Hugh began to jerk and rattle as well.

Startled, Hugh swiveled around to see it bending and rocking like mad in the twilight as Belle jumped up and barked at it. "Hang on." He reached to grab it, too, just as he caught sight of a thrashing movement off the side of the boat.

One hell of a big thrashing movement. The line he held jerked hard and he wrapped it quickly and tightly around his hand.

What in God's name had he caught? A bloody whale?

He braced his feet and began to haul it in again when all of a sudden his catch broke the surface.

A woman—an absolutely furious woman—sputtered up. "For heaven's sake, stop yanking on that line! You're going to rip my dress right off!"

Hugh goggled.

A woman?

He'd caught a woman?

No. Not possible. He gave his heat-baked brain a quick hard shake.

But even as he doubted and wondered if he'd had too much sun and too many beers, the line jerked in his hand, the rod bobbed madly and Belle leaned eagerly over the edge and wagged her tail and barked.

So she was real.

He wasn't seeing things.

It was a woman. Or a...mermaid?

His mind wouldn't even go there.

"Shut up, you stupid dog," he muttered. Then, "Stop thrashing around," he snapped at the woman.

"I'm not thrashing," she retorted furiously. "I'm trying to get this damn hook out!" And abruptly she disappeared underwater leaving Hugh to stare at the empty ocean in the sudden silence and doubt his sanity once more.

Belle whined and leaned precariously over the edge. Hugh grabbed her collar and hauled her back just as the woman bobbed up again and the line jerked furiously in his hand, meaning she hadn't got the hook out.

"Damned beaded dresses," she said with annoyance.

Beaded dresses?

Hugh's jaw sagged. But he could see that she did appear to be wearing something with sparkly silver straps over her shoulders. A beaded dress? Who the hell went swimming in a beaded dress?

She gave one more futile yank, then stopped fighting with the hook and took a couple of overhand strokes, which brought her closer to the boat but tangled her even further with his lines.

"Do you have a knife?" she demanded.

Did fish swim in the sea? "Of course I've got a knife."

"Then give it here. Or cut the line and pull me out," she ordered, stretching out a hand and sounding like Barrett, his old commanding officer, the one they'd called Captain Ahab behind his back because he was as irrational and stubborn as Melville's legendary captain.

Barrett—and Ahab—had nothing on this woman. If she'd acted the least bit desperate, he would have handed over his knife in an instant. But he was damned if he was taking orders from a bossy mermaid.

"Well?" she demanded impatiently when he didn't move. "What are you waiting for?"

"The magic word?" he drawled, raising one brow.

"Oh, for heaven's sake!" She began kicking again, splashing him.

"You might not want to do that," he suggested. "You'll attract sharks."

Her eyes widened. "There aren't—"

"Of course there are," he said. "Big ones. Hungry ones. In case," he added, "you thought Jaws was just a movie." He cocked his head, and smiled at her, all the while thinking this was the most surreal experience he'd ever had in his life.

Belle whined and peered over the side.

The woman looked from him to his dog and back again. She pressed her lips together tightly, then rolled her eyes and shrugged, nearly sinking as she did so. Then she muttered a less than gracious, "Please."

"By all means," Hugh said affably and nudging Belle out of the way, grasped the woman's outstretched hand and pulled. As she came out of the water, he got both of her hands, and she floundered, kicking and slithering, and landed against him, cold and wet as a fish.

But she didn't feel like a fish.

She felt like 100 percent woman with soft breasts and shapely hips. And feet.

He felt both relieved—and irritated—that she had feet.

“What the hell were you doing out there swimming around in the middle of the damn ocean?” he demanded, gripping her arms.

She twisted out of his grasp and shoved away to stand on her own. Then she shook long wet dark hair out of her eyes and glared at him. “Well, I wasn’t swimming laps. I was trying to reach your boat obviously!”

“My boat?” That hadn’t even occurred to him.

“Your boat.” She corrected his emphasis. “It was the closest thing to aim for,” she explained as if he were slightly dim-witted.

Hugh didn’t think that under the circumstances he was the one whose wits needed questioning.

But he had a notion now where she’d come from. He arched a brow and looked her up and down, taking in the sparkly beaded dress that ended just above very shapely knees and outlined extremely enticing curves. A very snazzy cocktail dress. Not exactly day-tripper wear. More ritzy party girl. She could only have fallen off the yacht whose running lights he could still see far off in the distance.

“What happened?” he asked her. “Drink too much? Get a little tipsy? Lose your footing?”

“What?” She looked at him, offended.

So he spelled it out. “Fall off the yacht, sweetheart?”

“I did not fall off the yacht,” she told him flatly, lifting a chin not unlike Captain Ahab’s chin. “I jumped.”

Hugh’s jaw dropped. “You what!”

“I jumped,” she repeated calmly, which was exactly what he couldn’t believe she’d said the first time.

“Are you crazy? You jumped? In the middle of the bloody ocean? What the hell did you do a stupid thing like that for?”

The crazy woman drew herself up as tall as she could manage, which meant she was almost as tall as he was, and looked down her definitely Captain Ahab nose. “It was,” she informed him, “the proactive thing to do.”

Hugh sputtered. “Proactive?”

How like a ditsy female to use business babble to justify temporary insanity. At least he hoped it was temporary. He jerked his baseball cap off, ran a hand through his hair, jammed it back on again and shook his head.

“You don’t have to be embarrassed just because you drank a bit too much,” he told her. “Lots of people get a little wasted when they have a day’s holiday.”

But her chin just went higher. “It wasn’t a holiday. And I did not touch a drop. I never drink on business occasions.”

“You jump often?” Hugh inquired. “On business occasions?” His mouth twitched.

She gave him a fulminating glare, then wrapped her arms around her dripping dress and scowled. “Fine. Don’t believe me. I don’t care. It doesn’t matter to me whether you believe me or not.” Pause. “But I would appreciate a towel.”

He didn’t move.

The scowl grew deeper, the glare more intense. Their eyes dueled. Then Miss Captain Ahab pressed her lips together tightly. There was a long pause. Finally she gave an irritable huff and added with bad grace, “Please.”

Hugh grinned. “Coming right up!”

He fished a not-very-clean towel out from beneath the bow of the boat where he always stowed his sleeping bag and cooler and other sundry gear and tossed it back to her. “It’s all yours.”

She caught it, wiped her face, then met his gaze over the top of it. “Thank you,” she said with exaggerated politeness.

Still grinning, he dipped his head. “Anytime.”

