

BRENDA  
NOVAK



BABY  
BUSINESS

*Cherish*

Brenda Novak  
**Baby Business**

«HarperCollins»

## **Novak B.**

Baby Business / B. Novak — «HarperCollins»,

She needs money, a lot of it, to pay for her daughter's operation. Macy McKinney will do anything for five-year-old Haley. Businessman Thad Winters, a widower, wants a child without the complications of a relationship. He's willing to pay for that. He interviews applicants—and hires Macy to have his baby. Once Macy's pregnant, they decide that a temporary marriage will simplify the situation—but it does exactly the opposite!

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## **“I want you to marry me.”**

Thad watched several emotions flicker across Macy’s face—surprise, incredulity, anger—but before she could settle on one, he added, “There would be a lot of benefits to the arrangement, for both of us. Before you say anything, just hear me out.”

“No.”

“No, you won’t hear me out? Or no, you won’t marry me?”

“No, period. Our ‘arrangements’ have gone far enough. Don’t you understand that what you want, what we’re doing—having a baby like this—makes a mockery of everything I believe in? You’ve reduced love, marriage and family to...to this. To nothing but emotionless agreements and practical considerations.”

Thad flinched. Love, marriage and family were just as sacred to him, maybe more so. “Think of the baby,” he said. “If we marry, the baby will have my name.”

“So we’d be married but we wouldn’t live together. Is that what you’re suggesting? A marriage in name only?”

Thad cleared his throat, certain Macy wouldn’t like this next part any more than she’d liked the first. “Actually, I was thinking we could live together. Just as roommates.”

“But why? What purpose could there possibly be in—Oh, I get it.” Her eyes narrowed. “You’d be protecting your investment.”

Dear Reader,

Sometimes someone touches your life, and you know that afterward, nothing will ever be the same. It’s incredible, when you think about it, that we have the power to make such a difference to those we meet. Katie, a mere child of five, made that kind of difference for me. As her Sunday school teacher, I watched her fight a battle against cancer. Her courage inspired me. Her death broke my heart. Her life gave me new appreciation for the ties that bind us all, for beauty and for love.

I wrote *Baby Business* during Katie’s last year. Though its characters are entirely fictional, I hope I’ve succeeded in my desire to share the magic that came from knowing her.

I’d love to hear from you. You can write me at P.O. Box 3781, Citrus Heights, CA 95611. Or simply log on to my Web site at [www.brendanovak.com](http://www.brendanovak.com) to send me an e-mail, enter my monthly draws, join my mailing list, check out my book signings or learn about my upcoming releases.

Here’s to love and to life!

Brenda Novak

## **Books by Brenda Novak**

HARLEQUIN SUPERROMANCE  
899—EXPECTATIONS  
939—SNOW BABY

## **Baby Business** **Brenda Novak**



For Katie, because I believe in rainbows, too.  
And for my own five children, Ashley, Megan, Alexa, Trey  
and Thad, because they're the reason I believe.

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## CHAPTER ONE

“IS SHE the one?”

Startled, Thad Winters glanced up. Kevin, his best friend and partner in Winters-Brodey Advertising, stood in front of his desk, staring at the photograph of Macy McKinney that Thad had pulled out of a manila envelope. That same picture, showing a woman with wide green eyes, shoulder-length black hair and a mysterious Mona Lisa smile, had drawn his eye again and again—ever since it had arrived in the mail two days ago.

Was she the one? Thad could only hope. The sooner he found the right woman, the sooner he could make his way back to the man he used to be. “Who knows? They all look good at this point. It’s after Rychert finishes his little background check that things start to go downhill.”

Tall and pencil-thin, with a shock of dark hair that never seemed to lie down in back, Kevin shoved his hands in his pockets. He crossed to the wall of windows overlooking the jammed Salt Lake City streets—it was afternoon rush hour—twenty stories below. “Have you met her yet?”

“We have an appointment in fifteen minutes.” With a glance at his watch, Thad shuffled the papers on his desk, trying to appear busy. He didn’t want Kevin to stay. The interviews were difficult enough without an audience.

“So what are you doing? Advertising for women?” Kevin asked.

“No, a few discreet friends are asking around. That’s it.”

“Thank God for small favors. It’s starting to look like Toys “R” Us in here.” With his foot, Kevin nudged a life-size teddy bear that toppled over onto a box of chocolates. “How many have you interviewed?”

“I haven’t counted. A dozen maybe. Why?”

Kevin straightened, his usually good-natured expression strained. “Because I think you’re making a mistake.”

The mistake was made eighteen months ago by a drunk driver, but Thad wasn’t about to go into all that. Valerie’s death was still too painful to talk about—ironic considering she was all he ever thought about. The memories swirled around and around in his head until sometimes he could almost touch her, taste her, smell the perfume he’d given her their last Valentine’s Day.

Those memories preserved a small part of the heaven he and Valerie had known during their short marriage. They also introduced him to a whole new concept of hell. “And?”

Kevin sighed and rubbed his jaw. “Haven’t you learned anything from all this?” He waved his hand at the pile of gifts.

“I’ve learned that it isn’t going to be easy to find the one I’m looking for. And that some women can be far more aggressive than I ever would have dreamed.”

“You dangle a hundred thousand dollars in front of anyone, and you’re going to see their worst side. Why not give it some more time? Valerie’s only been gone eighteen months. You’ll fall in love again eventually.”

How many times had Thad heard those empty words? Why couldn’t anyone understand that he didn’t want to fall in love again? He wanted Valerie and their unborn child.

“I’ll make a note of your objection.” Thad tried to keep his voice flippant to cloak the anger that sometimes swelled, inexplicably, with the pain. “Anything else?”

Kevin stared at him a moment longer. “No, I’m leaving. But I wish you’d listen to me. This thing is destined to lead you into trouble.”

“Mr. Winters?”

A sultry voice pulled their attention to the open door, where the woman from the picture stood, both hands fidgeting with an oversize leather handbag.

“I’m sorry,” she said. “I know I’m a few minutes early, but something has come up, and I can’t stay long. I hope you don’t mind. I tried to call first but only got a recording.”

Thad stood and tried on a welcoming smile. “No problem. My secretary’s gone for the day. You must be Ms. McKinney.”

“Yes.”

He half expected her to tell him to call her Macy. But she didn’t. “Ms. McKinney” was entirely too formal for what they planned to discuss.

Fine. It was better to keep things as formal as possible, he reminded himself. “This is my partner, Kevin Brodey.”

Kevin’s face, always an open book, showed heightened interest and a certain reluctant appreciation. He strode to her and shook her hand, and for some reason, Thad noticed that Ms. McKinney wore no fingernail polish, a simple detail that set her apart from the others who had applied. “It’s a pleasure to meet you, Ms. McKinney.”

She smiled hesitantly and nodded, but her gaze darted to Thad, then took in the balloons, candy and flowers that adorned half the room.

“My partner here was just leaving.” Thad shot Kevin a meaningful look.

Kevin made a face at him from behind the woman and managed to haul himself out of the room.

Thad closed the door to ensure the privacy he wanted. “Please, have a seat. Can I get you a cup of coffee?”

The way Ms. McKinney’s hands were shaking, she looked as if she could use something warm in her stomach. As a matter of fact, she looked as though she could use a lot more than coffee. Such as several weeks of healthy meals and someone to make sure she ate them. The woman in the photograph had a gleam of laughter in her eye and a healthy flush to her porcelain skin. But Ms. McKinney in the flesh looked tired and drawn. Dark circles underscored large eyes, hollows accented high cheekbones, and despite the classy sheath dress and matching jacket she wore, Thad could tell she was too thin.

What had happened to the woman in the picture? Was she ill?

“I don’t have time for coffee, thank you.” She hovered near the leather chair across from his desk, but when her gaze met his, it was as direct as any business associate’s and far more piercing. “Actually, I’m not sure I should be here. It’s certainly not what I want.”

Thad cleared his throat, taken back by her honesty. “Then why did you come?”

“Why would anyone come?”

“You need the money.”

She nodded.

“For what?”

A faint, bitter smile curved her lips. “Is it important? Do you have to approve of how I’d spend it?”

Thad crossed to his desk and sat down, steepling his fingers in front of his chin. “One hundred thousand dollars is a lot of money.”

“No one knows that better than me. I’ll be honest with you, Mr. Winters, I need to raise \$98,523, and I need it right away.”

The exactness of the figure surprised him, as she must have known it would. “For what?”

She smoothed her dress. “That’s my business.”

Thad’s eyebrows rose. This gal was certainly different than the rest. Some of the others had eagerly gushed over the new house or car they would buy. One had hoped to sway him by claiming she’d donate half the money to charity. A couple of others had offered to do him sexual favors he hadn’t asked for and certainly didn’t want.

But then, it was difficult to find a healthy-minded individual to do what he was asking. He’d anticipated as much, which was why he insisted on certain precautions.

“I have to protect my investment,” he said, studying her. “Part of that includes understanding your attitude toward the remuneration.”

“Investment? Remuneration?” She made a sound of disgust and dropped her head into her hand.

