

A man with dark hair and a beard, wearing a brown leather bomber jacket over a dark sweater, is sitting and looking towards the camera. The background is a dark, textured wall. The bottom of the image features a pink floral pattern.

A BULL RIDER  
TO DEPEND ON

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Jeannie Watt

*Rose Cherish*

# **Jeannie Watt**

## **A Bull Rider To Depend On**

### **Аннотация**

**A BAD BOY WITH A GOOD HEART**Widow Skye Larkin will do anything to save her ranch, even if it means accepting help from bad-boy bull rider Tyler Hayward. But he and his penchant for partying are to blame for her late husband's financial indiscretions, which got her into this mess. She might be attracted to the dark, dangerous cowboy, but putting her trust in another rodeo man is unthinkable. Ty knows he shouldn't be surprised that Skye isn't convinced he's changed. He wants to prove that beneath the bravado, and no matter what happened on the circuit, he's one of the good guys. Offering her a business partnership is just the first step. What will she do when he offers her his heart?

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"You never answered my question," Tyler said.

Skye tipped her chin up. "What question is that?" she asked, knowing full well what he was referring to.

"The one about why we never got along."

She gave a careless shrug. "I don't know... Spiders. Snakes. The incessant teasing?" His knack for finding little weaknesses and insecurities and exploiting them. "You were merciless toward me."

"You mean I was acting like a preadolescent boy who liked a girl?"

She stared at him, stunned, as heat flooded her cheeks, which was ridiculous.

Tyler gave a little laugh. "You didn't know?"

"How could I know?"

“I thought I was telegraphing my feelings pretty well back then.”

Skye rolled her eyes, thankful to have something to distract her from the other questions crowding into her head—such as why had he asked her out in high school?

He hooked his thumb into his belt loop. “This isn’t going to be easy, is it?”

“I see no way that it can be.” Skye spoke truthfully, thankful that he hadn’t clued in to the direction of her thoughts.

A Bull Rider to Depend On

Jeannie Watt



[www.millsandboon.co.uk](http://www.millsandboon.co.uk)

JEANNIE WATT makes her home in Montana’s beautiful Madison valley, where she and her husband raise heritage beef. When she’s not writing, Jeannie enjoys collecting patterns and sewing vintage clothing, riding in the mountains and hiking with her husband. Sometimes she goes fishing, too, but she usually daydreams more than she fishes.

To Gary—the man with whom I’ve somehow managed to spend every major holiday without electricity.

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[Chapter One](#)

Skye Larkin hated thinking ill of the dead, but as she pushed through the bank doors for the fourth time in two weeks, she was very, very angry with her late husband. And beyond being

angry, she was, for the first time since learning the true state of her finances, afraid.

It'd been a shock, yes, to discover that the money she thought she had socked away to see the ranch through lean times was no longer there—that her husband had drained the accounts during his road trips, despite his assurances that he'd given up gambling—but for the first six months after Mason has passed away, she'd told herself it would be all right. She'd squeak through somehow. Make the payments, start to pull ahead.

At the six-month mark she had to face the reality that she wasn't pulling ahead. In fact, after a couple of disasters, she was falling further behind, and the money she'd counted on to see her through these rough spells was now in the coffers of some high-rise Vegas casino.

Damn Mason's gambling.

And not to mention all of his buddies who encouraged him to go out when he shouldn't have. If Mason had stayed in his hotel room as he wanted—as he'd promised—then he wouldn't have gambled. But no. His buddies would have none of that. One buddy in particular. And Mason had never been one to say no to a friend—even if that friend was nudging him along on the path to self-destruction.

Skye's mouth tightened as she jerked open the truck door. She was behind one payment on the ranch and two payments on the truck. The first of the month—payment time—was inching closer, and she was rapidly running out of options. She climbed

inside and rested her forehead on the steering.

She couldn't operate the ranch without the yearly cow loan—the money that saw her through until she sold cattle. Having very few paydays during the year was the reason for the ranch account. Mason had no doubt planned to pay the account back with his next big win, either in the bull-riding arena or at the tables.

Mason always had big plans and every intention of carrying them out. He was young and no doubt thought he'd have lots of time to accomplish what he wanted, to rebuild Skye's small family ranch, to start breeding bulls. An inattentive driver on the Vegas strip had put an end to all of that. And an end to Skye's inherent belief that everything would work out if she was patient enough.

Things were nowhere close to working out.

Skye pressed her lips together and put the truck in gear. The now-familiar grinding sound came from the rear as she backed up, but, as usual, it disappeared when she put the truck in a forward gear. She ignored it. Worrying wouldn't help anything. If it did, then the ranch would be solvent.

And now, plan B. The one she'd hoped to avoid. But after Mason's funeral, her friend Jess Hayward had told her to call if she needed help. Made her promise to call. And she was going to make that call, regardless of whom he was related to. Now. Before she talked herself out of it.

Pulling over to the side of the road, Skye searched through her contacts and found Jess's number. As luck would have it, he

was in town. That was a good sign. Right?

“Sure,” he said when she asked if he had a few minutes to meet. “I’ll buy you a meal.”

“No, thank you.” She wouldn’t be able to eat while she was all worked up. “But I’ll have a Coke while you eat.”

“Maybe we can both have a Coke at the Shamrock and you can tell me what’s up.”

“Yes. That sounds good.” Ten minutes later she walked in the door of Gavin, Montana’s favorite drinking establishment and crossed the room to where Jess was already waiting at a table with two large Cokes in front of him.

Skye sat down and attempted a casual smile, which was harder than it should have been, due to the butterflies battling it out in her midsection. “It’s been a while.”

“Yeah. It has.” There was a touch of irony in his voice. Well deserved, since it had been over six months since she’d seen him.

“I’m sorry about that. Work and the ranch.” She made a small gesture. “You know.”

The expression in his eyes told her he understood what she was trying to say. She’d holed up physically as well as emotionally.

“This is really hard, Jess, so I’m just going to spit it out. Would you be able to float me a loan? Short term?”

“How much?” He made a move for his wallet, and Skye put up a hand, stopping him.

“A lot.” She took a steadying breath. “I’m behind on the truck payments. It’s close to paid off, and I don’t want it to go back

to the bank.”

Jess’s expression clouded, and Skye continued before she lost her nerve. “I’m a little behind on the ranch, too.”

“Wow, Skye.” He spoke softly.

“Not a lot there. One payment, and I’m going to make a double payment this month and catch up. But those two things together have made it so that I can’t get a cow loan. And if I can’t get a cow loan, then I can’t operate, and what I make at the day job is a pittance compared to what I need.” She leaned back, feeling drained after the blurted confession. “I should have never agreed to mortgage the place, but obviously, I hadn’t expected Mason to die.”

Jess shifted in his chair. “I’m not in a good place right now.”

“Oh. I thought...” Skye’s voice trailed off. Rumor had it that when Jess’s parents sold the family ranch, they’d given each of their twin sons a healthy portion of the profits. If it hadn’t been for that much-repeated story, she would never have asked. “I apologize.”

“No.” He looked affronted. “I know why you asked, but Ty and I pretty much insisted that the folks invest the profit from the ranch into their own futures.” One corner of his mouth tightened a little. “They didn’t make a lot of money on the sale. Just enough to get out from under the debt and get started again in Texas.”

“That’s what I get for listening to rumors,” Skye said, still feeling embarrassed. “According to some of the old boys, you and Ty are rolling in dough.”

“That’s why I’m living in a crappy camp trailer.”