She looked away then and began drying off. Hugh stood there watching, fascinated, as she rubbed her arms and legs to dry them, then tried to sop up as much water from the beaded dress as she possibly could. It was a losing battle.

“You could take it off,” he offered helpfully.

“Yes, I could,” she reflected aloud.

And damned if she didn’t!

Right then. Right there.

Well, actually it took a few moments for her to get the dress off. Palm-dampening, mouth-parching, body-hardening moments as far as Hugh was concerned. Soaking-wet and clingy beaded dresses were obviously not easy to shed.

But as he stood there gaping, the crazy woman peeled the silvery straps of her beaded dress right down her arms and wriggled and shimmied and squirmed until the dress pooled at her feet and she was wearing a strapless bra and a pair of itsy-bitsy teeny-weeny bikini panties and nothing more.

Hugh’s mouth went dry. His body got hot. He gaped, then tried to speak, but all he could manage was a croak like a frog’s. Abruptly he shut his mouth.

The woman didn’t seem to notice. She gave a huge sigh as she stepped neatly out of the pool of dress. “Thank God. You have no idea how heavy a wet beaded dress is.”

No, he didn’t. And if he tried to think about it, his mind whirled. All the blood that ordinarily made his brain function was far too busy elsewhere.

Without thinking, he sat down. Belle came and put her head on his knee, but her gaze was still on the crazy woman.

So was Hugh’s.

“If we’re going to be polite,” the woman told him firmly, “you shouldn’t stare. My father always told me it wasn’t polite to stare.”

Hugh swallowed, but he didn’t stop staring. The ability to move his eyes was beyond him. His brain was still in neutral. Certain parts of his body, however, were on high alert.

“Huh?” he managed to croak at last, his gaze still impolitely roving over her slim but decidedly curvy form.

“What?” he said, aware that she had spoken yet unable to find the sense in her words.

“Whoa,” he murmured as his brain finally engaged and he managed to both avert his gaze and shut his mouth at the same time. Major accomplishment. While his blood was otherwise occupied, the beer seemed to have gone to his head.

Now he tipped his head back and took a couple of deep, desperate breaths.

“Can I use this?” the crazy woman asked.

Her words made him jerk his head up, and he saw her holding up the quilt that Belle normally slept on. Belle was wagging her tail and grinning, apparently quite willing to share.

“Do you have to?”

He wasn’t thinking, of course. He was just saying what came into his head. And what came into his head was how much he was enjoying the sight of all that lovely female flesh. And he was loath to lose sight of it, even when she gave him a seriously disdainful look.

“Then perhaps you could lend me your shirt.” She looked at it pointedly. “Please,” she added with more than a hint of irony.

He could. But leaving it flapping over his baggy shorts, thus hiding the evidence of his unfortunate arousal was probably a better idea.

“Use the quilt,” he said gruffly.

She blinked, taken aback. But when he didn’t change his mind, she shrugged and wrapped it around her shoulders, then clutched it over her middle, giving the impression that she had turned into an overstuffed chair.

Or she would have if Hugh hadn't had a good imagination and an even better memory. He knew damned well what was under the padding. He could still see it all in his mind's eye.

He was definitely glad he'd kept his shirt.

"So," he said, determined to focus on her less appealing characteristics, "tell me about this proactive jump of yours."

She glanced over her shoulder toward where the running lights of the yacht were still barely visible. "Could we, um, just get moving first?"

"Catch up with them, you mean?" Hugh said doubtfully. It would be a hell of a ride in the dark.

"No!" The word burst out from her, surprising him. Then she gave herself a little shake. "I mean, no, thank you," she said with extreme politeness.

But even spoken with politeness, the words were still surprising. Hugh cocked his head and lifted a brow. "No, you don't want to catch up with the boat?"

"No!" Pause. Moderation. "I don't. In fact, I would very much like to head in the other direction."

"I'm not going in the other direction."

"Where are you going, then?" She looked suddenly apprehensive.

He jerked his head toward the lights of Pelican Cay. "There."

She turned to see where he'd indicated, and her apprehension faded a bit. She nodded her head. "That'll be fine," she said, glancing back at the lights of the yacht, then added, "Just let's go, okay?"

Interesting. And odd how she could swim in shark-infested waters with complete aplomb and then freak out when she was perfectly safe. Unless she wasn't perfectly safe.

"Did you steal something?" Hugh demanded, gaze narrowing.

"Steal something?" She looked shocked. "Whatever for?"

"How the hell should I know? You jumped off a bloody boat. Why the hell else would you run away?"

"I'm not running away!"

"Oh, right. I forgot. You were just proactively jumping into shark-infested waters miles from shore." He kept his tone conversational. It was easy enough to call her a liar with his eyes.

For an instant her gaze slid away, but then she brought it back and met his squarely and Captain Ahab was back. "I needed to leave. That's all."

"Uh-huh."

"Look, will you just go?" she said. "I'll tell you. I promise. I haven't done anything wrong. I just need some space and a little time." She wasn't quite begging, but there was a definite urgency in her tone. She met his gaze steadily. "Please."

There was, even now, a sense of self-possession about her. As edgy as she was, it was a polite please not a frantic please.

Cripes, maybe it had been a proactive jump.

He nodded and moved to start the engine. She stepped out of his way. He got it going but didn't let out the throttle.

"What are you waiting for?" she demanded.

"You."

She looked blank.

"Can't go too fast," he explained. "I won't be able to hear you when you tell me why you jumped. And it better be good," he warned her, "to make up for my record catch that got away."

"I DON'T believe it," the scruffy fisherman said flatly when Sydney told him what had prompted her to jump overboard.

She glared at him. Who gave him the right to pass judgment, for heaven's sake? "Well, believe it or not, it's true."

"Let me get this straight. You jumped off a yacht in the middle of nowhere so you wouldn't have to get married?" He all but rolled his eyes as he repeated the gist of what she'd said.

Her jaw tightened. "More or less."

He rolled his eyes, then cocked his head and fixed his gaze on her. "Are you too young to remember the phrase Just Say No?"

"That was to say no to drugs."

"It is possible," the grubby fisherman pointed out, "to say no to other things."

"Like baths and clean clothes?" she said sweetly, her gaze raking him.

He had at least a couple of days' growth of beard on his face and he wore a pair of faded jean cutoffs and an equally faded short-sleeved shirt covered with outrageous cartoon flamingos and palm trees.

His dark brows drew down. "I'm clean," he protested. "I took a swim this afternoon."