Her damning judgment, though unspoken, told Thad she was probably the most normal woman he’d ever find, but it stung him enough to bring him to his feet. “I’m sorry. I can already see we wouldn’t make good partners on this. I won’t keep you.”

Surprise and something akin to fear flashed across her face. Had she expected him to beg her, in addition to paying her so handsomely? Evidently she didn’t understand what the money was for.

“Wait.” She held up a hand. “I think maybe we got off on the wrong foot. Could we try this again?”

Thad remembered the two interviews he had scheduled for tomorrow and the many women he’d already rejected. They were calling him incessantly and sending him things, hoping to change his mind. He had to find someone quickly, while he could still withstand the onslaught.

And despite their bad beginning, Ms. McKinney struck a chord in him. There was something about her eyes.

“Please,” she murmured.

“Fine,” he heard himself say. “Why don’t you sit down this time?”

She perched on the edge of her seat, her purse in her lap.

“You said on the phone that a friend of yours gave you my number.”

“Yes, Lisa Shriver. She got it from her doctor, a Dr. Peters.”

Dr. Peters was an old friend, and one of Thad’s few confidants. They’d discussed Thad’s intentions at his last physical, three months ago. Evidently Dr. Peters had decided to help him, after all. “And you called because you need ninety-eight thousand dollars?”

“And change.”

“For something you won’t tell me.”

“It’s not a big secret. It’s just my business. If we decide to...to work together, I want my personal life kept as separate from yours as possible. I’m sure you understand.”

He did understand, and he felt the same way, which was a point in Ms. McKinney’s favor. “What do you do?”

“I’m in my second year of med school. I want to be a pediatrician.”

“Now I know why you need so much money.”

A faint smile reminiscent of the one in the photograph flitted across her face, then her gaze fell to the floor. “So, would you like to explain the details of what you propose, or have I lost any chance of...of being the one you select?”

Thad sat on the corner of his desk so he wasn’t hovering over her. “Let’s just say I’m willing to spend a few more minutes together before I decide.”

Her hands knotted, but when she looked up at him, her unique beauty, and that mysterious something that haunted her eyes, struck him again. “I’m usually not difficult to get along with,” she said softly. “I’m sorry about earlier.”

Thad winced, surprised that even the dream of graduating from med school could bring this proud woman to her knees. “I’m not looking for an apology, Ms. McKinney.”

“Macy.”

Maybe they were getting somewhere at last. “Fine, Macy then. And please, call me Thad.”

“I know you want a baby, Thad. Would you mind telling me why you’re not able to have one in the normal way?”

He cleared his throat to dislodge the lump that nearly choked him whenever he spoke of Valerie. “My wife died in a car accident eighteen months ago.”

“I’m sorry.”

“She was carrying our first child, a son. The doctors couldn’t save either of them.”

“How terrible.” They were simple words, the same so many people had used over the months, but something in the tone of Macy’s voice told him she could hear the silent scream inside him. And he hated the vulnerability her knowing inspired.

Pushing off the desk, he went to the window so he wouldn’t have to face the pity, thinking that he preferred the harshness of her judgment. “I merely want the child I was denied, Ms. McKinney... Macy. It’s as simple as that.”

“Simple?” she echoed. “Nothing about this is simple. Surely you must realize that.”

“It’s as simple as we make it.”

“How do you plan to...I mean, how would I...”

He kept his face averted. “Become pregnant? You’d be artificially inseminated, of course. I want this to be handled as professionally as possible, in every way.”

“Of course.” She seemed to breathe a little easier. “And once I’m pregnant...”

He turned toward her. “You’d carry my baby and deliver it, then you’d turn the child over to me and walk away forever. And for your trouble, you’d be a hundred thousand dollars richer.”

She studied him as though trying to decide what he was thinking behind the mask of his face. “What if I were to miscarry?”

“You’d be paid in installments as the pregnancy progresses, the final payment after delivery, all nonrefundable deposits.”

“God, it sounds like you’re buying a house,” she whispered, squeezing her eyes shut.

“The terms have to be clear, Macy, or we’re setting ourselves up for disaster.”

Composing herself, she sat up taller. “I realize that. This is just all so...so unnatural.”

Thad went back to staring down at the traffic ebbing and flowing in the street below, remembering Valerie’s radiant smile the morning she woke him with breakfast in bed to say she was pregnant. Valerie was gone. Now there was no natural way to achieve what he wanted. But when the baby arrived, the end would justify the means. He wouldn’t be alone anymore. After eighteen long months he might actually feel something again. “It’s the only way.”

“What if the baby isn’t whole or healthy? What then?”

“Perfect or not, the child is mine. I’ll take care of any medical bills. On the off chance that something should...happen to you in delivery, the money would go to your heirs.”

“That’s a comfort, at least.”

He glanced over his shoulder at the sarcasm in her voice, and she lifted her hands in a defensive gesture. “I know, I know. We have to talk about all possibilities, make everything clear.”

“It’s a business deal, Macy. The more we think of it that way, the easier it will be for both of us.”

“A business deal,” she repeated, then, more loudly, “When do you hope to finalize your plans?”

“The sooner the better.” He thought of a baby’s happy gurgle breaking the tomblike silence of the house that awaited him at the end of each day and thought it couldn’t be soon enough. “Are you interested?”

Her forehead creased and she sighed. “Yes.”

“Then you’ll need to fill out an application.” He strode to his desk and searched for the packet he’d so carefully created, the one that grew thicker every day. By the time Ms. McKinney finished with his questions, he’d know everything about her, from her shoe size to her grandparents’ medical history. “You are single, right? That’s imperative.”

Tucking her silky black hair behind one ear, she gave him a look that said she was surprised marital status even mattered to a man who was already bending all the rules. “I’m divorced.”

“Good.” He handed her the questionnaire, and her eyebrows shot up when the weight of it transferred to her hand.

“I’ve seen shorter dissertations. When would you like this back?”

Thad wasn't sure how long it would take to fill out. No one else had gotten beyond the initial interview. Macy McKinney hadn't passed with flying colors, but he was interested enough to take it one step farther. "I'm still interviewing, so you might want to get it back to me in the next day or two."

"Fine." She glanced at her watch and stuck out her hand. "I have to go. Thank you for your time."

Thad clasped her hand in his, noting the delicate bones and soft skin. She had good doctor's hands, even though they were a bit cool to the touch. And though physical beauty was far from his primary concern, he couldn't help noticing she had other good features, too—and genes that would make a pretty baby.

"Hello?"

A woman he'd interviewed a few days ago poked her head through the door and thrust out a huge cookie bouquet wrapped in purple cellophane.

Thad stifled a groan.

"I'm sorry to interrupt," she said, her voice sticky sweet, "but I thought you might enjoy these. Aren't they darling?"

"Miss—"

"Lanna, silly. Call me Lanna, remember?"

Thad tried to suppress the twitch that started in his cheek. With Lanna came the memory of the other bold women his offer had enticed, and suddenly Macy McKinney's cool reserve looked far more appealing than it had a moment ago. "Lanna, I told you I'd call you when I made my final decision. I'm sorry that it's taking some time, but—"

"My phone's been on the blink, and I thought you might have tried to reach me." Coming into the room, she ignored Macy and shoved the cookies in his face so he could admire them. Then she set the elaborate bouquet on his desk, next to the flowers someone else had sent him yesterday.

Thad looked at the cookies and knew there would be a lot more where they came from if he didn't do something to stop Lanna and her competitors. "Actually, I'm glad you're here," he heard himself say almost before he knew what was going to come out of his mouth, "because I think I've reached a decision."

"Yeah?" Her smile broadened as she positioned herself with one hand on his desk, bending slightly forward to show her cleavage to best advantage. "Who's the lucky girl?"

"Ms. McKinney and I still have to go over her application, but if she agrees to the background check and everything else is in order, then she is."

Thad glanced at Macy and saw her eyes widen. He also noted, again, the thinness of her body and the drawn look to her face. "If she passes the physical," he added.

## CHAPTER TWO

THAT NIGHT, Macy's eyes traced the blue veins visible just below the surface of her daughter's translucent skin as Haley slept, curled up, in a hospital bed that nearly swallowed her whole. Her breathing was markedly shallow, but after fifteen minutes of studying the rise and fall of her small chest, Macy couldn't decide whether or not she was resting any easier than she had the previous night. That last round of chemotherapy had really taken it out of her, poor baby, but even at such a terrible price, the treatments had done little to stop the lymphoma.

Thad Winters's notion of an application lay in Macy's lap, and she thought briefly of using this time to fill it out. Who knew when Haley's vomiting might start again, when she might need to be held and rocked. The night could get long. But Macy refused to turn her attention to other things for fear death would creep in and steal her only child away.

"God, Macy, what are you still doing here?" a voice whispered harshly.

Macy turned to see her friend Lisa slip through the door. Almost like a sister, Lisa had been a part of Macy's life since she was fifteen. They'd gone to school together, weathered their dating years together, attended the same university. Macy doubted she would have survived the past few years without Lisa's emotional support. "I can't leave her. You know that," she said simply.