Skye started to smile in spite of herself. “I guess I should tell you that rumor has it you’re just biding your time until you start building your ‘big house.’ You’re in the process of looking for the right piece of property.”

Jess laughed and then reached for his untouched drink. Skye did the same. She still had the problems she had when she walked in, but somehow, talking to Jess made her feel better. As if she weren’t all alone.

“You know, Skye...” She looked up from her glass in time to see an uncertain expression play across his features. “Tyler’s doing well. He’s had a couple big paydays. The last one was huge.”

It felt as if a barrier had slammed into place at the sound of his twin’s name. “And I’m certain he wants to share his money with me. If I talked to him, he’d probably loan you the money.”

“Can’t do it,” Skye said. Because Tyler Hayward had been a big part of Mason’s problem and she didn’t see how she could live with herself if she tried to make him part of the solution.

Jess didn’t try to argue with her. He knew better. When they’d been kids growing up within a few miles of one another, she and Jess had become good friends. His twin, not so much. Tyler had been brash and loud and kind of mean. To her anyway. Snakes, spiders, smart-aleck remarks. He’d never shown any mercy.

Childhood issues she could have forgiven, but he’d also been instrumental in causing her current situation—that she couldn’t

forgive. Tyler and Mason had been good friends. Great friends—the kind who gambled and drank together. Mason had tried so hard to give up the gambling, but, as he'd told her so often, the only way he could do that was to not go out. Tyler Hayward was all about the party, and he wanted his good buddy with him. The thing that really got to her was that she'd specifically asked Tyler to stop encouraging Mason to go out, and he'd blatantly ignored that request, which was why she wasn't about to humble herself before him now and ask for money. She'd find a way.

“I assume you've had no luck with the banks.”

Skye shook her head. “Not for lack of trying. I owe too much on the mortgage to use the place as collateral. If I can get the cow loan, catch up on the truck...I think I'll be okay. I'll have to live really tightly for a year or two...” Her voice trailed off as she watched the expression shifting on Jess's face. This was killing him almost as much as it was killing her. “But hey,” she said, forcing a smile that didn't fool either of them. “I've been through worse. You know I have.”

Jess let out a breath. “If it's okay, I'll make some inquiries—no names—just to see if anyone can float a cow loan.”

“I'd appreciate it,” Skye said softly.

“I know how hard it is for you to ask.”

Indeed, Skye was not a good asker—not after having self-sufficiency hammered into her for her entire life.

“That's why I came to you,” Skye said. “You get it.” Unlike his brother. Why couldn't he have understood Mason's problem?

Played ball? If he had...well, she couldn't say Mason would be alive today, because he'd been on his way to the casino resort to check into a room when he got hit, but she'd be a lot better off.

"And now that I know how Ty's doing with his bull riding, how are you doing with yours?"

"Stalled out at the moment. I'm living lean, still doing contract construction and trying to save enough money to follow Ty onto the circuit. You know, while I'm still young enough to get beat into the ground and bounce back."

"You're good, Jess. You should give it a shot."

He lowered his gaze to study the table, as if this wasn't a topic he was comfortable with. When he looked up at her, his expression was serious. "If I had the money, you know I'd give it to you."

"Loan it to me."

"That's what I meant. Right now, living in the camp trailer, sharing it with Ty when he's back in town...the prospect of hitting the road next year is one of the only things keeping me sane."

\* \* \*

SKYE DROVE HOME telling herself not to worry. She still had options, and she'd worked extra shifts to catch up on the ranch loan. She just needed to do the same with the truck. And the cow loan...she'd figure something out.

The porch squeaked under her feet as she mounted the stairs—a noise she'd long equated with her husband coming home from a bull-riding event, or back from the barn after chores. A

good noise still, even though it made her feel lonely. She and Mason had had good times.

She pulled out her keys and unlocked the door, holding it open so that Jinx could shoot out as usual. The big gray cat disappeared into the lilac bushes without so much as a backward glance, but come morning, after he'd done his best to decimate the mouse population in the sheds and barns, he'd be back, wanting attention and lots of it.

Skye walked inside and hung her purse on the coat rack near the door. Her house was spotless. When she couldn't sleep, she cleaned. And cleaned and cleaned. It cost very little money to clean a house, and it wore her out and thus made it possible to get at least a few hours of rest before heading to work in the morning.

But tonight she hoped she could simply fall asleep the way she used to be able to. Mason had once teased her that when ten o'clock came around, her eyes automatically shut regardless of where she was. It was for the most part true. Skye was a morning person, which was why the morning shift at the café had seemed so perfect—right up until sleep started to escape her, around the same time that the bills started stacking up.

Partial payment was now the name of the game. She hadn't been turned over to collection, but if she missed one more truck payment...

Her stomach tightened, and she hugged her arms around herself. Looked like another night of heavy cleaning and organizing.

## Chapter Two

“Good thing I’m a minimalist,” Tyler Hayward muttered as he edged past his brother as he made his way down the hall of the camp trailer.

“You’re welcome for the roof over your head,” Jess muttered back as he headed into the cramped living room.

“I appreciate it,” Ty said. Cramped or not, he did.

Not that long ago, when he came home, Tyler crashed in his own room in the house he grew up in, but after his parents had sold the ranch and moved to Texas to be closer to his grandparents, he started staying with his twin. Practically on top of him, actually since his “room” was a built-in bunk in a niche in the hallway leading to Jess’s small bedroom at the rear of the trailer. His gear was stacked in a pile in the living room. He had to admit that Jess was being a good sport about him invading his space. At this point in his life, he had no idea where he would eventually land, or even what state he would call home. Texas, to be close to the folks? Or Montana to be close to his twin and the people he’d grown up with? Since his parents seemed to visit Gavin every couple of months, he was leaning toward Montana, which meant getting his own place. And for the first time ever, he was in a position to do it. His previous season had been good. No. Make that great, and he wanted to get something nailed down, pay cash and then only have to worry about maintenance and upkeep. A small place with ten acres or so. Enough to keep a few horses, a few cows. Nothing fancy.

After stowing his duffel under the bunk—at least there was room for that—he came back out into the living room/kitchen, where his brother was now settled in the living room, beer in one hand, remote in the other.

“You know...if you wanted to invest in a bigger trailer, I’d go halves with you.” He’d offer more, but his brother was proud. A little too proud sometimes.

“This’ll do for now.”

Jess had always been the careful twin—except in the arena. Once atop a bull, he rode with the best of them. The only problem was that he was never able to commit himself to a season. To take that risk.

“One of us has to have a job,” he’d say whenever Tyler badgered him to go pro. Ironically, Tyler was now the one with the money. No house, but money. Thankfully one was rather easily parlayed into the other.

“How long are you going to save?” Tyler asked as he got a beer out of the tiny fridge and joined his brother on the beat-up sofa their mom had left behind during the big move. He propped his foot up on the wooden chest that served as a coffee table.

“Before...?”

“You make some kind of a move?”

Jess changed the channel. A couple of times. “Until I feel ready. Okay?”

Tyler put up a hand. “Just checking.” Again.

Jess changed channels Again. Ty figured it would be another

night of watching five minutes of a show then moving on as his brother became restless, but instead he muted the television and put the remote on his lap. “Skye came to see me today.”

Ty had years of practice not reacting to Skye’s name when it came up. He’d had a raging crush on her for as long as he could remember. She’d hated him for as long as he could remember. No matter what he did to impress her, it didn’t work, and eventually he’d given up and decided he really didn’t like her all that much anyway.