"A swim?"

"Water's water. Don't change the subject. Why didn't you just say no? No, thank you," he corrected with a grin.

"Because," she told him haughtily, "it wouldn't have been efficacious." She doubted he even knew what the word meant.

He repeated it. "Efficacious. What's that when it's at home?"

"Appropriate. Though I doubt you know what that means, either."

"Me?" His brows went clear up into the fringe of hair that flopped over his forehead. "I don't know what's appropriate? Who jumped into the ocean miles from shore?"

She felt her face grow hot, but she refused to acknowledge the foolishness, even though now her knees were feeling like jelly. "It worked. They didn't see me. No one saw me."

"And that makes it appropriate?" He was almost shouting at her. "You're a flaming idiot, you know that? If I hadn't fished you out, you'd have drowned. Or been eaten by a shark."

"I saw your boat."

He stared at her as if she'd just escaped from Bedlam. "You saw my boat? A quarter of a bloody mile away?" He made it sound like rank idiocy. To him it obviously was. To her, at the time, it had been completely sensible and absolutely necessary.

There had been no other way.

She certainly couldn't call Roland Carruthers, her father's CEO, a liar! Not in front of the entire group of management and investors he'd brought together on the yacht to celebrate the acquisition of Butler Instruments by St. John Electronics.

And Roland had known it, damn him. That was why he hadn't said a word to her beforehand, but had simply stepped up to the microphone and announced their impending marriage.

Tonight, he'd said in his charming, dark whiskey voice, they were in for a delightful surprise. Everyone was going to get a living example of how much of a real family St. John Electronics was because they were all going to be witnesses at his shipboard marriage to Simon St. John's only daughter, Margaret Sydney St. John.

Her!

He had taken marriage—her marriage—and turned it into a business deal.

And then he'd had the temerity to meet her gaze and smile at her! As if she would approve!

Sydney had gone cold. And white. Stunned and speechless.

Which is probably exactly what he'd been counting on. And when she finally got her voice back, as he came over and put his arm around her shoulders and gave her a squeeze, she still couldn't say what she was thinking.

Because she knew better. Simon St. John had taught her well. The company always came first.

So there was no chance that Syd would undermine her father's firm or his representatives in public. She always did what was "best for the company." Corporate from her head to her toes, Syd would never gainsay his claim.

And Roland knew that. He'd played upon it, had counted on her agreement and on her going through with it because their marriage would be in the best interests of St. John Electronics.

But even though she might believe that, she couldn't do it.

Not like this.

His announcement had shocked her to her core. Only years of social conditioning had prevented her from showing it on her face. But whether she was more shocked by his announcement or by her own reaction to it was something she was going to have to think about.

If he'd asked her to marry him, if he'd wooed her, charmed her, pretended to love her, Syd had the sneaking suspicion she might have said yes.

But he hadn't. He'd presumed and simply expected her to go along with it—for the good of the company. Not because he loved her. Roland had never ever pretended to love her. They were business associates.

And yet he would have married her!

If she had been willing, Syd realized, she'd be Mrs. Roland Carruthers right now. No, she corrected herself, Roland would have been Mr. St. John Electronics.

Because it was all about business. Nothing else.

Yet if he had pretended—Syd shuddered to think about how close she might have come to agreeing, if he'd gone about it in a less manipulative fashion—she might have done it.

Thank God Roland dared to assume! Now she knew there was a line across which she wouldn't go.

No matter how good it would be for St. John Electronics, no matter how happy their marriage would make her father, she would not marry for the company.

She would only marry for love.

But she couldn't have said that in front of the guests!

She'd tried talking him out of it as he'd escorted her below to change into the silvery beaded dress. "This is crazy, Roland," she'd said. "You've had too much sun."

"On the contrary," he'd assured her, "it's exactly right. For everyone." He'd turned a deaf ear to all her objections. "You know it's for the best, Margaret." He always called her Margaret because her father did. "Don't act missish, my dear," he'd said, steering her toward her stateroom. "It's not like you."

No. It wasn't. But neither was just mindlessly doing what she was bullied into. And so she had shut the stateroom door on him.

"Hurry and change, Margaret," he'd said. "Everyone is waiting."

"I am not marrying you, Roland," she'd said through the door.

"Oh, Margaret, for goodness' sake," he'd said with irritating good humor. "Stop fussing and get a move on. I'll be on deck waiting for my bride."

He'd had a long wait.

Syd had changed into the party dress so she could give the impression of cooperating if anyone saw her, then she'd gone back out and along the passage to the stern. She'd climbed the ladder to the deck, then stayed out of sight until no one was looking.

And she'd jumped.

"I'm a strong swimmer," she told her sceptical rescuer firmly now. "I knew I could make it. And it was better than causing a fuss."

"Getting eaten by a shark wouldn't have caused a fuss?" He sounded furious. She didn't understand why. He wasn't the one who would have been fish food. But he was cracking his knuckles furiously and giving a sharp shake of his head.

"I didn't think there were any fish around," she said lamely.

His eyes flashed. "This is the ocean, sweetheart! Why the hell wouldn't there be any fish?"

"You weren't catching any," she pointed out.

He made a strangled sound, yanked off his ugly faded baseball cap and shoved his hand through shaggy dark hair that could have used cutting. "How could I catch any damn fish," he demanded, "with you kicking and floundering around out there? You were scaring them all away!"

"Even the sharks," she added.

The glower was mutual this time. And who knew how long it would have lasted if his dog hadn't nudged her way between them. Obviously a peacemaker. The dog—a border collie, Syd thought—grinned at her, looking much more reputable and a good deal friendlier than the fisherman.

Venturing a hand out to scratch the dog's ears, Syd asked, "What's her name?"

For a minute she didn't think he was going to tell her. He pressed his lips together, then shrugged. "Belle."

The dog wagged her tail at the sound of her name.

"Hello, Belle," Syd crooned, rubbing the soft ears and getting rewarded with a lick of her hands. "You're beautiful. I'm Syd."

"Sid?" Belle's owner echoed in disbelief.

"Syd with a Y. Sydney." She hesitated, too, then told him her full name, "Margaret Sydney St. John," and waited for the jolt of recognition.

He looked at her with no recognition at all. No awareness that he was talking to the woman whose father had invented one of the most important telecommunications networks in the world, a woman whose name had been all over the Bahamian papers in recent days as she and Roland Carruthers had been negotiating a buyout of a high-profile Bahamian firm. No clue that, according to people in the know, he was talking to one of the most eligible women in America.