Lisa's face creased into a sympathetic smile, and she pushed her glasses higher up on her stubby nose. "Haley's been in and out of the hospital for nearly a year. I know you're going to collapse if you don't start taking care of yourself."

"I'm fine." As though contradicting her words, the weariness Macy felt sank a little deeper, into her bones, but she forced a smile of her own. "And you can't talk. What are you doing here again? You've spent almost as much time at this hospital as I have."

Out in the hall, a strident voice over the intercom directed a Dr. Johansen to the emergency room, but such calls came so frequently they were only background noise to Macy now.

Lisa shrugged her thick shoulders. "You and Haley are family. That bum you were married to isn't here for you, but—"

Haley stirred, and Macy waved for Lisa to lower her voice. "I don't need him."

This assertion was met with a skeptical lift of Lisa's eyebrows as she wrapped huge arms around Macy for the hug she gave to everyone when she came and when she left. "There's nothing but noodles in your cupboards. Have you eaten today?"

Macy couldn't remember whether she had or not, but to save herself from a scolding, Lisa-style, she went on the offensive. "What were you doing in my cupboards? You'd better not have been cleaning my house again."

"Damn straight I was. The last thing you need to worry about is cleaning and cooking. You'll find my homemade lasagne in the refrigerator. See that you eat it when you get home."

"Damn straight," Macy echoed, thanking the fates for bringing Lisa into her life all those years ago.

Lisa set her purse down and wedged her bulk between the bed and the wall. Her body was big, but not nearly as big as her heart, Macy thought as Lisa stared down at Haley. "You think she's any better?" she asked.

Macy let her gaze drop to the soft blond fuzz that was all the hair her five-year-old daughter had left, and shook her head.

"Did you call that guy Dr. Peters told me about?"

"Yeah." She lifted the manila envelope that held Thad Winters' twenty-page questionnaire. "He gave me this. Can you believe it? He actually expects me to fill out an application to be the mother of his child. Maybe he should copyright it. This has to be a first. Or maybe I'm the only one who thinks something's wrong with buying a baby. For all I know, he downloaded this application off the

Internet. Hell, maybe everyone's doing it." She frowned. "On top of everything else, he wants me to take a physical. To be honest, I'm surprised he doesn't have me go in for some DNA testing just to be sure the baby will have the right color of hair and eyes."

Lisa folded her arms across her full bosom, Macy's first indication that she wasn't going to get the commiseration she anticipated. "His wife died while she was carrying their child, Macy."

"Says Thad Winters. Some guy puts up a hundred grand and women fall all over themselves to get in line. But has anyone checked his story? What if it's not true?"

"Did he seem insincere to you?"

Macy pictured Thad Winters's rugged face, the high cheekbones, the thick brown hair, the square jaw and slightly cleft chin, light blue eyes contrasting sharply with the darkness of his five-o'clock shadow. The way he easily controlled his tall muscular body lent him a confident air. He seemed driven, focused, intense, but he didn't seem insincere.

"No, but good looks and an expensive office are no reason to trust a man, Lisa."

Her friend grinned. "He's good-looking, huh?"

Macy felt herself blush. She knew it had something to do with the way Thad Winters had affected her on a personal level, but she tried to ignore that, hoping Lisa wouldn't notice. "He's not bad," she lied.

"'Not bad' coming from you means he looks as good as Brad Pitt. And if he's that good-looking, he could probably get any number of women pregnant without spending a dime."

Macy wasn't sure she wanted to be convinced by Lisa's rationale. Despite his physical charms, she was angry at Thad, for reasons she didn't fully understand. He was offering her the one thing she needed. He was also exacting the highest form of payment, making her give him one baby to save another. "Maybe he thinks it's some sort of interesting game," she mused. "Maybe it arouses him to hold so much power over a woman's destiny, to have us all groveling at his feet for the privilege of bearing his child. You should have seen all the gifts—bribes, really—stacked in his office."

"I don't think so. Dr. Peters lived next to the Winters family all the years Thad was growing up and says he's never met a better man, or someone more capable of leading a successful life."

"What, does Dr. Peters make a percentage for brokering the deal?" Macy grumbled.

Lisa pulled her frizzy light-brown hair out of her eyes and scowled. "My, aren't we turning into a cynic! Thad Winters wants his own baby, and he no longer has a wife to give him one. So he's taking an alternate route. So what? He's an ad exec."

"Which means..."

"He's creative. As for the application and stuff, there's nothing wrong with interviewing, playing it safe."

"Playing it safe would be waiting until he falls in love and marries again. Playing it safe would be doing it the right way."

"The right way didn't work for him. What if he feels certain no woman could ever replace his wife?"

Macy considered this, wondering if she'd grown suspicious of all men because of what had happened with her father and Richard. Her father had left her mother before Macy was born. She didn't know him, had never known him. And Richard had run off almost as soon as he learned of Haley's illness, which only confirmed what her mother had taught her as a child: men don't have what it takes to stick around when the going gets tough. It's women who hang on through thick and thin. Edna was proving her words by being the one to help Macy pay her bills now that she couldn't work because of school and the time she spent at the hospital.

"I'm just saying it's normal for him to have a few questions," Lisa went on.

"A few questions?" Macy repeated. "Look at this folder. He's expecting me to write a book! Have I ever taken any drugs? Have I had unprotected sex in the past ten years? Do I drink or smoke?"

Have I ever sought or obtained psychological counseling? How much caffeine do I drink? I'd have to be the Virgin Mary to pass this test!"

"Well, you'd come closer than anyone else I know. You've never smoked or taken drugs. You need counseling for what you're going through right now, but you've never sought or obtained it, so you can feel pretty good about saying no to that. And you haven't slept with anyone other than your ex-husband."

After a quick check to make sure Haley was still sleeping, Macy gave her friend a look of incredulity and lowered her voice. "Aren't you forgetting that guy I went home with from Studio 9 last year? You relieved the baby-sitter I'd gotten to watch Haley that night and picked me up at his house the next morning, remember?"

Lisa grimaced. "You can't count that. Your husband had just run off with a seventeen-year-old. I think what you did was pretty understandable, considering."

For a short time after Richard left, Macy had frequented the bar scene as a way to help soften the emotional blow, but two things had slapped her awake to the realization that she was heading down the wrong path. One was the night she'd slept with a total stranger and woke up wondering where the heck she was. The other was Haley's quickly deteriorating health.

"Judging from this list of questions, I doubt Thad Winters will find it understandable," Macy said.

"Then don't reveal it." Lisa's words were spoken in her matter-of-fact way, but they were far from the brutal honesty with which she normally dealt with the world.

Macy gaped at her friend. "You're kidding, right? What's the purpose of an application if I only put down what he wants to hear?" She chewed on the end of a pen she'd picked up from the nightstand. "Besides, I agreed to let him do a background check."

"What are the odds of anyone finding out about that night? If you tell the truth, you might not get the job."

"I'm not sure I want the job," Macy said softly.

Lisa's attention turned to Haley's sleeping form, and her expression grew inexpressibly sad. "You don't have a choice, kiddo. Your insurance is paying for the hospital stay, but the transplant is going to cost over a hundred and fifty thousand dollars, and it's not covered. As hard as we've tried, we've only been able to raise...what?"

"Fifty thousand and change."

"Fifty thousand dollars. And no hospital is going to perform the operation unless you give them full payment, in advance. We've already been through that."

Reaching across the sterile, white sheets, Macy curled her fingers around Haley's small hand. Her head was beginning to ache, but it bothered her only slightly more than the burning in her eyes and far less than the ache in her heart.

"What did he say when you told him why you needed the money?" Lisa asked.

"I haven't told him about Haley yet. I didn't see any reason to bare my soul when I wasn't even sure I wanted to do this."

Lisa studied her. "And now? You're going to go for it if he chooses you, right?"

Macy sighed. Somehow, somewhere, all the lines had blurred. There was no more black or white, right or wrong, only her daughter, who needed a bone marrow transplant and Macy's determination that she get it.

"I'm still thinking about it," she said at last.

THE DIM INTERIOR of the steak house where Thad had told Macy to meet him was a cool respite from the bright April sun, making it seem later than it actually was. Macy removed her sunglasses and slid them into her purse, waiting for her eyes to adjust.

The smells of the restaurant—grilled onions, broiled meat, blue cheese dressing—greeted her more quickly than the hostess’s smile, but did little to chase away the chill that ran through her blood. She was going to do it. Despite all her misgivings, she was actually going to try to convince Thad Winters, a total stranger, that she should be the one to bear his child. And her only consolation was that she’d spoken to Dr. Peters, another fellow who’d known Thad at college, and a couple of his firm’s clients, and they all said the same thing: he was an honest, intelligent man who deserved to be a father. It was a shame that fate had robbed him.

Just as fate was trying to rob her now of Haley, Macy thought. But she wasn’t about to let that happen—at least not without a fight.

“One for dinner?” the hostess asked.