But he did. When they’d gone to high school, he’d even asked her out once. She’d thought he was poking fun at her and never gave him a chance to explain. Off to college she went, and when she came back, she was engaged to Mason. Ty’s friend. A guy he liked just fine, but sometimes had a hard time respecting. Being around the newly engaged couple had been Ty’s own private hell.

He knew for a fact that Mason never would have asked Skye out in the first place if he hadn’t known that Tyler had a thing for her. Mason and Tyler had competed in all venues of life, and in this case, Mason had won. Skye had refused to give Tyler a chance, and that had always stung a little.

Tyler put his feet up on the trunk in front of him. “Why did Skye come to see you?”

“She needed a loan. She’s behind on some payments and can’t nail down a cow loan.”

“How much behind?”

“I didn’t get a dollar amount. She needs the cow loan.” Jess

raised his eyes to meet his brother's.

"I can lend her the money." He spoke flatly, as if he had no emotional stake in the matter.

"Yeah," Jess said. "I mentioned the possibility and..." He gave his head a small shake. "She wasn't in favor."

"But you're telling me anyway." He knew his brother wasn't twisting the knife, so...

"I thought you'd want to know."

"Why?"

Jess lifted an eyebrow, and Tyler let out a breath as he dropped his gaze to study the toes of his dusty boots. The thing about being a twin was that it was pretty hard to keep the guy who looked like you from reading you. He'd denied having any kind of lingering feelings for Skye after she'd married Mason—had said that he'd moved on from that hopeless affair—but Jess wasn't fooled. Ty knew because he could read his twin as easily as his twin read him.

"Right," he muttered. The situation between him and Skye was complicated—or at least it was on his end, where feelings of guilt, frustration and resentment were coupled with an attraction that refused to die. On her end, it was simple—he was the bad guy who'd encouraged her husband onto the path of self-destruction, and she'd made no secret of her beliefs.

He was guilty to a degree. Despite Skye asking him to stay far away from Mason while on tour, he hadn't seen where a few wild nights would hurt anyone—but he also hadn't known how

far Mason would take the whole partying thing. By the time Tyler realized what was happening, it was too late to do anything about it. The most unfortunate part was that there wasn't a good way for Tyler to defend himself. How did you tell a woman that she didn't know everything about her husband and his code of ethics?

You didn't. Not after that guy was dead.

Jess cleared his throat. "Skye won't be happy about me telling you, but I thought...you know."

Tyler shot his brother a quick look, read the concern on his face and wondered if it was for him or Skye. He couldn't help but smirk as he said, "That she might be desperate enough to accept help from the bad twin?"

"Something like that." Jess picked up the remote and changed the channel again. "It might give you a chance to smooth things with her."

Tyler gave a yeah, right snort as the pitcher on the screen threw a perfect strike. "She doesn't want them smoothed."

"She doesn't know the facts."

Nor would she...although he had to admit that this might be an opportunity to show Skye that he wasn't the jerk she thought he was. He might have had difficulties controlling his wilder impulses back in the day, but beneath it all, he was a decent guy. Just like his twin.

And as far as Mason was concerned—Mason was always his own boss and Skye needed to accept that.

\* \* \*

WHEN SKYE GOT off shift at one thirty, Jess Hayward was waiting for her by her car.

Only it wasn't Jess.

The warm smile on her face cooled as she realized that the guy loitering at the edge of the parking lot was Tyler Hayward. With the exception of the small scar on Tyler's chin, the brothers were nearly identical, right down to their haircuts—but there was something different about the way they stood. And moved. Skye had learned long ago to tell them apart at a distance. If Jess was walking toward her, she went to meet him. If it had been Tyler...she'd changed direction to avoid whatever irritating thing he was about to do to her. When they were younger, he'd threatened her with various amphibians. As they'd grown older, frogs and salamanders had changed into smart-ass comments.

“Good morning,” he said as she stopped several feet away from him.

“Good morning,” she echoed coolly, knowing instantly that Jess had ratted her out. With the best of intentions, no doubt, but now she had to deal with Tyler.

“You're looking good, Skye.”

A compliment. That was different.

“You, too.” She spoke with polite indifference, but, infuriatingly, the fact of the matter was that he really did look good.

He shifted his weight and folded his arms over his chest, as if debating how to launch into what he'd come to say. “We haven't

talked in a while, Skye.”

That was true. With the exception of him offering stiff condolences at Mason’s funeral, they hadn’t spoken since they’d faced off in the parking lot behind the Shamrock Bar almost two years ago, shortly after she’d discovered that Mason had been gambling again. She’d asked Tyler to stop encouraging her husband to go out. He’d told her he would. He’d lied.

Skye got her keys out of her pocket. No longer smiling, she tilted her head. Waited.

Tyler took the plunge. “Jess told me that you are in need of a loan.”

She shook her head. “Not any longer.”

“Ah.” He looked as if he wanted to ask why, but her stony expression must have made him think twice.

“Thank you for asking.” She hoped that would cause him to move along, and indeed he did take a couple of steps, but toward her rather than toward his truck.

“You know...” he said, his expression becoming serious. Too serious, really. “...we’ve had our differences, but I was Mason’s friend—”

“That was the problem, wasn’t it?” The angry reply burst out of nowhere, and Skye instantly clamped her mouth shut to keep from saying more. She needed to get out of there, away from this guy who so easily triggered her. She moved around him to her car, but before she could open the door, he put his hand on it. Her gaze jerked up, and he dropped his hand.

“Mason was a grown man, Skye. He made his own choices.” His voice was so low and intense that it was little more than a growl.

And you didn't help matters. The words teetered on her lips, but she bit them back. She wasn't getting into this. Not here. Not now. She forced her expression to go blank and uttered a lie. “I'm sorry, Tyler. That was uncalled for.” His gaze narrowed, telling her he wasn't buying the false apology. “It was a busy shift, and I'm a little tired. I didn't sleep well.” Total truth, there. “I appreciate your trying to help.”

“The offer stands.” The way he spoke made her wonder why. “I'll keep it in mind.”

And she'd file it under Fat Chance. She was not asking for help from the man who was in a large way responsible for the situation she was now in. The very fact that he offered...

“I need to go, Ty.” Before I tell you what I'm really thinking.

He studied her, as if debating whether or not to prolong the conversation, and she in return studied him, her gaze unwavering. He was handsome. Dark and lean and dangerous looking. Ty had always kind of intimidated her. He was so different from his easygoing twin, who'd been one of her best buddies growing up. Funny how those things went.

His mouth tightened a little as they silently regarded one another, the atmosphere growing more charged by the second, and for some reason the movement of his lips caused a tiny ripple in her midsection.

Yes. Dangerous.

Skye tore her gaze away and opened the car door. When she closed it, a wave of relief washed over her.

Safe.

\* \* \*

OH YEAH. That had gone well.

Ty forced his tight jaw muscles to relax as he walked back to his truck while Skye all but laid rubber in her hurry to get away from him. It was obviously easier for her to blame him rather than Mason for the trouble she was in. He understood, but that didn't mean he had to like it.

Nope. He pretty much hated it. But what could he do? Chase her down and tell her the truth about her husband? He might be angry, but he wasn't that angry. He needed to let this go, focus on the here and now, on the things he could control, like where he lived.

Instead of getting into his truck, he reversed course and walked into the café.

“Hey, Ty.”

Angie Salinas greeted him with a wide smile. See, Skye... Angie likes me. And Angie probably had more of a reason to dislike him, because they'd dated in junior high for almost a week, before he broke up with her on Valentine's Day. He was a smooth operator back then.

“Angie.” He smiled up at her as she waved him to a booth. “I don't need a menu.”

“Know what you want, eh?”