He just looked blank, then reluctantly stuck out a fishy-smelling hand and said, "Hugh McGillivray."

McGillivray. It figured.

He had that raw Scottish warrior look to him. Syd could imagine him with his face painted blue. She wondered how he'd look in a kilt and was surprised at the direction of her thoughts.

Abruptly she jerked them back to the moment and, reluctantly, took his offered hand. It was every bit as unnerving as she'd imagined it would be.

Used to shaking the soft hands of boardroom execs, she felt the difference immediately. Hugh McGillivray's palm was hard and rough. There was a ragged bloody scratch on the back of his hand.

"Shark bite?" she asked.

His gaze narrowed. A corner of his mouth twitched. But then he shook his head solemnly. "Barracuda."

She jerked and blinked in surprise, then swallowed hastily. "Really?"

Hugh McGillivray gave her an unholy grin. "Gotcha."

HE DIDN'T believe a word of it.

Nobody jumped overboard to avoid getting married. It was preposterous. Ridiculous. Out of the question.

But it was her story and she'd stuck to it. Or at least she had so far.

Crazy woman.

Hugh shot her a glance now as he slowed the boat and headed it into Pelican Cay's small harbor. Once she'd told him her amazing tale, he'd revved the engine and headed for the island, full speed ahead. Still, it had taken close to half an hour to get there, and the sun had gone down completely now.

In the darkness reflections streamed across the water from the row of street lamps along the quay and from the houses that fronted the harbor. The small houses that climbed the low hill of Pelican Town looked almost like dolls' houses, tidy and laid-back and welcoming all at once.

Home. Hugh smiled as he always did at the sight, though he doubted it would impress Miss Margaret Sydney St. John. Why ever she did or didn't jump off the boat, she'd clearly been on it. And that—and the way she looked down her lovely nose at him—told him that she was from a higher rung on the social ladder than him and most of the people who lived in Pelican Town or who made their living on the fishing boats bobbing in the harbor tonight.

Folks like them didn't name their girls Sydney for one thing. Hugh snorted, thinking about it. Hell of a stupid name for a girl. He supposed her old man had been counting on a son.

Probably she was a "junior," he thought with a wry grin. From what she'd said he gathered that her old man was married to his company and thought his daughter was merely an extension of it.

Not that she'd been complaining. God, no.

She had actually defended the old man and St. John Electronics fervently when he'd asked her why the hell she would care if she embarrassed its CEO by telling him hell no she wasn't going to marry him.

"I couldn't do that!" she'd protested. "It would have made the company look bad if Roland and I were at odds. Besides, it would upset my father."

"You don't think maybe hearing his daughter had been eaten by a shark would have upset him?" Hugh had demanded.

He was almost sorry he'd been so blunt when she'd gone white in the moonlight. It was, he realized, the first time she really seemed to consider the concrete implications of what she'd done.

But even then she'd given herself a little shake.

"I wasn't eaten," she'd reminded him almost defiantly.

But her tone didn't sound quite as firm as it had. And she'd clutched the quilt around her even more tightly and determinedly looked away.

Hugh had left her to it. He'd kicked up the speed and focused on the island, only glancing her way occasionally and scowling as she looped an arm companionably over Belle and drew his dog inside the quilt with her.

Belle was still there now, snuggled in. Hugh shut his eyes and tried not to think about it.

He was having way too strong a reaction to Margaret Sydney St. John. It disconcerted him. The only woman who'd inspired anything like it had been Carin—for all the good that had done him. He had no interest in having reactions like that ever again—and certainly not about a crazy woman!

It wasn't really her per se, he assured himself, gorgeous though she was. It was just the lack of any other woman in his life. In his bed.

Plagued as he had been every waking moment this summer by the determined attentions of the sweet marriageable Lisa, he'd found other women tended to give him a wide berth.

"You have a girlfriend," they always explained when they turned him down for dates.

"She's not my girlfriend!" Hugh had claimed over and over.

But the protest fell on deaf ears. And on Lisa's ears. And Lisa ignored them.

"Well, if I'm not your girlfriend, who is?" Lisa had asked confidently.

"I don't have a girlfriend!" he'd protested.

Too much.

Women! Hugh despaired of them. They were all crazy as loons.

At least this one—Miss Margaret Sydney St. John—would be out of his life damn quick.

As soon as he got her to shore, he'd take her to the Moonstone, his brother Lachlan's inn, where she could spend the night. From there she could call Daddy. In the morning her old man could come rescue her, and she'd be gone within the day.

Hugh would never see her again and that would be fine with him.

He was still a little nettled that she hadn't been a big fish.

She'd jerked his line exactly like a big fish, he thought irritably. Lachlan was going to laugh his head off when he heard that Hugh had caught a woman.

Behind him the woman he'd caught drew in a sharp breath. He looked around. "What's the matter now?" he asked gruffly.

"Nothing's the matter. It's—" she waved her hand toward the harbor and the town "—so beautiful. That's all. It's like paradise." She beamed at him.

Hugh knew what she meant. He felt exactly the same way. But he scowled because he didn't like the way her approval and her smile had slipped under his defenses. He rubbed a hand against the back of his neck.

"I like it," he admitted. He spent a moment savoring it again before he continued, "But it's not exactly ritzy. There are a few inns and resorts on the windward side of the island. One pretty posh one on the north end. The Mirabelle. My brother owns it. I'll take you there for the night."

"No!" Her rejection was a yelp.

Hugh frowned. "What do you mean, no?"

"Sorry. I just mean, I don't want to go there."

"You've never even seen it! It's beautiful. A class place. Maybe not five-star like I'm sure you're accustomed to..." he drawled, irritated now.

"I don't care how many stars it does or doesn't have. I don't want to go to an inn or a resort. I want to be...incognito."

His mouth quirked. "Incognito, huh?" He doubted if Sydney St. John had ever said the word incognito before, much less applied it to herself. Even in her current padded-blanket guise with salt-encrusted hair clumped and straggly, she was a shockingly beautiful—and memorable—woman.

"Yeah," he said, looking her slowly up and down. "I can see you being incognito. Sure. Right."

She tossed her head. "I can be. I need to be!" she said fiercely. "I have to think about what to do, how to handle things."

"You could already have handled things," Hugh felt obliged to point out, "if you'd just said no in the first place."

She gave him an impatient look. "I already told you, I couldn't. It would have messed up everything."