“No, I’m meeting someone.” Surreptitiously studying the tables she could see from her vantage point at the entrance, Macy hoped Thad Winters hadn’t arrived yet. She needed a few minutes to calm down after her most recent conversation with Haley’s oncologist. The stark realities he softly intoned always shook her to the core, where a fundamental part of her refused to believe her daughter’s chances could really be so slim.

But Thad Winters was already waiting for her. He looked up from the drink he was nursing at a table nearby and spotted her at almost the same instant she noticed him. Standing, he waved to make sure he had her attention, then folded his tall form back into the booth.

“You’re early,” he said conversationally as she put down her bag and slid into the seat opposite him. “I take it you didn’t have any trouble finding the restaurant.”

“No.” She felt his gaze run over her hair, knit top and blue jeans and wished she’d had time to freshen up since her afternoon classes at the University of Utah’s College of Medicine. She’d returned to the hospital, instead, where Haley had been watching Robin Hood.

“Can I order you a glass of wine or something?” he asked.

It looked as though he was having a mixed drink, but Macy wasn’t here to enjoy herself. She asked for a club soda, then pulled the application from her purse and slid it across the table. “I’ve answered all the questions.”

She cringed as he picked up the document and began thumbing through it, partly because many of the questions were uncomfortably personal, but mostly because, in the end, she had lied about having slept with the stranger from Studio 9. Haley needed the money too badly for her to risk the truth. And she justified her falsehood by repeating over and over to herself that it was the only time in her life she’d done something so irresponsible.

When he paused about halfway through, Macy squirmed in her seat. What was he reading? Her answer to the question about having regular menstrual cycles? The one that asked about her marital history? She wished he’d take the darn thing home to go over it, but he thought of their arrangement as business. And if it was business, then this was a business dinner and a perfectly acceptable place to study the “prospectus” in which he was considering investing so much.

God, when had she become a commodity?

The moment I walked through the door of his office a week ago.

Fortunately the waitress arrived with Macy’s drink, interrupting him. He set the package aside in favor of the thick, tasseled menu the young woman handed them both.

“Are you finding anything you like?” he asked after several minutes.

Macy peeked over the menu she was using to block his close regard and offered what she hoped was an at-ease smile. “I think I’ll have the chicken salad.”

When the waitress returned, Thad ordered her salad and a steak, medium-rare, for himself, then retrieved something from his briefcase. He glanced through it, apparently comparing it to what Macy had written on the application, and she suddenly felt as though the word liar hovered in the air over her head.

A frown creased his forehead. “Your grandmother died of heart disease?”

“Yes, but she was eighty-eight, hardly cut down in her prime.”

He nodded. “There’s no information here about your father.”

“Because I don’t know anything about him.”

A raised eyebrow told her he expected to hear more.

“He ran out on my mother after she got pregnant with me. It seems he didn’t share her desire to raise a family.”

“I see.” He went back to his questionnaire, and Macy suddenly wished she’d ordered something much stiffer than soda water.

“You’ve had a miscarriage?”

“Just after my husband and I were married, I became pregnant, but it only lasted three months.”

“What happened?”

“My doctor had no idea why I lost the baby. He said it happens all the time. He gave me a D & C and sent me home.” She took a gulp of her drink, feeling the tasteless fizz roll down her throat and wishing their food would arrive to divert Thad Winters’s attention from her before he reached the infamous Have you had unprotected sex with anyone in the past ten years? question.

“It says here you’ve never taken any drugs.”

“Right.” At least her conscience was clear there.

“You’ve never even experimented? No pot? No acid?”

Macy thought back on all the college parties where she’d been offered such things. She’d been tempted occasionally, but she’d heard of too many bad things that had happened while people weren’t themselves. Except for that short window after Richard left, when she’d drunk more than she should have, she’d always decided to protect her judgment. “No.”

He nodded and kept reading. Finally, he stopped and glanced up, and Macy knew he’d arrived at the question she most wanted to avoid.

“You claim here that you’ve never had unprotected sex, except with your husband.”

Macy let her gaze slide away, unable to face the ocean-blue intensity of his eyes while she lied. Instead of voicing her answer, she nodded, hoping he’d let her get away with that and move on. But he didn’t. He frowned and waited until she started fidgeting with a lock of her hair.

“Do you want to change your answer?” he asked at last.

Forcing her hands away from her hair and beneath the table, where she clenched them, Macy shook her head. “No...ah...no. Why would I?”

“You gave me permission to do a background check, remember?”

“So?” She cleared her throat when the word squeaked out, wishing she could lie as easily and effectively as Richard had always lied to her.

“There’s a woman by the name of Julia Templeton who claims you slept with her boyfriend once. She’s a bartender at Studio 9.”

Macy’s jaw dropped. “You must have turned over every rock in my past to have come up with that information,” she accused.

“That’s what a background check does. Did you think I wouldn’t bother, Macy?”

Being forced into the awkward position she was in and having embarrassed herself by trying to lie made Macy angry. “I’m sure you were most thorough, Mr. Winters. Tell me, what else did you find? That I was the slut of Hillcrest High?”

A muscle ticked in his cheek, but his voice was still civil when he said, “Were you?”

Grabbing her purse, Macy dug through it and tossed a twenty-dollar bill on the table. Then she stood up. “Enjoy my salad, Mr. Winters. I’m sorry to have wasted your time.”

THAD SAT in the booth at the steak house long after Macy had left, staring at the report Rychert had compiled on Macy McKinney. It was certainly thorough. She’d been raised an only child by a single mother who’d worked for the Department of Motor Vehicles for thirty years and was

now retired and living in Las Vegas. She'd attended college on academic scholarship, had dated a lot, despite her pressing studies, and had married a popular football player for the University of Utah. They'd had one daughter, who would be five years old now, and had divorced a year ago when her husband took off with a teenager who'd worked at the local McDonald's. Since her husband left, she'd enrolled in school again, for the first time since having the baby, and she was now living on student loans, plus some help from her mother, and what she could earn at home transcribing, formatting and proofreading dictated medical reports for various physicians.

Not an easy life for a bright young woman like Ms. McKinney, but one with promise. Her history pointed to an inner strength, dedication and resilience that Thad admired. Rychert had found no evidence of drug use, no alcohol abuse, though she did drink heavily for a short period after her marriage broke up, no particularly worrisome diseases or mental instability lurking in her family genes. And no sexual indiscretions beyond the claims of that one bartender at Studio 9.

Few women had a résumé so clean. Thad had thought he'd found the one. Until she'd lied to him. Then he'd known it would never work. He refused to involve himself with someone he couldn't trust, not when it came to his child.

Sighing, he finished his drink and pushed the baked potato around some more on his plate. Sex was an uncomfortable subject for most people. With her goal of becoming a pediatrician hanging in the balance, he understood how strong the temptation to lie must have been. But understanding did little to alleviate his disappointment that, regardless of her initial candor, Macy McKinney had turned out to be no better than anyone else.

His cellular phone chirped, interrupting his thoughts. Pushing his plate away, he punched the Talk button. "Thad Winters."

"It's Rychert. Did I catch you at a good time?"

Thad looked across at the empty booth, then thought of going home to his empty house. Once he left work, he had nothing but time. He used to spend the evenings with Valerie, painting the nursery, landscaping their yard, cleaning their garage or cars. Since her death, he didn't know how to fill the evening hours. Her parents and younger sibling had moved out of state when her father retired the year after he and Valerie were married, and they rarely called. His own parents spent their winters in Arizona and wouldn't be back for a few weeks yet, which left him with a sister and a brother who lived close but had families and busy lives of their own. Sometimes he still tinkered around the house, but there didn't seem to be much point anymore. At least at the restaurant he could hear the quiet buzz of other people's conversations, the tinkle of a woman's laugh.

"Now is good," he said. "What's up?"

"Did you get the report on Macy McKinney I sent by courier?"

Thad frowned at the papers that still rested on the table, almost wishing he'd never seen them. "Yeah."

"What do you think?"

"I was hopeful until she walked out on me a few minutes ago."

There was a brief silence on the other end of the line. Then, "Well, if she's no longer a possibility, this might not matter, but I was just clearing off my desk to go home and ran across a page of the report I inadvertently left out."

"I don't think you left anything out. I've got pages one through four and nothing seems missing."

"This was the last page, page five. Somehow, it didn't get clipped to the rest."

Thad shook his glass and listened to the ice clank against the sides. "No problem. It can't possibly say anything that's going to make a difference now, anyway."

"I don't know. It goes a long way toward explaining why she contacted you in the first place."

"The money isn't reason enough?"

"Not for a babe like her. She's a class act. Single mother, med student, high achiever."

Putting his glass down, Thad threw his credit card on the table as the waitress came to collect the plates. “Greed can strike anyone, Rychert. She’s a starving student. She has to pay for her schooling somehow. Besides, the part of your report I did receive says she drives an old Pinto. Sounds like she could use a new car.”

“She could use a lot of things, but it’s not school or cars or anything like that she’s concerned about. She has something much bigger on her mind.”

Now Rychert had his full attention. “Oh, yeah? What’s that?”

“Her daughter needs a bone marrow transplant. Without it, she’ll die.”