“Grilled chicken.”

“Sandwich?”

“Just the chicken, but go ahead and charge me for a sandwich.”

He ate all the protein he could to keep his muscles in shape, stayed away from useless carbs. As he'd gotten older, he'd started paying more attention to things like diet and exercise. Funny how a body could get beat around for only so long before it started requiring extra attention.

“Salad or something?”

“A salad would be good. Dressing on the side.”

“You got it.” She jotted a few words on her pad and headed off to the counter.

Ty drank some water, did his best to tamp down the irritation still lingering after his encounter with Skye, then pulled out his phone and went to the real estate listings. He and Jess might have been womb-mates who could practically read each other's minds, but if they had to share that tiny trailer space for much longer...well...he saw no good coming of that. It was time to move out.

A house would be nice, but he had nothing against buying a used trailer, as Jess had done. In the beginning anyway. The important thing was that he wanted to buy whatever he decided on and own it free and clear while he had the bucks to do so. Traveling the circuit was expensive. Keeping his bare-bones insurance policy was expensive.

When Angie brought his food, he put his phone aside. “I’m looking to buy some land,” he said. “Know of anything?”

Because if anyone was going to know anything, it was Angie. She had six siblings and she worked in a café.

She cocked a hip, frowning a little as she thought. “Nothing springs to mind, but if I hear of anything I’ll let you know. If you’re around.” One corner of her mouth quirked up. “Will you be around?”

“I’m not retiring, if that’s what you mean. I’m just planning for the future.”

“That is so out of character, Ty.”

He grinned at her and she smiled back before heading to another table. It really wasn’t out of character, but Jess was so responsible that by contrast he appeared to be reckless. He had his moments, but deep down, he wasn’t all that different from his brother.

Try telling Skye that.

He wasn’t going to tell Skye anything. Why beat his head on a wall?

### Chapter Three

As soon as she got home, Skye took off her uniform and put it directly into the washer before pulling on worn jeans and a crewneck sweatshirt, dressing in quick jerky movements. She wanted to stop thinking—to turn off her brain and just...be.

As if.

It was going to be another sleepless night. She was certain of

that, just as she was certain that Tyler was to blame...although it wasn't in the way that she usually blamed him. He'd simply uttered a truth that she hadn't wanted to hear. A truth that had echoed through her brain for the entire trip home.

Mason was a grown man. Mason had made his own choices.

She knew that. But he'd also had an addiction that his friends could have helped him manage. They didn't. End of story.

She gathered her hair into a ponytail, slapped on a ball cap and headed out the door to take care of her menagerie.

Skye loved animals, as had Mason, which was why she now had so many mouths to feed in addition to the cattle. Cattle she wouldn't have for much longer if she couldn't secure a loan to buy the hay she needed to feed them. If she had to sell the cattle at a loss, see all of her hard work go by the wayside, it was going to kill her. She could catch up on the truck payment if she sold, but without that cow money being there when she needed it, she couldn't afford the ranch. And if she couldn't afford the ranch, then she was going to have to give up her livestock.

Her animals had been the one thing that had seen her through after Mason had died. How could she even think about giving them up?

Simple. She couldn't. And she wouldn't.

Her mini-donkey, Chester, came trotting across the pasture with the old mule, Babe, not too far behind as Skye walked the short distance down the driveway to the barn. Chester ducked under the bottom wire of the fence as if it wasn't there and

continued on to Skye, stopping directly in front of her. Skye reached out to rub his wiry forelock, shaking her head as Babe gave a loud protest from the pasture.

“You know it upsets him when you do this,” Skye chided the little donkey, who rubbed his head on her hip, almost knocking her over. Babe called to his buddy again in his rusty voice, and Skye gave the little donkey a push. “Back to the pasture.”

The donkey showed no signs of minding, so Skye went to the dwindling haystack and tossed several flakes of alfalfa over the fence into the low feeders. Chester shoved his way back under the wire and joined his friend, who was already tossing hay in the air, looking for the good stuff. Vanessa, the Canada goose she’d rescued from the creek when she’d been a hatchling, waddled out of the barn and into the pasture where Skye’s mare, Pepper, and Mason’s gelding, Buzz, grazed near Mr. Joe, the horse who’d raised her. The grass was tall and would feed the three for several weeks. The cows had decent pasture, too, on the remnants of the newly cut alfalfa field. Her closest neighbor, Cliff, had cut her hay twice this year... Thank goodness for good neighbors. But the fields hadn’t produced nearly enough to see her through the winter.

Hay. Money. Problems.

She had one more bank appointment. A smaller bank that was friendly toward ranchers—probably the first place she should have gone, except that it was in a small town thirty miles away from Gavin, and she felt a loyalty to the bank that had given her

the mortgage. The bank that was not one bit interested in working with her now that she'd hit a bump in the road.

She understood the concern, but it wasn't like she wanted the money for a vacation or something. She wanted the money so that she could make money to pay back the bank and thus save them both a lot of headaches and hassle. The bank guy didn't see it that way.

She felt hopeful about the new bank, though. She'd gone to school with the loan officer and felt certain she could talk to him as a person, explain the run of bad luck and exactly how she planned to work her way through it. One loan. That was all she needed to prove herself.

Jinx the cat came trotting toward her from the direction of the barn and threw his heavy body against her legs. Now that he'd had his night out, he was ready for some TLC, so Skye leaned down and scooped him up.

“Well, Jinxy old boy, I struck out again.”

The cat butted his head against the underside of her chin as if telling her he had total faith in her. She set the cat on the lodge pole fence, and he trotted easily along the top rail to the next post, where he stopped to groom himself.

Ah, to be carefree.

Although, honestly, Skye didn't need to be carefree. Being a widow had knocked most of the carefree out of her, and she truly doubted that she'd ever get it back. What she wanted was to be secure. Secure enough to not worry about losing her place.

Secure enough to provide for her pets and livestock.

Secure enough to not lie awake worrying at night.

Was that too much to ask for?

\* \* \*

SOMETHING WAS UP with Tyler's cousin, Blaine Hayward. Whenever he shifted his jaw sideways and did the thousand-mile stare instead of making eye contact—or in this case, watching the high school kids practice bull riding in Hennessey's practice pen—he was dealing with something. And Tyler had a strong suspicion that whatever his cousin was working over in his head involved him. Blaine was dating Angie Salinas from the café, and Skye worked with Angie. Blaine had barely met Tyler's gaze once that day, which meant that Tyler was probably at the center of whatever.

“Something on your mind?” he finally asked after they'd watched the last practice ride.

Blaine shot him a sideways glance, looking relieved at the question. “I heard you offered Skye a loan.”

“Where'd you hear that?” Because Tyler couldn't see Skye spreading the word. She had her pride.

“Angie saw the two of you talking yesterday, and asked Skye about it, because...well, you know how things are between you two.”

Yeah. He did.

“And Skye told her about the loan?”

Blaine met his gaze then, dead on. “Skye told Angie that you

were trying to buy a clear conscience.”

It took Tyler a couple of seconds to say, “No kidding.” He even managed a fairly reasonable tone, given the circumstances, but he didn’t know how much longer he’d be able to do that. Not with his jaw muscles going tighter every second. Buy a clear conscience? Really, Skye?

Blaine shrugged his big shoulders. “You know she blames you for Mason’s issues.”

“Because Mason was such a saint.”

“She needs to think so.”

Tyler understood that, but still...to accuse him publicly—because anything said to Angie would soon become public—of trying to buy a clear conscience when all he’d wanted to do was to help her?

That grated.

Really grated.