He couldn't see that, but obviously he wasn't as crazy as she was. Nor was he a woman. He figured you'd have to be one or the other to have it make sense to you. "Well, fine. Whatever. Then there's the Moonstone. It's pretty cool. An old Victorian place."

"No inns."

He rolled his eyes. "Then stay at a B&B. We've got at least half a dozen of those."

"Too public. He'd check."

"So what are you planning to do? Sleep on the beach?" he asked sarcastically.

She missed the sarcasm. "I'd be far too noticeable if I did that." She cast about and spied the sleeping bag beneath the bow. "I'll sleep here," she said brightly.

"The hell you will!"

He could just see that—the fishermen of Pelican Cay grumbling and bumbling their way down to their boats in the morning and getting an eyeful of Sydney St. John crawling out of his sleeping bag.

She'd shock the socks off the entire fleet! And then what would she do? Amble down the dock to use the facilities at the Customs house dressed in nothing but Belle's quilt? Or worse, without Belle's quilt!

Hugh shook his head vehemently, cutting the engine off as they drifted toward the dock. "Not on your life. Uh-uh. No way. Don't even think it."

But obviously she was. "I wouldn't hurt anything. I'd clean up after myself." She looked around the boat. "After you," she amended, wrinkling her nose. "This boat could use a good scrubbing."

"It's a boat, for God's sake, not a floor," he protested. They bumped against the rubber-tire-edged dock.

"Even so, a little soap and water wouldn't hurt it," she informed him primly.

"No." He grabbed the stern line and wrapped it around the cleat on the dock, then jumped out to do the same with the bow.

The crazy woman followed him, letting Belle out of the quilt and giving Hugh tantalizing glimpses of bare flesh. "Don't be so negative, McGillivray," she bargained. "Just one night. Or two. I'll scrub the decks for you. Slap on some paint. I like being useful."

"No. You'd give the fishermen heart attacks." He jumped back into the boat and brushed past her, reaching for the cooler.

"I could stay hidden until they left."

"No."

"Then how about if I stay with you?"

"Me?" Hugh blanched and jerked around to glare at her. "You don't want to stay with me."

"I certainly don't," she agreed readily. "But I need somewhere that Roland won't find me."

"Not my place. I live in a shack."

Which wasn't quite true. His place was small, granted, but it wasn't falling down. It overlooked the beach on the windward side of the island. It was old and comfortable. Perfect for him—and far too small for entertaining the likes of Sydney St. John.

"A shack, huh? Why am I not surprised?" she murmured.

He rose to the bait. "By your standards," he clarified, "it would be a shack. By mine it's just right."

"I'm sure it is. And for me it will be, too—for a short time. Just until I get my head together, McGillivray. Just until I figure out a plan of action. And give Roland pause for thought. I won't be any trouble," she promised.

And if he believed that, next thing you knew she'd be selling him a bridge from Nassau to Miami.

"There is no room," Hugh said firmly. "It's just a little beach house. Not your style."

"How do you know my style?"

"I know women."

"Oh, really?"

The doubt that dripped from her words infuriated him. He did know women. They'd been coming on to him since he was fourteen years old. And generally speaking they liked what they saw. It was only Sydney St. John who looked at him as if she'd found him on the sole of her shoe.

"Like I said," he told her gruffly, "I'm not your style."

"I can stand anything for a few days," she informed him.

"Well, I can't. And there is nothing you can say that will—" He broke off at the sound of a shrill, happy voice calling his name from the end of the quay. He gritted his teeth and shut his eyes. "Damn it to hell."

Sydney St. John looked at him, startled. "What?"

"Nothing." He finished tossing the last of the gear onto the dock, grabbed his bag with one hand and took Syd's arm none too gently with the other. Then he turned toward the woman approaching them and managed a casual and determinedly indifferent, "Hey, there, Lisa. How you doing?"

Lisa flashed him her beautiful, dimpled smile even as she looked curiously at the woman he held firmly at his side. "I'm all right," she said, her voice a little hesitant for once. "But I was a little lonely. I thought you'd get back sooner than this."

"I told you I had, um...business," Hugh said vaguely.

"Business?" The smile wavered as Lisa looked at Syd. "Of course," she said, slotting Syd into that role. "I didn't realize you were bringing a client back with you." She gave Syd a polite smile, then turned back to Hugh. "I made conch chowder this evening. I figured I'd bring it over when you got back."

He shook his head. "Thanks, Lisa. I appreciate the thought. But we're fine."

Lisa's smile faltered as he had hoped it would. "We?" Perplexed, she looked from Hugh to the woman standing beside him, the woman whose wrist he had a death grip on.

"We," Hugh confirmed. He let go of her wrist long enough to loop an arm over her shoulders. "This is Syd—" he began, but Sydney cut him off before he got to her last name.

"I'm very pleased to meet you," she said smoothly and offered Lisa a hand.

Lisa looked at it warily, but finally shook it, giving the quilt—and the bits of bare Sydney she could see—an assessing look. "You, too, um, Syd," she said doubtfully even as she managed to paste the smile back on. "I'm Lisa. Are you staying at the Mirabelle? Or the Moonstone?"

"No," Hugh said before Sydney St. John could say anything at all. "She's staying with me."

If she was astonished at his sudden about-face, at least Syd didn't say a word. It was what she wanted, after all. She'd practically begged him to let her stay with him, hadn't she?

So he was doing them both a favor.

Roland Wheeler Dealer would get a few days of worrying about whether he'd drowned the boss's daughter, and Hugh would have a beautiful sexy woman living in his house.

If that didn't convince Lisa once and for all that he was not interested in her, he didn't know what would.

Yes, of course Sydney St. John was a little bit whacko and more than a little bit gorgeous. And yes, all his hormones had sat up and taken note.

So what? He could handle it.

It was one night. Maybe two. At the most, three.

How bad could it possibly be?

CHAPTER TWO

"DON'T go using me to make your girlfriend jealous!" Syd protested as McGillivray, his arm still wrapping her shoulders like a vise, hustled her down the dock toward the quay. Over her shoulder she could see Lisa staring after them, lower lip trembling.

"She's not my girlfriend!"

"Then why is she cooking you conch chowder and meeting your boat?"

"Because she wants to be my girlfriend," McGillivray said through gritted teeth, sounding beleaguered as he dragged her along.

She clutched at the quilt, nearly tripping, as she hurried to keep up. "Really? Your girlfriend? Why? She looks far too sensible to me!"