## CHAPTER THREE

PRIMARY CARE HOSPITAL was a creamy-white building located on Medical Drive next to the university hospital. It hummed with the fans and belts that ran the air-conditioning, specialized medical equipment and various office machines. The chilled air carried a hint of antiseptic, and the cloying smell of serious illness pervaded the place, but Thad tried not to notice. Instead, he focused on the petite, gray-haired nurse sitting at the receptionist's desk just inside the main entrance.

"I'm looking for Haley McKinney's room," he said when he reached her.

The nurse glanced at the clock, then eyed the huge stuffed teddy bear propped under Thad's arm. "Visiting hours are over."

"I know I'm a little late, but I won't stay long."

She looked at the bear again. "Well, her mother's with her. If you make it quick, I don't see how it can hurt anything, as long as you scrub up before you go in. Her immune system is so low, we have to be careful what germs she comes in contact with. Wait a minute. They moved her a day or two ago. Let me check her room number." She swiveled away to consult her computer. "Take this hallway to the elevators and go up to the fourth floor. When you get off, you'll see a set of doors leading to the oncology department. Right inside is a small anteroom where you'll scrub your hands and arms and face. Just make sure the outer door is closed before you open the inside one. You don't have a cold or anything, do you?"

"No."

"Fine. Haley's in room 3."

Thad thanked her and pushed away from the counter, growing increasingly uneasy with the memories this sterile environment evoked. He hadn't expected it to be quite so bad, but now that he was standing in the middle of the hospital lobby, he couldn't avoid the memories of Valerie's last days. He had spent many hours in a similar place, waiting while the doctors operated, hoping, praying, staring dumbly into space—and eventually losing everything that mattered to him.

Shooting a look at the sliding doors that led to the parking lot where he'd left his car, Thad hesitated. It wasn't too late to turn away instead of plunging right into the middle of someone else's misery. He didn't owe Macy anything. They were still virtual strangers. She hadn't even leveled with him and told him why she needed the money. She didn't want him in her personal life. There had to be someone else who could help her.

Then why did she contact me? Surely I was a last resort?

Thad winced under the responsibility that thought landed squarely on his shoulders. Dammit, he hadn't asked for this! All he wanted was a child of his own, and he was willing to sacrifice every penny of the life insurance money he'd collected on Valerie's death to avoid any further entanglements.

Still, it wasn't responsibility that drew him down the hall and away from the exit, he realized. It was the thought of Macy's gaunt cheeks, the lack of sparkle in her eyes. The mystery of what had caused those things had been solved, and as much as he didn't want to, he could feel her pain. He understood—as few could—and that understanding wouldn't allow him to walk away.

The nurses' station outside the oncology department was deserted. Thad scrubbed up as he'd been told and closed the outer door, then stepped into the sterile ward, expecting someone to question his presence or acknowledge him in some way. But other than a hushed murmuring a few doors down, there was no one to stop him from walking down the hall and poking his head into room 3.

No one except himself. He hovered just outside until a small sweet voice caught him as effectively as a net.

"Mommy? Is that you?"

Not wanting to frighten the child by leaving his shadow falling across her door, Thad moved inside, where she could see him and he could see her. Small for her age and almost as white as the

sheets she lay between, she stared at him with round eyes that were far too big for her face. Her hair had been reduced to a few wispy strands. Her bones were prominent through her flesh. And the circles beneath her eyes were so dark it looked as though they'd been painted there deliberately. No less than twenty-five IVs surrounded her bed.

The sight clenched Thad's stomach like a vise, and even though he didn't know this child, had no emotional connection to her, he ached for her suffering.

"My name is Thad, Haley," he said, smiling to reassure her. "I'm a friend of your mommy's."

"I've never seen you before," she replied doubtfully.

His smile grew. "No, your mother and I haven't known each other very long. Did she go home to get some rest?"

"Lisa made her go to the lunchroom."

"Good for Lisa. She's your mommy's friend, right?"

Haley frowned, looking unsure, but finally nodded. "What's that?" she asked, eyeing the teddy bear with obvious appreciation.

"It's for you. But it looks as though you might not have room for him."

She scooted to the side. "He can fit. See?"

Thad placed the giant bear in the bed beside her, and she promptly began to cover him up with her blankets. "He's cold," she explained.

"It doesn't look like he'll be cold for long. What are you going to name him?"

She screwed up her face, thinking long and hard. "Scotty has a dog named Bruiser."

"Who's Scotty?"

"He lives next door to us."

"Well, I doubt he'll mind if you want to name your bear after his dog."

She smiled, and a hint of how beautiful she would be if she were healthy caused another pang in Thad's chest. He could see Macy's elegant features in her and began to wonder how her father could have abandoned such a lovely child, or how, for that matter, he could have abandoned her mother. Marrying a man capable of doing something like that didn't seem like Macy McKinney, but then, there was no accounting for love. It could blind even the strongest and wisest.

"What are you doing here?"

Thad turned to see Macy at the door, gaping at him.

He studied her for a moment, then chose his words carefully. "I have a hundred thousand dollars in the bank, Macy. There isn't any reason we can't both get what we want."

Macy's eyes darted suspiciously from Thad to her daughter and the stuffed bear, then back to Thad. "And what is it you want, Mr. Winters?"

"You know what I want. I want my baby." He nodded to Haley. "And you want yours."

Taking a business card from his shirt pocket, he scribbled down his home number and handed it to her. "Call me if you're still interested," he said, and walked out.

"WHO WAS THAT?" Lisa demanded, coming through the door to Haley's room just after Thad Winters had left.

"Guess," Macy replied. Dropping the backpack she'd been dragging around with her so she could study, she slumped into the seat next to her daughter's bed.

Lisa raised her eyebrows. "Well, he wasn't wearing scrubs or a white coat, so I doubt he was a doctor."

"It was Fad," Haley piped up. "He brought me a bear."

"Thad," Macy corrected, eyeing the stuffed animal as though she'd like to belt it. "Thad Winters."

Lisa blinked in surprise. "That was him? Oooee, what a babe! You're crazy if you think a man like that has to pay a woman to do anything."

Macy rolled her eyes. “Handsome is as handsome does.”

“And what has he done that’s so unhandsome?”

Macy didn’t really have an answer for that. He’d caught her in a lie, which had embarrassed her, but she had no right to hold that against him. He was offering her money to do something she didn’t want to do, because he knew her back was against the wall. But he could have offered the deal to someone else. As Lisa had said, there had to be any number of women who would happily oblige a man like Thad Winters—for free! So what, then, had her so angry?

The desperation that forced her to act beyond her own good judgment, she decided. And the fear. But those things had nothing to do with Thad Winters, either. At least he seemed to want a baby for the right reasons. Everyone who knew him was convinced he’d take good care of a child. Besides, she couldn’t expect him or anyone else to plop a hundred thousand dollars into her lap for nothing. A hundred bucks wasn’t inconceivable as a charitable donation, but one hundred thousand?

“He wants you to do it, right?” Lisa asked, watching her.

Slowly, Macy nodded.

“And you will?”

Macy nodded again. She had no choice. Haley meant everything to her. She could only hope Thad was right—that his money would bring them what they both wanted. Otherwise, if the bone marrow transplant didn’t work, she’d be expected to give up the new baby on the heels of losing Haley.

THAT NIGHT Macy tossed and turned until she wanted to scream. The nurse had insisted she go home and get some rest, had convinced her that she’d be no good to Haley if she didn’t. But sleep eluded her, despite the weariness she dragged around like an old blanket. Her shoulder ached from hauling her heavy textbooks everywhere she went, and all she could think about was Thad Winters and his offer, and what the money might do for Haley. She had to believe the bone marrow transplant would finally make her daughter well. She couldn’t face the alternative.

The telephone on her nightstand glowed beneath the silver sheen of moonlight filtering in through her window. Macy knew Thad’s card lay beside it, nagging at her, keeping her from relaxing enough to sleep.

Impulsively, she propped herself up and flipped on the lamp. “All right, dammit,” she grumbled, squinting against the light to read the number on his card while grabbing the handset. “This is it. There’ll be no going back now for either of us.”

Sleep slurred Thad’s voice when he finally answered. “Hello?”

“Mr. Winters?”

He seemed to come instantly awake. “Macy.”

“I’m sorry to wake you, but I couldn’t put my mind at ease until I accepted your offer.”

She heard some rustling, as though he was sitting up or readjusting his bedding. “You’re going to do it?”

“Yes.”

He exhaled audibly, then silence fell for several seconds.

Macy broke it. “How soon do I go in for my physical?” she asked, wondering what the next step was. Did they sign contracts? Did she visit his doctor or hers? Did she tell Haley what she was doing or wait until the baby made itself apparent?

“I’ll get you in tomorrow.”

So it would be his doctor. She should have known. Of course he’d want as much control over the process as possible.

“There’s only one thing,” she added.

“What’s that?”

“I want the money as soon as I’m pregnant. All of it. Haley needs the bone marrow transplant right away. If I miscarry or something, we’ll just have to do it again.”

“We’ll see what the doctor says,” he responded.