“Don’t do anything to make me regret telling you this,” Blaine muttered. Ty frowned. “I’m serious, man. Angie will kill me.”

Ty gave a nod, somehow keeping himself from pointing out that Angie had probably already filled in half the town, which totally ticked him off. He could deal with being the scapegoat for Skye’s dead husband’s behavior, but he was not going to put up with her spreading blatant rumors about him.

He was going to have a word with Skye. Set the record straight. Most of it, anyway. And he was going to have Skye issue a retraction—via Angie or any other method she chose.

\* \* \*

ANY HOPE SKYE had of negotiating a loan with Marshal Valley Bank was squelched the instant she took a seat at the loan officer's desk. Dan Peterson wore "the look"—the one that clearly indicated that he'd investigated matters and, even though his bank was smaller and more lenient in their lending practices than most, and even though they'd known each other since high school, Skye didn't qualify for a second-chance loan.

She gave it a shot anyway after they'd exchanged stiff opening pleasantries. She explained the reason for the mortgage, how she and her husband had accidentally overextended, and because of his gambling addiction had lost the fund that was supposed to see them through rough times. She handed over her figures and explained that there would be no more gambling, that her husband was dead and she was trying desperately to hold on to her ranch.

It was obvious that the guy felt for her, and equally obvious that his answer had to be no.

"For now," he'd told her when she'd gotten to her feet. She was used to the rubbery-knee, rock-in-her-stomach feelings by now, so she simply smiled when he said, "Come back in six months, when your payments are current, and we'll talk."

Six months. Dead of winter. When her cows needed the hay. Right.

"I wish I could do more, Skye, but my bosses—"

"I understand, Dan. Thanks."

She drove home, racking her brain as to her next move. She could maybe eke out six months. If nothing happened. If the strange sound in the truck's reverse gear didn't get more persistent. If the animals all stayed healthy. If she could nail down another part-time job, work eighteen-hour days. It wouldn't have to be forever. Just long enough to catch up. But it also wouldn't buy hay for her cattle.

Skye felt tears start to well up, but she blinked them back, suddenly sitting taller in her seat when she saw the truck parked next to her house.

Ty Hayward's truck.

Unless Jess had borrowed it.

Yeah. That had to be it. But when the man got out of the driver's seat as she pulled in, she instantly knew it wasn't Jess. They might be twins, but Ty's movements were different, smoother, more catlike than Jess's. More...predatory.

Ty Hayward had come to call, and she hated to think of what that could mean. She was very certain, however, judging from the grim expression he wore, that he wasn't there to offer her money again.

\* \* \*

SKYE STARTED WALKING toward where Ty stood beside his truck, stony expression firmly in place. Her hair was pulled into a sophisticated-looking bun thing instead of tumbling around her shoulders in dark waves as usual, and she wore a light blue dress with sensible heels.

He instantly surmised that she'd been to another bank and that things had not gone well. Ty told himself he didn't care.

"Hello, Tyler." She came to a stop a few feet away from him, just as she had the day before, and adjusted the position of the purse strap on her shoulder, keeping her fingers lightly curled around the black leather.

"Skye."

"What brings you here today?"

Coolly spoken words, but Ty read uncertainty in her expression. Guilt, perhaps...?

"I'm for sure not here to offer you money." He took a lazy step forward. "I want you to set the record straight."

"What record?"

His voice grew hard as he said, "Where do you come off telling people that I'm trying to buy a clear conscience?"

Skye gaped at him. "What?"

He cocked his head. "What part needs repeating?"

"I never told anyone you were trying to buy a clear conscience."

"Well, that's the story going around, Skye. I wonder how it started." He didn't need any hints as to how it spread. Angie was something. He took another step forward, doing his best to ignore the fact that she looked utterly confused. "I tried to help you, Skye. I wanted to help you. It had nothing—not one thing—to do with my conscience."

Her chin went up at that. "Nothing?"

He shook his head, realizing then just how deeply ingrained her dislike of him was. She was never going to believe anything but the worst of him, and he wasn't going to try to convince her otherwise. "I'm wasting my time here." He turned and started back across the drive toward his truck, cursing his stupidity in driving to her ranch. The damage was done. And realistically, he'd never expected her to be able to make the situation better, but he wanted her to know what she'd done so that she didn't do it again. Mission accomplished.

He jerked the truck door open, and then, because this could well be the last time they ever spoke, he said, "For the record, I never gambled with your husband."

An expression of patent disbelief crossed Skye's face, but before she could speak, he said, "I know it's really handy to blame me, since you've never cared for me. I'm a nice, easy target to make you feel better about things, but here's the deal—I don't gamble."

"Ever?"

"More like never as in...never."

"You're saying my husband lied to me."

Sorry, Mason, but the roosters have come home to roost. "I'm saying he used me as an excuse."

"You never partied with him."

"Of course I partied with him. We drank together. A lot. But we never went gambling."

She looked at him as if he was missing the point. "If Mason

had stayed in at night, if he hadn't drunk too much, then he wouldn't have gambled. But would you leave him alone? No."

"He never once said anything about wanting to stay in." That was the honest truth. "He never acted like he wanted to stay in." And Tyler hadn't seen the danger of encouraging him to go out until it was too late. But Mason would have gone out no matter what. Tyler was convinced of that.

"Or you're not presenting things the way they really were."

Ty's eyes narrowed. "Why would I present things any other way?" In other words, why would he lie?

"I don't know. Guilt, maybe? Public image?"

"I'm not lying, Skye. I know you believe that I'm the reason you're broke. I'm the reason Mason had hangovers. Yes, you asked me to leave him alone. No, I didn't do it. But I didn't encourage him to gamble and lose all of his money—or to gamble some more to try to make it all back. That was fully his thing."

Tyler's jaw tightened as he fought the urge to tell Skye the whole truth. To tell her what her husband was like on the road. To tell her that gambling wasn't the only vice Mason indulged in.

But angry as he was, he couldn't do that to her.

He also couldn't handle being in her presence any longer. "You want to hide behind a lie? Fine. Have a good life, Skye." The words came out bitterly, as if he cared in some way about what she thought, but he didn't.

"You, too," Skye said in a stony voice, before walking past him, her heels tilting in the gravel as she made her way around

his truck. She was almost directly in front of the vehicle when she stopped dead in her tracks.

Ty followed her line of vision and instantly saw the problem. One of her horses was down, next to the water trough, and from the way it was lying with its neck stretched out and its head at an odd angle, he didn't think it was napping. He got back out of his truck at the same moment that Skye started running toward the pasture in her heels.

He might be angry. He might have been happy to never see Skye again. But no way was he going to drive away when she had a horse down.

The horse needed help even if Skye didn't.

#### Chapter Four

Mr. Joe lay stretched out on the ground next to the water tank, and even as Skye raced toward him, she knew it was too late. She slid to a stop close to his head, dropping to her knees in the dirt and reaching out to stroke his face. His eye came open and rolled up at her. He blinked once and shut his eyes again as he gave a rattling breath.

“No, no, no.” Skye barely registered what she was saying as she stroked his ears and then wrapped her arms around his neck, burying her face against him, pulling in his scent. This day had been coming. Mr. Joe hadn't been able to hold weight for the past year, despite her best efforts and bags and bags of senior horse chow, but, dignified gentleman that he was, he'd never shown any sign of weakness or pain. He'd eaten what he could and spent his

days ambling around the pasture, hanging with his best buddy, Pepper, or just sleeping in the sun.

Tyler dropped down beside her, checking the horse's pulse at his throat and then running a gentle hand over the animal's jowl as his gaze traveled over the horse's bony frame.