"I wish," McGillivray muttered. "And God knows why," he added. "I sure don't."

They reached a rusty, topless Jeep parked at the foot of the dock, and he tossed his gear into the back, then jerked open the door for her. "Come on. Get in. We don't have all day."

"Oh?" It was interesting to see how the girl, Lisa, had spooked McGillivray. He didn't look the sort to be afraid of women. Tucking the quilt up, Syd climbed into the Jeep. "What's the problem, then? Does she want to save you from yourself?"

He barely let her get her feet in before he banged the door shut behind her. "That's what my sister says." He gave a short sharp whistle and slapped the wheel. "Come on, Belle! Move it."

Belle took a leap and landed in the back, on top of McGillivray's bag, some pots and pans, a few unidentified tools, a couple of grease-streaked T-shirts and some paper bags that looked as if they had once contained take-out meals. K-rations, Syd thought. And they'd probably been there since World War II. General Patton would have been right at home. "What a mess."

Her opinion of his Jeep and its contents didn't seem to matter to McGillivray. He ignored her and ruffled the dog's fur. Then he turned and loped back up the dock. He stopped to have a brief conversation with Lisa as he piled into her arms a bunch of the stuff he'd taken from the boat and put on the dock. Then he hoisted the cooler into his own arms, and they walked back to the Jeep together.

Syd stared. If Lisa wasn't his girlfriend, what was she? His packhorse?

"Thanks," Hugh said cheerfully to Lisa when they got there. "Just toss all that stuff in the back with Belle."

Lisa did. And when she did, Syd noted that the "stuff" included her beaded dress. Lisa had obviously noticed it, too. She swallowed hard, but then smiled again with clear determination.

McGillivray didn't appear to notice. He was whistling as he stowed the cooler in the back of the Jeep. "Thanks a lot," he said breezily, then jumped into the Jeep, flicked on the key already stuck in the ignition. "You're a pal, Lise."

Lisa looked stricken.

McGillivray just stomped the gas pedal, and they shot off up the street.

"You hurt her feelings!" Syd remonstrated as they bounced along.

McGillivray shrugged and hit another pothole. The narrow street was paved but there were more potholes than tarmac as it climbed the hill straight up from the dock. On both sides she saw wooden and stucco houses and shops. Most of the people walking about called out a greeting to Hugh, who waved carelessly back as they bounced up the hill.

Most of the houses they passed had small front gardens or none at all. Some had high walls that butted right against the street. Others had broad overhung porches. All of them, as far as Syd could tell in the minimal light from the few scattered street lamps, looked to be of the same vintage as the Jeep or a hundred or so years older. All of them were in better repair than the street itself.

"Hang on," McGillivray suggested as he took a hard right and she nearly bounced out. "I've lost a few passengers who haven't."

Slowly, casually—his earlier “gotcha” still ringing in her ears—Syd reached out to take hold of the bar at the side of the windshield. Just then the Jeep hit a particularly wide and deep pothole, and she scrabbled for a grip to save herself from lurching over the side.

She turned to glare at McGillivray.

“Warned you.” He grinned.

A dozen or so potholes later, he took a sharp left past a broad open field, and then right onto a gravel track into the trees. Abruptly they left the small town behind and plunged into the blackness. Now the road seemed barely wider than the Jeep, and the vegetation rose up on both sides to meet above them. Even with the headlights’ illumination, Syd couldn’t make out a thing. Through the foliage Syd caught sight of occasional lights. Lamps in windows, she surmised as the Jeep slowed and McGillivray whipped it sharply first right, then left, then right again and all at once, a wall loomed in front of them. McGillivray braked, spraying dirt and gravel, then cut the engine.

“Home sweet home,” he announced.

Syd breathed again. Once. Then Belle leaped out and McGillivray followed.

“Come on,” he said to Syd. “And watch out for snakes.”

“Snakes?” Dear God. Syd huddled deeper into the quilt. But even as she sat there she heard his footsteps disappearing around the side of the building. And in the silence there were rustlings in the shrubbery, the sound of branches cracking, slitherings—

“Wait! I’m coming!” She leaped out of the Jeep, hitched up the quilt and flew after him. Breathless, heart pounding, she rounded the corner of the house just as the porch light went on.

Correction: porch lights. A whole string of glowing pink flamingos interspersed with neon-green palm trees dangled along the edge of his roof.

“Why am I not surprised?” Syd muttered. “All you need now is a string of hula girls.”

“Wrong islands,” he said cheerfully from the doorway. “But I didn’t let that stop me,” he said as he flipped another switch and strings of hula girls lit up each of the porch columns.

Syd sputtered, but she couldn’t help laughing. “What does your girlfriend think of these?”

“She’s not my girlfriend!”

“Right.” But if saying so would get a rise out of him, Syd didn’t mind doing it. She was still smiling as she climbed the four shallow steps to the porch, which was as cluttered as the Jeep had been, scattered with swim fins, snorkles and fishing nets, assorted pots and pans, a dog bed, food and water dishes and myriad unidentifiable mechanical objects.

A net hammock was strung across one end of the porch, and a long slatted-wood porch swing swayed at the other. Behind the latter were tucked a surfboard and a boogie board. Above it a disembodied wet suit swung lazily from a clothes hanger on a plant hook. The plant that it might have displaced was balanced precariously on the porch railing.

He was right. It wasn’t close to the five-star hotel she had left behind on Nassau. On the other hand, no one was announcing her betrothal as if it were on the dinner menu here.

And so far she hadn’t seen any snakes.

“How lovely,” she said brightly, stepping over a pan.

McGillivray gave her a doubtful look. But Syd met it with a cheerful, determined one of her own. And she must have been convincing because he said gruffly, “C’mon. Don’t just stand there. You’ll want a shower. I’ll find you some clothes.”

The chaos extended into the kitchen, where newspapers and magazines were scattered amid pots and pans. There were some engine parts on one chair and a pile of laundry on another. Yet another pile was on the floor. The sink, of course, held dirty dishes.

“I thought hurricane season was in the autumn,” Syd remarked.

“Bothers you, do something about it.” McGillivray was busy rummaging through one of the clothes heaps. The clean one, Syd hoped when he pulled out a navy T-shirt and a pair of shorts, surveyed the pile, hesitated, then turned and thrust them at her. “You want a pair of boxers?”

She blinked. “What?”

“I said, do you want a pair of boxers? You’re, er—” he gestured down below her waist but couldn’t seem to say the word “—wet,” he finally managed, scowling.