“Okay.” She felt suddenly awkward. She was going to have this man’s baby, yet she didn’t know what to say next. “I’m sorry about the...the lie at the restaurant,” she blurted. “I was afraid you’d turn me away. Something like that looks so bad, and I was scared for Haley—”

“I know.”

“Actually, I’m sorry I went home with that guy, too. I don’t remember what happened, but I’m not proud of it.” Macy silently cursed herself for volunteering more information than was necessary, but she couldn’t seem to stop the words. “I’ve never done anything like that before. Or since,” she added.

“Your husband had just left.”

“Yeah. I guess my ego was still smarting from the beating it took. I mean, I lost Richard to someone in a cheerleading uniform, for crying out loud.”

He chuckled. “If that’s all it took, he wasn’t worth keeping.”

Macy thought of that for a few seconds. Richard had some redeeming traits. He was generally optimistic and fun-loving, but it hadn’t taken her long to get over him. Their marriage had never been what she’d hoped it would be, mostly because living with a man like Richard was like trying to raise another kid. “Maybe I did something that made him turn to other women.”

“Don’t you mean girls? There’s no excuse for that.”

“She wasn’t his first.”

“Some men are like that. It’s not right, and it’s not the woman’s fault, either.”

Macy smiled. “The parents of the girl he ran away with were pretty upset. She used to baby-sit for us when she was younger. It was all horribly embarrassing.”

“I can imagine. Did they turn him in for statutory rape?”

“No. She was already a troubled teen. They made him promise to marry her as soon as our divorce was final. That’s all.”

“Did he?”

“Yeah. I had to track him down so he could be tested for Haley’s transplant and she answered the phone. They’re living in Colorado now, where her family is originally from, but I could hear her arguing with him in the background. I didn’t get the impression things were going well.”

“It’s no wonder.” Thad fell silent for a moment, then, “I take it Richard wasn’t a match for Haley’s transplant?”

“No, neither was anyone in his family.”

“That’s too bad.”

“It is, especially because of the way genetics works. A family member has a much greater chance of being a match.”

“Did it bother you to have to talk to him again?”

“No. Since Haley’s become so ill, that’s all I really care about.”

“I take it he pays no child support.”

“Not much. He sent almost a thousand dollars when I told him how much the transplant would cost, but he goes from job to job and can hardly support himself, let alone help us on a regular basis.”

Thad swore softly, and Macy found it strangely comforting. Talking to him on the phone so late at night made her feel like they were the only two people on earth. There was something intimate about it, something that encouraged the sharing of secrets, or at least the honest truth.

“Don’t you ever miss him?” he asked.

“Richard? No, not anymore. Every once in a while I wish for his support to bolster Haley and me through this, but then I realize that I’m deluding myself. He doesn’t do negative emotions well. If he were around, he’d be going to pieces, and I’d have to be the one supporting him. I spent the first few months after he left hating him because he could abandon his own child while she was so

ill, but in retrospect I think he left because our marriage was already in trouble and he couldn't bear to watch what was happening to Haley.”

“Such a sensitive guy.”

“Sensitive, maybe, just not very strong.”

“Sounds like you're better off without him.”

“Yeah.” She yawned and sank into her pillows. “Well, I'd better go. I have class in the morning.”

“And a doctor's appointment, if I can get you in.”

Macy sighed. “Right.”

“I'll call them first thing and leave a message on your answering machine. Do you have a way to check it from school?”

“I do.”

“Great.”

“You want me to call you after I see the doctor?”

“There won't be any need. I'll be going with you.”

HONKING, Macy rolled down the window of her old blue Pinto and pulled to the curb, where Thad was standing outside the doctor's office waiting for her. “I'm sorry I'm late,” she said when he leaned inside. “I'd forgotten that I had a test today at school.”

The scowl she'd seen from halfway down the street cleared to a degree, but he still looked tense. “No problem. I was just afraid you didn't get my message. I checked us in. Hurry, they could call your name any minute.”

He directed her to the back lot, where she parked. Then he joined her as she came around the redbrick building. They walked stiffly side by side, taking care not to brush against each other or come too close. The enormity of what they were about to do nearly overwhelmed Macy again, as it had several times already that morning. They were strangers, about to create a baby! A human being! Another life! Yet they'd never so much as touched or smiled or laughed with each other.

What they were doing had to be wrong, didn't it?

Macy watched Thad from the corner of her eye, wondering what he was feeling as he strode purposefully toward the front entrance. Dressed in a crisp shirt and expensive-looking tie, he'd obviously come straight from work, though he'd left his jacket in the car or back at the office. Narrow hips, accentuated by the tailored cut of his pants, extended into long legs and leather loafers with tassels. He'd rolled up his shirtsleeves, revealing sun-bronzed forearms covered with a sprinkle of dark hair. His hands were large and had too many nicks and scars to look as though they belonged to a pencil-pushing ad executive, but his nails were short and clean. Macy expected him to be wearing a Rolex watch or some other expensive brand, but he wore a simple sports watch.

“It's on the second floor,” he said, holding the door for her.

Macy glanced at the sign on the wall that listed all the offices in the building. “Are we seeing a general practitioner for this part?”

“No, Dr. Biden's a gynecologist. She can do the pap smear and everything else today, which will save us some time.”

Pap smear? Did he just say ‘pap smear?’ Macy looked at him in surprise. Since when had men become so comfortable with this kind of stuff, so knowledgeable? She felt sure Richard wouldn't have known a pap smear from a mastectomy, but it was the “everything else” Thad had mentioned that worried her. She'd lived a pretty tame life, sexually speaking, but after that one incident with the man from Studio 9, she had never been tested for AIDS. The thought made her uneasy.

“How did you decide on the doctor? Was this your wife's OB or something?”

He nodded, and Macy felt a prick of sadness for all he had lost. She could easily picture him escorting his wife to the bank of elevators along the far wall of the turquoise and lavender lobby, just as he was doing with her.

The bell sounded and the doors whooshed open as a pregnant woman, who looked almost due, waddled up from behind, along with her husband or significant other. They all entered the elevator together, and Thad punched the button for the second level, then turned to the couple. “Dr. Biden’s, or another floor?” he asked.

The man put his arms around the woman and pulled her back against him. “Dr. Biden. We’re gonna have our first soon.”

“Congratulations.”

“Do you know if it’s a boy or a girl?” Macy asked.

“We weren’t going to look at the ultrasound pictures, but Ronny here couldn’t wait, so he looked, and then I hated being the only one who didn’t know, so I looked, too.” The woman gave her husband a playful punch. “It’s a girl.”

“What about you two? You have any kids?” the man asked.

Thad said no at the same time Macy said yes. They glanced at each other and reversed their answers, but before they could explain, the elevator arrived and disgorged them all outside the door to an office labeled Dr. Joan Biden, OB–Gyn.

“Good luck,” the pair mumbled, and hurried inside, having obviously lost interest in a couple who didn’t even know if they had any children.

Macy smothered a sigh and followed Thad inside. If it was this uncomfortable when she wasn’t pregnant, what was it going to be like to be seen with Thad when she looked as if she had a basketball stuffed under her shirt?

A hundred grand, she silently chanted. One hundred thousand dollars for Haley’s transplant. She could tolerate anything for Haley’s sake. She just hoped Thad wasn’t planning to accompany her to every doctor’s appointment. And, oh God, what about Lamaze classes? Would he insist on those?

“Ms. McKinney?”

Macy jumped up when the nurse said her name and tried to snag the clear cup she held out before the inevitable, “We need you to give us a urine sample, please.” But the words came, anyway, like a prerecorded message, and Macy felt her cheeks warm. Peeing into a cup was no big deal—except for the presence of Thad and his rapt attention. Was he going to be in the exam room when she graduated to stirrups and pelvic exams?

Refusing to look at him, Macy mumbled her compliance and ducked around the corner into the washroom. She had to talk to Mr. Winters about letting her do the doctor and hospital visits on her own, she decided. What if an unfamiliar nurse mistook their relationship and invited him into the delivery room? Worse, what if he expected to be present, to cut the cord and everything?

Suddenly, Macy realized there were a lot of aspects about their “business” deal they had yet to discuss. Just how involved Thad planned to be was top on her list.

## CHAPTER FOUR

THAD PASSED OVER a Woman's Day, Good Housekeeping and McCall's magazine in search of a Sports Illustrated or even a U.S. News and World Report, but to no avail. He finally settled for Family Circle.

The doctor's reception room was decorated in pink with silk flowers, a picture of a ballerina and a curio cabinet filled with Lladro. It looked more like a woman's boudoir than a doctor's office, but Thad was surprisingly comfortable in the feminine surroundings. He'd visited Dr. Biden's many times with his wife. They'd done the ultrasound here and saw their baby suck his thumb. They'd sat in the doctor's private office and discussed Valerie's due date and delivery options. They'd joked with the nurses.

After his experience at the hospital yesterday, where the memories of Valerie had crowded in so close he could barely breathe, he'd expected a return to Dr. Biden's to be painful for him. Instead, he felt the stirrings of excitement. This was the first step toward filling the vacuum Valerie's death had created.