"How old?"

"Twenty-eight." The words stuck in Skye's throat. She swallowed and said, "I knew it was coming, but I'm not ready yet." As if she'd ever be ready.

She jerked her gaze away from Tyler's before tears could form. Why did he have to be here for this? But he was here and her horse was dying and she had to deal. Again she rested her cheek against her old gentleman's neck and squeezed her eyes shut, blocking out. Denying. She felt the last breath. Felt him go still, but she did not move. Could not move. Mr. Joe had been with her since she was ten. He'd been her 4-H horse, her very slow rodeo horse, her friend, confidant. Companion. After Mason had died, she'd spent hours grooming the old gelding, talking to him, mourning his weight loss and the inevitable, but loving him while he was there to love.

Now the inevitable had happened, and another big hole opened up in her heart.

Tears now soaked the old horse's mane, and her cheek felt grimy from the pasture dust sticking to it. She blinked hard again, then pushed back onto her knees, small rocks biting into her flesh as she ran her hand over the gelding's soft coat one more time.

She knew Tyler stood a few feet away now, but she kept her eyes on the horse. He'd best not try to touch her, comfort her. She didn't need other people to help her deal with her loss. She was a master.

And there was always the fear that she would break down if she had the luxury of human contact as she mourned. When she'd lost Mason, people had gathered near, helping in any way they could, while she was still numb, still going through the motions. It wasn't until she was once again alone that the pain had ripped through her, burning in its intensity as she faced an empty ranch, empty house, empty bed.

Tyler moved a few steps toward her, then stopped as she shot him a look.

He let out a breath, pressed his lips together. There were lines of strain on his face, as if he wasn't certain what to say or do. There was nothing he could say or do. Her horse was gone, and he was there when she didn't want him to be.

“Do you want me to call Jess?”

“Why?”

“He's better with the backhoe than I am.”

The backhoe. He was going to help her bury Mr. Joe. “I...uh...” She wiped the back of her hand across her damp, sticky cheeks, then lifted her chin as new tears threatened. “I'll call Cliff.” Her five-mile-down-the-road neighbor.

Tyler's expression hardened. “Or Jess and I could bury your gelding.”

“I’m not trying to be ungrateful.” But it was her right at the moment as grief once again wrapped around her.

“You just want me off the property. I get it. Wish granted.” He turned and headed toward his truck.

\* \* \*

TYLER SMACKED THE steering wheel with the heel of his hand as he waited at the crossroad for a slow-moving cattle truck. Always the bad guy. He was getting pretty sick of being the bad guy—especially when he hadn’t done anything. Okay, he’d purposely defied Skye, but not in a way meant to do her harm. Everybody partied while on the road, and Mason would have been as likely to stay in his hotel room when everyone else was having a grand old time as he would have been likely to quit bull riding to become an accountant.

Tyler pulled out onto the gravel road, debating about whether to call Jess and tell him to go bury the old horse, or whether to let Skye handle it on her own. He’d hated leaving her alone, but it seemed as if staying would have made her even more unhappy.

He’d tried to be nice. Twice. He was done.

Jess wasn’t there when he got home after a quick stop at the grocery store.

He let himself into the unlocked trailer, set down the bags and opened the tiny cupboard next to the stove. There was a reason he was eating out more than he should. It was hard to cook in the camp trailer, and even harder to keep enough food on hand. He had to step over his gear as he made his way to the kitchen,

so he stopped and pushed it out of his way with his foot as best he could. He wasn't crazy neat, like his brother, but even he was getting tired of stepping over and around everything in order to move through their living space.

He had to get out of there while he and his brother were still on speaking terms—that was a given. His first event was in two weeks, but sometimes he had his doubts as to whether they would last that long. Jess was a peaceful guy, but even he had his limits, and living in close contact with his twin was pushing them. Tyler opened the cupboard, then closed it again and leaned his forehead against the fake wood.

When a guy was a winner, he shouldn't feel so much like a loser. What was he doing here in this tiny trailer, making his brother feel cramped and uncomfortable?

Ty shoved the full bag of perishables into the fridge and then left the trailer. He needed to move, try to shake this thing that kept bothering him...whatever that thing was.

It took him only a few miles of road to pinpoint the thing.

Being wrongly accused. He hadn't tried to keep Mason on the straight and narrow, but he hadn't encouraged him to stray either. Not in gambling, nor in any other way. He'd just been a friend. Someone to party with. If it hadn't been him, then it would have been someone else. Mason rode hard and played hard. As far as he knew, he was a good husband to Skye—except for when he wasn't.

The parking lot at the Shamrock was full. Tyler parked close

to his usual spot in the wide gravel parking lot behind the building but didn't get out of the truck immediately. Did he want to socialize?

The fact that he was questioning the matter told him no. He did not. Rare, but it happened, especially when something was eating at him.

He leaned his head back against the seat rest, half closed his eyes and watched as people came in and out of the back door of the establishment. When he saw Shelly Hensley go in, he made his decision. No socializing tonight. Shelly was banned from the place, and he wasn't up for the ruckus that would ensue when the owner, Thad Hawkins, or his nephew, Gus, escorted her from the premises.

Decision made, he reached for the ignition.

Was he getting old?

No way. He was just not in as much of a mood to socialize as he'd thought he was. He'd go back to the trailer, eat something, crawl into his bunk and read. In the morning he'd go for his run, then hit up some Realtors and do his best to find a place to buy before he let his winnings trickle through his fingers...and before he and his brother came to blows. The last time he'd won big money, he'd made a healthy donation to the recovery of a fellow bull rider, a guy with a new baby and a toddler, and a broken back. He didn't expect to see that money back anytime soon—which was why he needed to invest his new winnings now. While he had the money in hand and before another of his friends got

seriously injured. He wasn't a light touch, but a friend in need got whatever Ty could give.

He'd barely touched the key when someone knocked loudly on the back of his truck and then a familiar face pushed against the window, features distorted through the glass. Tyler lowered the window, forcing Cody Callahan to jerk back. The kid was eight years younger than him, and an up-and-comer on the bull-riding circuit.

"How many times do I got to tell you not to beat on my truck?" he asked.

"I needed to get your attention." Cody jerked his head in the direction of the back door of the Shamrock. "Going in or coming out?"

Tyler debated for a second. "Going in." Now that he had company, he may as well make a night of it.

"Then shake a leg, man." Cody stepped back so that Tyler could open the door. "I'm parched."

\* \* \*

HUMBLE PIE NEVER tasted good. Today it was going to taste like ashes, but Skye was going to eat it and smile. As well as she could, anyway. She was working the second half of the morning shift that day, having traded shifts with her pregnant coworker, Chloe, but she'd called Angie at the café just before opening and asked the question that had weighed on her mind for a good part of the night. Well, yes, Angie confessed, maybe she had told Blaine that Tyler was trying to buy himself a clear

conscience by offering the loan. And...yeah...it was possible she'd mentioned it to other people. No, she wouldn't say anything else about the matter...but it was probably too late.

No kidding.

Skye had hung up knowing that Tyler was right about one thing—she should have sidestepped Angie's question about why she and Tyler were talking near her car instead of telling her the truth and providing rumor fodder—but in all honesty, she'd hoped that Angie might know of someone who could help her obtain financing. After all, Angie knew everyone. How on earth was Skye to know that the woman would put her own spin on the matter? Usually she gossiped verbatim.