Was that a tinge of red creeping up his neck and touching the tips of his ears?

His face was definitely red. Talking about women’s underwear embarrassed Hugh McGillivray?

Who’d have thought it? “That would be nice. Thank you,” Syd said politely, smothering a smile.

He gave her another long, baleful look before reaching back into the pile and snagging a pair of pale-blue boxer shorts to toss in her direction. “You can borrow some clothes from my sister tomorrow if you want. Not that Mol has any girls’ clothes, either,” he added with a grimace. “Or you can go shopping. Shower’s this way.” He turned abruptly and headed toward the back of the house.

Syd clutched the clothes, hiked up her quilt and followed him. To the left she saw what appeared to be a small living room, but McGillivray went straight back through a bedroom toward a door that led to a tiny bathroom. At least he had indoor plumbing. She’d begun to worry.

He also had one clean towel. At least she presumed it was, because he got it out of the cupboard. He turned on the shower taps. “Let the water run. It’ll get hot eventually. Don’t use it all up.”

“I won’t,” she assured him.

But he was already on his way out the door. “Watch out for spiders.”

“Spiders?” She looked around wildly.

McGillivray grinned wickedly over his shoulder. “Gotcha,” he mouthed.

She wanted to kill him.

“A woman who isn’t afraid of sharks shouldn’t let a little spider or two bother her,” he said. “I’ll fix us something to eat.” The door banged shut behind him.

There were no spiders. There were no snakes. She was alone. And suddenly every bit of the adrenaline that had been fueling her since Roland’s astonishing announcement vanished.

Her breath came in quick thready gasps. Her heart beat in a crazy staccato rhythm. Her vision darkened, and the room seemed to spin.

“Oh, help!” She groped for something to hang on to and grabbed the towel rack—right off the wall.

The door burst open.

“For God’s sake!” McGillivray kicked the towel rack aside and crouched beside her on the floor. “What the hell happened?”

“N-nothing. I...n-nothing.” She tried to get up, but found herself shoved down again and held fast.

“Did you faint?”

“Of course not!” But her brain was still spinning and her legs felt like mush. Even so, she squirmed against his hold.

“Stay still,” McGillivray commanded and thrust her head unceremoniously between her knees. “Take deep breaths—and don’t faint again!”

“I didn’t faint!” she said again for all the good it did her.

As if it were a matter of choice, anyway, she thought grimly, sucking in oxygen, doing her best not to make a liar out of herself, while a firm hand pressed against the back of her neck.

“Breathe, damn it.”

“I’m trying—” gulp, gulp “—to.”

“Then stop talking. Breathe deeper. Big breaths.”

God, he was bossy! “I’m all right,” she protested. “I just...tripped.”

“Yeah, right. Breathe.”

She did. And the blood thrummed in her ears and her heart slammed against the wall of her chest. But gradually her heart slowed, her vision returned. McGillivray’s callused hand, though, held her head firmly down.

She shifted. "I'm all right now," she insisted, and pushed back against his hand.

He eased the pressure a bit. "Take it easy." He watched her warily as she straightened up, as if expecting her to go headfirst onto the floor again.

Determined not to, she took another deep breath and sat up straight. The quilt fell away from her shoulders.

McGillivray's breath hissed through his teeth. Reaching over, he jerked the quilt back up and wrapped it tightly around her again.

Surprised, Syd looked up at him.

He glared back at her. "What?"

"Nothing. I just...you seem..." She was babbling, but she couldn't help it. "I didn't think—" But it did make sense of things.

"You didn't think what?" he demanded.

"That you were gay."

"What?" He jerked as if she'd shot him. "What the hell do you mean, I'm gay?" McGillivray's voice was a roar.

"Well, you keep covering me up!" Syd shouted back at him. "As if the sight offends you! I know I'm no raving beauty—" God knew Roland had been quite capable of resisting her "—but I'm passably attractive. At least, no one else has ever been at such pains not to have to look at me."

He snorted and scrambled to his feet, as if putting as much distance between them as he could. "And that makes me gay?"

"I just thought... You said Lisa wasn't your girlfriend. You were very...adamant about it. And you said your sister thought she was trying to, um, save you from yourself."

It all made sense as far as Syd could see. "I don't mind if you are," she told him.

"Is that supposed to be comforting?"

"Well, I—"

He straightened up, wincing a little as he did so, then glowered down at her. "Do I look like I'm gay, sweetheart?" he drawled.

From her vantage point, at the level of his hairy, tanned knees, Syd looked slowly up—and came to the very obvious evidence that he was not.

"Oh," she said in a very small voice.

McGillivray looked somewhere between pained and gratified at her realization. "Exactly," he muttered.

Syd knew her face was burning. "Um...sorry. Is there...anything I can do?"

McGillivray goggled at her. "Are you for real?"

God, she might go up in flames! "I didn't mean that!" she protested. "I just—never mind!" Obviously, she wasn't good at this sort of thing.

"I'll live," McGillivray said dryly in the face of her confusion. Then he reached out a hand. "Here. Can you stand on your own two feet?"

"Yes, of course." She would have declined his hand altogether but she was afraid she might fall over if she did. But somehow, touching him, knowing the effect she'd had on him, made her let go the second she was upright. "I'm all right," she assured him. "Really. I just got a bit light-headed for a moment. I didn't faint!" she added when she saw the gleam in his eyes.

"Whatever you say," he replied gravely, but the gleam was still there.

And something else.

Attraction? Certainly it was something electric. Awareness seemed to sizzle between them for just a moment.

Abruptly, McGillivray looked away. His jaw tightened, and he wiped his hands down the sides of his shorts and turned toward the door.

"Hurry up," he told her, his voice raspy. "I'm burning the bacon."

The door banged shut behind him, and Syd was left in the same bathroom she'd been in moments before.

But something had changed. Something was different. There was an electricity lingering in the air. Syd was used to electricity. She felt it whenever she was in the midst of closing a business deal, when things were coming together, when an energy seemed to take over of its own accord.

It felt like that now.

And there was no business deal. No business at all.

Just awareness. Man-woman awareness. McGillivray had wanted her. Physically.

Intellectually, of course, Syd knew all about that sort of thing. Men—heterosexual ones—lusted after women. But, generally speaking, men had never really lusted after her.

They had mostly been interested in her as her father's daughter. Roland certainly hadn't given her cause for believing that his interest in marrying her had anything to do with her innate attractiveness. He had been going to marry her because it was good for business.

He'd never even pretended otherwise.