Settling back to wait for Macy, he thumbed through several low-fat recipes without any real interest. Then he found an article on how to make Play-Doh at home, and he sat up straighter. This was valuable information. He had no intention of his child missing out on anything for lack of a mother, so he pulled out his day planner and jotted down the instructions. He found several other articles he felt would benefit him, too—"Ten Nourishing Meals Kids Love" and "The Top Family Vacations in America"—and made a mental note to subscribe to a family magazine when he got back to the office.

Thad had long since finished with Family Circle and moved on to Elle, when the nurse finally appeared.

"Mr. Winters? The doctor would like to speak with you now."

His heart skipped a beat as he stood and followed the pink-smocked woman down the twisting corridors. The exam had taken a lot longer than he'd expected. Did that mean Dr. Biden had found something wrong with Macy McKinney?

Sitting on opposite sides of a wooden desk strewn with folders and charts, Macy and the doctor were waiting for him in the small cluttered office Thad had visited before.

Macy shifted uncomfortably when he took the seat next to her but said nothing.

"I can't believe I let you talk me into this, Thad," Dr. Biden said, giving him a rueful smile.

Thad grinned at the middle-aged doctor. "You felt sorry for me, remember?"

"I still feel bad about what happened to Valerie, but I should have taken you more seriously when you called me a few months ago. What sounded good in theory makes me a little nervous in practice."

"Don't you think I'm ready to be a father?"

She looked at him over her wire-rimmed bifocals. "You're ready. I just don't know if the world's ready to accept your means."

"I wasn't planning on giving the world a choice. Haven't you been reading any of the latest self-help books? I'm supposed to take my destiny into my own hands, see what I want and plot the journey that will take me there."

"You sure plot a direct course," the doctor grumbled. "What happened to 'Good things come to those who wait'?"

He shrugged. "Fate hasn't been particularly kind. Forgive me if I refuse to leave my future to chance. And if you feel too much guilt or have to wrestle with your conscience, I'm sure I can find someone else who'll help me."

"I was afraid you'd say that." She sighed, and folded her long slender fingers in front of her. "All right. I'd rather be a part of the whole thing than see you go elsewhere. Call me a sentimental

fool, but after spending nearly eight months with you and Valerie, I want to see you happy. I just hope this does the trick.”

Happy? Thad knew that having a child would never ensure his own happiness. There'd be good times. There'd be bad. He just needed to forge some kind of bond with the living before he drifted through any more days without caring about anything.

“How did the physical go?” he asked, noting Macy's silence.

“Other than being a little run-down, Ms. McKinney seems to be in perfect health. I've given her some prenatal vitamins she's going to start taking right away, which should help build up her blood. Of course the results of the lab work won't be back for a few days, so I'll know more then, but everything looks good.”

Thad wondered how much personal information Macy had shared with the doctor. From Biden's manner, he doubted she'd mentioned Haley's illness, but the way Macy kept glancing at her watch told him that her daughter was very much on her mind. He needed to get Macy on her way. “If everything turns out all right, what's our next step?” he asked, rising.

“We need to set an appointment coinciding with Macy's ovulation. You can come at the same time and donate the sperm. We'll treat the semen with a solution that sort of turbo-charges it, then we'll do the insemination. Fortunately neither of you have a history of infertility, so I doubt we'll have to do it more than once. You're not having any problems with impotency or anything, are you?”

Thad had to clear his throat before he could answer, and saw Macy smile for the first time.

He focused on the doctor. “No, I...um, everything's in working order, I think. I mean, I don't have any reason to believe I won't be able to...you know.”

“Okay. Have you ever had a sperm count taken?”

He shook his head.

“Well, we should do one. It's always best to know exactly what we're dealing with up front.”

“Fine, great. Just say when.” He took a deep breath and shot another glance at Macy, whose mood appeared to have miraculously improved in the past thirty seconds.

“Is that painful?” Macy asked innocently, just when he thought the doctor was going to let him off the hot seat. “The sperm count, I mean?”

“No, not at all,” Biden replied.

“How, exactly, does it work?”

Thad wanted to roll his eyes. Macy was in med school, for Pete's sake. She was doing this to bait him. But Dr. Biden took the question at face value. She launched into a full explanation of the sperm recovery process, and thanks to Macy's probing questions, left nothing out—including the little room stocked with girlie magazines where he'd be expected to provide a sample.

The details embarrassed him enough to make him sweat. He loosened his tie, waiting for the doctor to come to a conclusion, then took Macy by the arm. “Call me when you get the lab results,” he said, and dragged her out before she could ask anything else.

“THAT WAS FUN,” Thad muttered when the elevator doors closed, sealing them off from the rest of the world.

Macy smiled her toothiest smile. “I thought so.”

“And you wanted to make me squirm because...”

“Because misery loves company, of course. Why should I be the one to suffer all the indignities?”

“Hmm, that would probably take a rocket scientist to figure out, but let me take a stab at it—because you're the one who's getting paid for it?”

Macy's eyebrows rose at the sarcasm in his voice. “So the implacable Thad Winters doesn't like suffering indignities, huh? Well, I figured it out. You think you're paying me so incredibly well, but actually I'm only making \$15.43 an hour. And that includes nothing for the pain of childbirth.”

“But I bet it does include nights when you’ll be doing nothing but sleeping. Am I right?”

“Obviously you’ve never been pregnant. It’s not easy to sleep when you’re pregnant.”

The elevator doors opened and they headed through the lobby and out into the mellow noon sun. Salt Lake had its share of snow in winter, but its gentler seasons couldn’t be more temperate or beautiful.

When they reached her car, Thad leaned against the driver’s-side door to prevent Macy from opening it. “So what’s your point?” he asked.

“My point is, you’re not doing me some big favor.”

“I thought we both understood the favor was mutual. Where else are you going to get the money, Macy?”

Macy ran a hand through her hair, disgruntled that she liked the way her name sounded on Thad’s lips; he said it in such a casual way, as though they knew each other well. For all his preoccupation with having a baby in this unconventional way, she found him attractive. And that made her more nervous and cross than anything else. “I have no other options. You know that.”

“Then we’re in this together, right?”

She nodded. “Yeah, we’re just two peas in a pod.”

He grinned, transforming his face into a boyish version of himself, and Macy had the sudden impulse to duck into her car, peel away and not look back. She’d thought he was handsome with a scowl. Heaven help her if he smiled very often.

“It won’t be as bad as you think,” he promised.

“How do you know?”

“Because we’re going to work together to make sure it isn’t.”

“Giving the team a little pep talk, eh, Coach?” she asked, unconvinced.

“I’ll give the team whatever it needs, just so long as I can depend on you. You’re not going to back out on me, right, Macy? If the lab results come back clean, you’ll see this through?”

Macy stared into sky-blue eyes, alight with Thad’s peculiar brand of intensity, and nearly swayed toward him. She needed to feel a pair of masculine arms around her, wanted the embrace of a mature man with strength to spare. But now wasn’t the time or the place to succumb to primal urgings. Thad might have the strength and maturity she craved, but their initial interview had been enlightening enough to tell her one thing for certain: he was in love with a ghost.

Standing straighter, she vowed to keep shouldering her load on her own, like the trouper everyone said she was. “I’m in it for the long haul,” she promised, partly because her love for Haley would allow nothing else, and partly because she was hoping he’d smile again.

In that, he accommodated her. “That’s better,” he said, and stepped away so she could go. But Macy had the sneaking suspicion he’d just drawn her a little farther into his web, and he knew it.

“WHAT ARE YOU still doing at the office?” Kevin demanded, sticking his head into the room. “It’s after midnight.”

Thad pushed away from the computer and rubbed his eyes. He’d long since removed his tie, rolled up his sleeves and unbuttoned the collar of his shirt, but he longed for a pair of old jeans, a T-shirt and a greasy hamburger. “Macy McKinney needs the money right away. I’m trying to come up with an agreement that will protect my interests if I give it to her.”

Kevin came into the room. “So she is the one.”

Thad nodded, his mind still submerged in the glowing text on his computer screen. “Hang on a minute.”

Rolling his chair back to the keyboard, he started typing again, revising, “Macy McKinney, hereinafter known as ‘Birth mother’ hereby agrees to appear at each and every doctor’s appointment scheduled for the upkeep and maintenance of the pregnancy,” to “Macy McKinney, hereinafter

known as 'Birth mother' hereby agrees to allow Thad Winters to accompany her to each and every doctor's appointment scheduled for the upkeep and maintenance of the pregnancy."

There, that ought to keep him informed of what was going on, he thought. He'd hear the heartbeat, see the ultrasound, make sure Macy was gaining enough weight.

But doctor's appointments were only once a month. How could he ensure she'd look after herself during the other times? He couldn't exactly specify how often she had to eat and rest, could he? He considered inserting a clause on basic health care, wondering if she'd agree to a stipulation that she exercise half an hour every day, when Kevin cleared this throat.

Thad looked up to find his partner reading over his shoulder.

"You're kidding, right?"

"No. Why would I be?"