Things will blow over. Somebody will do something gossip-worthy. It'd been a while since Shelly Hensley had picked a fight in public. Maybe she'd do something spectacular and then everyone would forget about Skye and Tyler. Regardless, she felt as if she owed Ty an apology for the rumor. She may not have spread it, but there was no getting around the fact that—whether he did it out of guilt or generosity—he'd tried to help and she'd conveyed the wrong message to Angie, expressing amazement at his nerve when she'd discussed the situation, and Angie had eaten it up.

After finishing her morning chores, Skye let herself into the house and walked through her sparkling-clean kitchen to pour a cup of coffee. The coffeemaker gleamed and there wasn't one water spot on the carafe, but cleaning everything she could get

her hands on last night hadn't done much to take the edge off the pain caused by losing her equine friend, or to still the whispers of doubt that had been growing louder as the hours passed.

Mason hadn't lied to her about Tyler...had he?

His only lies—and they had been major—had been by omission. He'd neglected to tell her about his growing gambling problem—he probably would have never told her if he hadn't won a huge check and brought home exactly nothing. All of his winnings had been lost on a casino table in one unlucky roll of the dice. He'd tried to defend himself; tried to explain that since he'd dislocated his shoulder during the ride, he probably wouldn't have gotten another big check that season. He'd needed to double their money.

Skye had simply stared at him as they sat together in their hotel room, wondering who this man was. How he could have made such a reckless move with their future. When asked that question, he'd broken down, explained that he had a growing problem. It wasn't the first time he'd gambled, but usually he either won or broke even. His record had given him confidence. What were the chances of losing everything when he'd played so carefully and consistently?

That was when they'd mortgaged the ranch, because the ranch fund had been too small to save them, and Mason had sworn he wouldn't gamble—that he wouldn't even go out in the evenings. He'd stay in his hotel room or in the camper. Watch TV, play video games.

When he had gone out, instead of staying in his room, he'd confessed, as if Skye had spies. She hadn't. He was her husband and she trusted him, so when he said that he went out only because of Tyler's relentless needling, she believed him. Since he brought home his checks when he won—the actual checks—and handed them over to Skye, she had no reason to believe he was gambling. No reason to suspect that he'd tapped into the ranch fund.

It had been a little after midnight and deep into the cleaning when she acknowledged to herself that, if Mason had secretly emptied the ranch fund because of his addiction, he might also have lied about Tyler. He might have needed an excuse in case he was seen at the tables. He was there watching Tyler gamble.

She may be totally off base. Tyler could be guilty, but they had to live together in this small community, and on the off chance that he was innocent, she was going to apologize for that, too. Make nice. End this thing between them once and for all.

Skye sipped her coffee, then pushed it aside. It tasted like acid.

Decision made, she picked up her purse and headed for the door, pausing on the porch to stare off across the field to where faithful Mr. Joe lay. Cliff had operated the backhoe for her—her skills there had never been beyond beginner basics—and helped her bury her horse in his favorite sunning place in the pasture.

Her throat started to close up again, but Skye swallowed the big lump and headed for her car. She didn't think she had any tears left to shed, but one never knew and she didn't need her

eyes any more swollen than they already were—especially if she was going to confront Tyler Hayward.

## Chapter Five

Tyler's head came up off the pillow as the beating sound intensified, but he was having trouble opening his eyes. When he finally pried one lid open, he realized that someone was knocking on the trailer door. Short intense raps that seemed to echo in his head.

“Get that, would you?” Jess called from the back of the trailer. He sounded the way Ty felt. Like crap.

“Yeah.” The word croaked out of his throat. “Coming,” he yelled as he shoved his legs into his jeans.

He heard the sound of retreating footsteps as he approached the door, stumbling over his boots on the way. Whoever had been at the door was leaving, but since he was now vertical and semidressed, he figured he may as well see who the visitor was. Pushing open the door, he stepped out onto the small landing his brother had built out of scrap lumber. Skye Larkin was walking toward her car, which was parked where his pickup would be if he hadn't left it at the Shamrock and caught a ride home with Blaine.

“Hey.”

Skye stopped dead, her back going stiff, before she slowly turned. And even though he was sore at her, he couldn't help but think, as always, how ridiculously beautiful she was.

“Hi,” she said, her voice almost as stiff as her back. She started

back toward him, keeping her eyes firmly on his face. Apparently she didn't want to admire the wonder of his naked torso. Well, women who didn't want to see half-naked men shouldn't knock on their doors at unearthly hours.

"Can I help you with something?" His words were clipped, his voice cold. Couldn't help himself.

"You can accept my apology."

Unexpected, to say the least. Especially since she'd apparently made a special trip to do so. "You're apologizing?"

She came to a stop close to the bottom step, and since Tyler didn't feel right looking down at her, he started down the steps. Skye took a measured step back, and he stopped. "I am. I was rude yesterday."

"Your horse died."

Her eyes were red and puffy, as he imagined his were. He didn't drink that often anymore, because it interfered with his training, but last night he'd made up for lost time.

"Yes. Well, regardless, sorry. I shouldn't have told Angie about the loan...but you need to know that I'm not responsible for the buy-the-clear-conscience bit."

He narrowed his eyes at her. If she wasn't responsible for the part that had offended him, then he had only one question. "Why the apology, Skye?"

"Did some thinking last night."

"And realized you needed the loan."

The expression that crossed her face, the way she blinked as if

she'd just been slapped, made him feel like apologizing, except that he'd done nothing wrong. He'd offered her a loan. He'd offered to help bury her horse. He was not the bad guy.

"This has nothing to do with the loan," she snapped. "Except for the part that Angie embellished." She glared at him briefly, then turned and stalked toward her car. Tyler fought with himself until she was almost there, then bounded down off the porch, making his head throb a little. She heard him coming and stopped with her hand on the car's door handle. She turned on him with another killer glare and said, "What?"

He regarded her for a moment. Her nose wrinkled a little, and he realized he probably smelled like a brewery. Tough. "I want to know something, Skye. What do you have against me?" She opened her mouth, then closed it again. Her jaw muscles went tight as if she was working very hard to keep words from spilling out.

"Too many things to articulate?" he asked with mock innocence. His voice hardened as he asked, "Do you need the money I offered you, Skye?"

"That's not why I came."

"And that's not an answer."

She closed her eyes as she let out a breath, her dark lashes fanning over her cheeks as she debated responses.

"The truth will do just fine, Skye."

Her eyes flashed open. Blue fire. "Yes. I need the money."

"What happens if you don't get it?"

“I’ll probably lose the truck and...I don’t know about the ranch. Depends if I can get another job.”

“Two jobs?”

She nodded, her lips now clamped firmly shut. Tyler raised his eyes to the horizon. The sun was well above the tree line. Maybe it wasn’t such an unearthly hour after all. He breathed deeply, drawing in the scent of grass and pines and Skye. Something in him stirred, and he told it to stop.

When he looked back at Skye, she was eyeing him warily, as if she were teetering on the brink of something and he had the power to tip her one way or the other. She hated it. He could tell.

He forced the corners of his mouth up. They fought him, but he got the job done. “I won’t give you the loan...but I’ll buy into your operation.”

Skye’s chin jerked up. “Wh-what?”

“I owe it to Mason. He was my friend—whom I did not gamble with.” He needed to make that last part clear. “Here’s the deal. I’ll become your partner. I will infuse cash into your cattle operation, help you catch up on your payments.”

“What do you get out of it?” Skye asked.

“Half your profits.”

“Then you won’t get much.”

“And I want a place to live.”

Her eyes flashed, and then she held up her palms as if to ward him off. “You are not moving into my house.”

“I’ll move a trailer onto the place.”