How mortifying was that?

Pretty mortifying. But it would have been even more so if McGillivray hadn't so clearly felt otherwise.

She felt suddenly, exquisitely, aware of her own nakedness.

She'd stripped her dress off in the boat without even thinking, without expecting a reaction at all. She'd never even considered he might react. Roland had been impervious to her charms. Why should she have expected anyone else to succumb?

Not that McGillivray had succumbed, she reminded herself, as she stepped beneath the shower spray. But he had been interested. Physically responsive.

The knowledge made her smile. It made her feel alive. It made her feel desirable in her own right—as a woman—and not just as an asset to the St. John Electronics company.

She tipped some of McGillivray's shampoo into her hands and began rubbing it into her hair. It smelled of lime and the sea and something else she couldn't quite put a name to. But it was fresh and sharp, and she liked it more than she liked the flowery English-garden stuff she was accustomed to.

It was a new beginning.

She liked the sound of that. She stuck her head under the showerhead and lathered up vigorously, washing Roland Carruthers right out of her hair. And St. John Electronics, too. Then she ducked her head beneath the shower and watched the lather disappear down the drain. In seconds it was gone.

She was clean, fresh, unencumbered.

And desirable.

An intriguing thought.

Syd turned off the water, towed herself off and dressed in the clothes McGillivray had given her. Then, for luck, she dabbed a tiny bit of McGillivray's lime-scented after-shave on her pulse points—and began to plot the future.

THIS might have been a mistake—bringing Sydney St. John home with him.

The woman was a menace, Hugh thought, banging around the kitchen, trying not to think about the naked woman showering just beyond that closed bathroom door. She was ten times more tempting than Lisa Milligan had ever thought of being, and she didn't even seem to know it.

And because he had done his best to preserve her modesty, she'd thought he was gay!

He'd never felt less gay in his life!

He stood at the kitchen counter now, in theory chopping up onions for an omelette, but in fact he had his eyes shut while in his mind he could still see her as she'd shimmied out of that beaded dress on the boat. Judging from his reactions, his body remembered the view even better than his mind did.

And the glimpse he'd got when that quilt had fallen away just moments ago hadn't helped cool his ardor. He didn't need any more views like that one, thank you very much—not unless she was going to follow it up with a little action.

Fat chance.

Wasn't going to happen.

He wasn't going to let it happen, because Sydney St. John—for all her clothes shedding and shimmying—was no different than Lisa Milligan. If she had been telling the truth about what had happened on the yacht—and she had to be, simply because her story was so ridiculous she couldn't possibly have made it up!—then she was obviously an idealist. She'd refused to marry Roland What's-His-Name for business reasons. Ergo, she must have some romantic notion about marrying for love.

Nothing wrong with that.

Hugh believed in it himself. It was exactly what he had wanted with Carin.

But he couldn't have Carin, so he had learned to want something else. Fun. Games. A night's romp with no strings attached.

It didn't take a genius to see that Sydney St. John had more strings than a tennis racket. There would be no romping with her.

"Not gonna happen," he told Belle. "No sir. No way."

So when Sydney St. John waltzed into the kitchen fifteen minutes later, he was prepared.

Or he thought he was—until he caught a glimpse of her breasts bobbing beneath the soft cotton of his navy blue T-shirt and her endless legs below the hem of his boxer shorts. Then his firm commitment and his well-planned words dried right up.

"Well, that was refreshing," she said, beaming at him. "I feel so-o-o much better."

She looked better, too, if that were possible. She had her long hair tucked up inside a towel which made her look almost regal in a Queen Nefertiti sort of way—all neck and turban.

And breasts. And legs. No way could he forget the breasts and legs. Hugh swallowed hard.

"Glad to hear it," he managed, and was relieved that he didn't sound like a fourteen-year-old. Just to be sure, he cleared his throat before he went on. "Sit down. Dig in." He dumped an omelette on her plate, then gestured toward a plateful of toast and several bowls of leftovers from Lisa's earlier seduction efforts. "Then we need to get some things straight."

"Sure." Syd gave him a bright smile. Her breasts jiggled beneath his T-shirt as she sat down. Hugh looked away as she took a bite of omelette, then began heaping salad and coleslaw onto her plate.

"This is great! Did you cook all this? I can't cook a thing," she admitted cheerfully. She swallowed the omelette, then took a big bite of the coleslaw and closed her eyes blissfully. "God, it's good. I'm famished."

She dug in, plowing her way through the eggs, the toast, the bacon, the leftover slaw and salad and chicken wings Lisa had fixed. Hugh tried not to watch. She was just a woman eating, for heaven's sake. Nothing spectacular about that.

Except that she relished it so much, sighing happily, smacking her lips. Watching her attack a chicken wing was like watching that old movie *Tom Jones*. Except she was a damned sight sexier than whoever that woman had been playing opposite Albert Finney. And the sexual undercurrents weren't on the screen, they were in Hugh's head. He jumped up and paced around the room.

"Something the matter?" she asked, following him with her gaze.

"No!" The word came out more as a snap than as a word. "I'm just...making some coffee. Do you want some coffee?"

"That would be wonderful."

He made a pot of coffee. And while he was doing it, he got a grip. He remembered again all the things he needed to say to make sure they both got through the next day or so unscathed. And when it had finished dripping, he poured two mugs and carried them over to the table.

He set one in front of her and took one to the other side of the table where he sat down opposite her with slow deliberation, intending to make sure she understood how very serious he was.

She took the coffee gratefully, then started in on the chicken again.

Hugh averted his gaze. "Rule number one," he said.

She looked up, fork halfway to her mouth, which was shaped like an O. She blinked. "Rule what?"

He set his jaw. "We need some ground rules. So you don't get any mistaken ideas."

"So I don't..." Her voice trailed off. She put the forkful of potato salad in her mouth, closed it again, then began to chew slowly as if she were chewing over his words as well as the food. All the while her very blue eyes never left his. He felt his blood pressure going up.

At last she swallowed. "Right," she said finally. "Ground rules." She set down her fork and folded her hands in her lap. "By all means."

There was something in her voice—sarcasm?—that made him narrow his gaze. She smiled at him.

He scowled at her. "I don't want you getting any ideas."

"Ideas?" By God, she looked as if butter wouldn't melt in her mouth. "About what?"

"About us," he bit out.

"Us?" Her eyes grew like saucers.

"Yes, us. You and me." He spelled it out. "On account of what happened before. In there." He jerked his head toward the bathroom.

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