“With Jess?” There was a hopeful note in her voice that irritated him.

“No, Skye. The whole point of this is to not live with my brother.” He rubbed the side of his face.

“I need more details. Like...how long will we be partners?”

“Until you buy me out again.”

“For the original amount?”

“That wouldn’t be very good business.”

“Two percent interest?”

“Three.” Which still wasn’t that great of a return, but, in truth, he wasn’t a very good businessman.

“I need time to think. And I need more concrete terms.”

“Three days,” Tyler said. “If you’re still interested, we meet with C.J. and iron out the terms. I’ll make the appointment today.”

“And cancel if I say no?”

She wasn’t going to do that. He was almost certain that she couldn’t—not unless some white knight appeared on the horizon.

“Sure. I’ll cancel if you say no.”

She gave her head a small shake, as if unable to believe she was in this situation. She was—and it was not a situation of his making, regardless of what she might think.

“Hey, Skye...”

She looked up at him, only this time her gaze skimmed over his bare chest, pausing at the scar on his left pectoral muscle, before moving up to his face.

“I’ll be gone a lot of the time. Most of the time. Consider that while you make your decision.”

“Yes.” She lifted her chin, a faint frown pulling her delicate dark eyebrows together. “I will consider that.”

\* \* \*

SKYE’S HANDS WERE shaking on the steering wheel as she pulled out of the parking place. Anger? Gratitude?

Lust?

Because while Mason had been a hard-body, Tyler was incredible. And she was using his incredible physique to distract herself from the issue at hand. He had just offered to buy into her operation. Tyler Hayward. Bad influence. Bane of her existence.

Savior?

It was too much to take in, so she blanked out her mind as best she could and drove to work, parking in the same spot where Tyler had accosted her a day ago—incredible how quickly time flew by—and offered her a loan.

She gave a small snort as she locked her car. She should have swallowed her pride and taken it. It would have put her in a better position than she was in now. How could she let him live on her property? What kind of life would that be, going about her business, caring for her animals, with Tyler there?

One that she may have to endure because unless some miracle came out of nowhere in the next three days, that was exactly what was going to happen.

Maybe Tyler’s offer is the miracle.

Was this what her life had come to? A place where Tyler Hayward was her miracle?

She jerked open the back door of the café and stepped into the small room that led to the kitchen. She hung up her sweater, pulled her freshly laundered apron out of her tote bag and tied it on.

He might be her miracle, and she might be grateful to the soles of her shoes, but it was never going to sit well with her. He said he was doing this for Mason. Probably out of guilt.

Yes.

She yanked the bow at the back of her apron tight.

That was it. Guilt.

She could live with that motivation. It wouldn't make it any easier having him on the place, but she could save her money, maybe get that second job she'd talked about. Pay him back super fast.

Get her ranch back...get her life back, such as it was.

"Are you okay?" Chloe called from the register, frowning at Skye's puffy face. A night of cleaning and crying did no one any good.

"My horse died yesterday."

"Ooh." Chloe wrung her hands together then settled them on top of her pregnant belly. "I'm so sorry."

Skye nodded in acknowledgment rather than speak and risk tearing up. Chloe reached down and pulled Skye's notepad out from under the counter.

“Kind of empty today,” Skye said as she slipped the book into her apron pocket. As in totally empty, which was a bummer. Tips wouldn’t go far in helping her out of her present situation—but they would put some gas in her car.

“The breakfast rush was good. Thanks for letting me work that half of your shift. I’ll split the tips with you.”

“Not necessary. I’m sure lunch will be good, too.” Skye traded Chloe shifts, or half shifts, if necessary, on the days Chloe had OB appointments, and today it had worked out because after her cleaning frenzy, Skye had fallen into bed around 3:00 a.m. and managed a couple hours’ sleep, which she wouldn’t have gotten had she opened at 5:00 a.m.—even though she’d been awake at that time and on the phone with Angie.

Speaking of which...

“Where’s Angie?”

“She’s running a quick errand. Something to do with her sister’s wedding. She should be back any minute now.”

Skye hoped it wouldn’t be awkward, just the two of them and no customers, but knowing Angie, she’d already moved on from their early morning conversation.

“Angie said that Tyler offered you a loan.” Skye waited, but instead of mentioning the clear-conscience aspect, Chloe shot her a curious look as she undid her apron and slipped it over her head. “Is everything okay?”

“Couldn’t be better,” Skye said. Then, figuring she may as well start her own rumors and have them be truthful, she added,

“We’re going into business together.”

The heavy ceramic mug Chloe was holding slipped out of her hands, landing with a thud on the Formica countertop. “What kind of business?”

“Ranching.” Skye looked past Chloe to an older couple that had just pushed through the door. “I’d better seat them.”

Skye seated the couple, got them water and menus, then drifted back to the register. “Nothing firm yet, but we’re in discussions.”

“Why would you do that?” Chloe asked, sounding genuinely concerned.

Skye smiled at her. It felt like a weary smile, a smile one might find on a woman who’d lived for eighty decades instead of almost three. “Sometimes life backs you into a corner and all you can do is graciously say yes when someone offers you a way out.”

\* \* \*

“I DON’T SEE this ending well,” Jess said to Tyler as they stood side by side, leaning against the rails of Hennessey’s outdoor practice pen. Bull-riding practice would move to the indoor facility once the weather grew inclement, but Ty didn’t think he’d be home all that often during that time, but if he was home it was going to be grand having a place to live where he wasn’t practically on top of his brother. That was the only part of the plan that Jess did fully approve of.

“I’m not taking advantage of her. I’m helping her in the only way she can accept.”

“Offer her the loan again.”

“No.”

“Why?” Jess tipped back his hat as he turned to eye his brother.

“Because this works for both of us. Skye gets out from under the debt and I get a place to put my money.”

“And a place to live.”

“The best part of all.” He raised his chin as the chute across the pen opened and a young riderless bull charged out, twisting and bucking. “He has potential.”

“That he does. I like the new lines Hennessey is breeding.”

So did Tyler, although he'd be retired from riding before most of the young stock was ready to buck for real. Once the young bull had disappeared through the gate and the crew started loading another, Tyler shot his brother a look. “You know that I'm grateful that you gave me a roof. I'd do the same for you.”

“If things don't start looking up, that may happen sooner than you think.”

Jess's job wasn't all that stable, which was one reason he was living as cheaply as possible, and in Ty's way of thinking, that opened up opportunity. “Then you can try your luck on the circuit guilt free. You aren't shirking your duty. Your duty shirked you.”

Jess was not impressed with his brother's argument. “Look.” He paused, and Tyler prepared himself for the lecture. “Look” followed by a silence meant something important was about to be imparted.

“Don’t do anything to mess up Skye’s life. She’s had enough trouble.”

Tyler waited for the rest. Nothing. He tilted his head, frowning a little. “Do you honestly think I want to mess up Skye’s life?”

“I know you’re irritated at her for thinking the worst of you.”

“Totally guilty.” He looked back across the arena as a bull came down the alleyway. “But I see this as an investment and a business proposition. If Skye’s life gets screwed up, so does mine.”

## Chapter Six

Skye felt numb as she left the lawyer’s office a little less than two weeks after Tyler had made his proposal to her. This is the lesser of two evils. It was either go into partnership with Tyler, hope for a miracle—which hadn’t worked out all that well so far—or lose the ranch a little at a time.

“Cheer up,” Tyler said, lightly tapping her on the arm with the rolled-up papers he carried as they walked together down the tiled hallway toward the exit. “I’m back on the circuit in a week. You’ll barely see me.”

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