"You're going to hand the woman a hundred thousand dollars, have her sign this contract and expect a baby in nine months?"

Thad scowled at the censure in Kevin's voice. "Not exactly in that order. I'm going to make sure she's pregnant first, have her sign the contract, then give her the money."

"And after she signs it, are you going to pinkie-swear, too? What do you do if she breaks your little contract? Say she miscarries and refuses to be inseminated again. Or she changes her mind, for whatever reason, and aborts the baby. You can't exactly sue her. Think about it. You don't have a legal contract. Last I checked, you couldn't 'sell' a baby in America. That doesn't mean it doesn't happen, but it does mean any contract trying to enforce your rights won't be worth the paper it's written on. She'll end up with the money, and you'll end up with nothing."

Thad stretched his neck, trying to relieve the tension that had built up in his shoulders. Kevin was right about the contract. Deep down, he'd known it all along. But he'd slogged through the verbiage of what he'd like to guarantee, purposely ignoring the harsher reality. Because he was going to give Macy the money. He couldn't do anything else, would never risk her daughter's life by demanding she perform first.

"Bottom line, the money's your only guarantee, buddy," Kevin continued. "You should work it out to where she gets very little until the baby is born."

"And if she needs to pay for a bone marrow transplant for her little girl, who is lying in a hospital right now, dying of cancer?" Thad asked.

Kevin stared at him. "So that's why she came."

"Right again."

His partner shook his head. "You're screwed."

"Not yet."

"You are if you're going to rely on a written contract to get what you want."

"That might be true." Thad massaged his temples. Another thought had flitted through his mind while he'd been working on the contract, but he'd resisted it. It returned to haunt him now. It wasn't a guarantee exactly, but was probably the closest he was going to get.

"There is another way," he said slowly, the idea taking more definite shape in his mind. "It comes with its own share of risks, but..."

Kevin shifted his weight. "You're making me nervous, friend. You're already in this thing over your head."

"Then I'd better start swimming." Thad gave Kevin a rueful smile and snapped off his computer. "And I think I just figured out how."

Kevin groaned. "God, Thad, tell me it's the backstroke."

"Not even close."

MACY WAS EXHAUSTED. She'd originally planned to finish out the block so she didn't fall behind in her classes, but finals were only three weeks away and she didn't dare take the time away from Haley to study.

Neither could she fail, not if she wanted to become a pediatrician someday.

Setting her keys on a side table in her living room, she punched the Play button on her recorder and listened to Lisa tell her, in no uncertain terms, to eat the Chinese food she'd dropped off earlier. The next call was from her mother. Where was she? Why didn't she keep in closer touch?

Her mother knew she couldn't afford the long-distance bills.

The last message was from Dr. Biden's office. The lab results were in. Everything had come back normal.

Well, she wasn't going to die of AIDS, at least.

Macy kicked off her shoes and sagged onto the couch, too tired to even consider heating up something from the refrigerator. She hoped Dr. Biden's vitamins were as good as the doctor claimed, because she'd given her body little else in the past twenty-four hours. What she needed more than food was sleep, but she was too keyed up. They hadn't been able to find a bone marrow donor yet, and they had to have a near-perfect match or Haley's body would reject the new stem cells. And she'd be worse off than before.

The telephone rang, but Macy just looked at it, too tired to haul herself up to answer.

The recorder came on, and Thad's voice carried into the room. "Macy? I haven't heard from you for the past two days. Is everything okay? Call me when you get a chance."

He hung up just as Macy threw a pillow at the machine and nearly knocked over the lamp. She and Thad needed to talk, but she didn't want to talk to him tonight. She could take only so much in a single day.

Climbing to her feet, she traipsed into the bedroom and brushed her teeth before pulling on her nightgown and climbing into bed.

At least when Richard ran off, he left her with the few pieces of furniture they'd acquired during their marriage. She still had the oak dining set, the sofa and an old recliner in the living room, Haley's white bedroom set, a pull-out couch in the den and a queen-size water bed for herself. They were all garage-sale items, but the house she was renting made up for the style and elegance its furnishings lacked. She lived in the Avenues, near the university, where the houses were all unique, old and charming. Some dated back to the 1800s. Tall, shady trees lined the streets, and a mansion that had once belonged to Brigham Young or another of the city's founding fathers sat on almost every corner. Macy longed for the day when she could buy one of the large Victorians she liked best and remodel it to suit her tastes.

Someday, when she was a doctor and Haley was well...

For now she liked her old-fashioned little house.

The phone rang again, and Macy picked it up without thinking. "Hello?"

"There you are. You had me worried. Is Haley okay?"

Thad again. Macy bit back a sigh and cursed the brain synapse that had shot her hand out for the receiver. "She'd be better if we could find a bone marrow donor, but she's hanging on while we look."

"Can anyone do it?"

"It's not like giving blood. It's painful, and it's difficult to find a perfect match."

"Can I be tested?"

"Sure, but you'll have to fill out a questionnaire. Have you had unprotected sex in the past ten years?"

"God, you love turning the tables on me, don't you?"

"I'm sorry. I'm tired."

"I can hear it in your voice. How's school?"

“I missed another one of my classes today but at least I made it to pharmacology. I’m not sure I’ll remember anything about the lecture, but I took enough notes to give my hand a permanent cramp.” She stretched her right fingers, remembering her frenetic pace.

“What about the class you missed?”

“I bummed the notes off a fellow student.”

“That’s good.”

“It’s better than nothing. Finals are coming up.”

“I bet you’re excited about that.”

“I would be if I thought I was going to pass,” she said, but she didn’t want to talk about school. “Will you really come in and be tested as a donor for Haley?” She knew the chances of Thad’s being a match were one in a million. All of Haley’s friends and family had been tested, with no luck. But it felt good to know he was willing to do what he could.

“Of course. Maybe if I go through a little pain and suffering of my own, you’ll feel better compensated for childbirth.”

Macy smiled, and climbed out of bed to open the window. A cool spring breeze stirred the curtains and ruffled her hair. “A woman would be untrue to her kind if she didn’t point out that there is nothing as bad as childbirth, but I’m grateful, so I’ll keep my mouth shut.”

“I appreciate that, though I’d argue for circumcision as a close second.”

The scent of lilac filtered in from the bushes in back, and Macy relaxed on her bed, letting the down comforter swallow her. “You’d have a hard time getting any support for that argument. Newborn boys don’t have much of an advocacy group, while we woman are a vocal and determined lot. We’re not about to lose any praise for our high pain threshold.”

He chuckled. “Then I won’t upset the balance by disagreeing. When can we get together? There are some things we need to talk about.”

Macy yawned. “I know.”

“Tomorrow?”

Fighting the increasing weight of her eyelids, she struggled to vocalize a reply. Sleep beckoned and she sank into it, despite Thad’s voice in her ear. “Macy?”

“Tomorrow’s...fine.”

“Go ahead and get some sleep then,” he said, and strangely enough the sound of his voice was like a kiss on the forehead, soothing her into unconsciousness.

MACY AWOKE to the sound of sizzling bacon and the mouthwatering aroma of potatoes and onions. Oh good. Richard’s making breakfast for Haley. I can sleep a little later.

Richard! What was she thinking?

Macy shot out of bed as reality came crashing down on her addled mind like fifty tons of brick. She had classes today. Had she overslept? Would she have time to stop by the hospital and say hello to Haley, as she always did?

She shot a fearful glance at her alarm clock, which registered a mere six o’clock, and groaned. The buzzer wasn’t even supposed to go off until six-thirty. So who the heck was in her kitchen, banging around?

Lisa, of course. Somehow she knew Macy hadn’t eaten last night, and this was her revenge. Lisa knew everything.

After stumbling into the bathroom and brushing her teeth, she made her way to the kitchen, yawning and scratching her tousled head. “Jeez, Lisa, the least you could have done was warn me. Then I could have told you that I didn’t eat the Chinese food because I’d grabbed something at the hospital cafeteria.”

So what if it was only an apple.

“Lisa?”

“Good morning.” Thad stepped around the corner into the hallway wearing a T-shirt, a pair of worn, snug-fitting blue jeans—and a smile that could melt butter from a mile away. “Have a seat. Breakfast will be ready in a minute.”

## CHAPTER FIVE

“HOW DID YOU get in here?” Macy demanded, anger chasing the dust and cobwebs of sleep away.

Looking shamefaced, Thad frowned. “You said we could talk today.”

“I don’t remember inviting you over for breakfast. And I certainly didn’t give you permission to break into my house.” She shoved a hand through her hair, ignoring the fact that she was standing, barefoot and wearing an old, rather prudish hand-me-down nightgown of her mother’s in front of one of the most handsome men she’d ever met. “Because I agreed to have your baby, you think you own every minute of my life until the baby is born? Wrong! That’s not what you’re paying me for, Mr. Winters. What you get for your money is a child, not nine months of absolute control over me and my time.”

He rested his hands on his hips and studied her for a moment. “Is that your last word on the matter?”

“Yes!”

“Damn, there goes the daily-exercise clause.”

“The what? What did you just say?”

He chuckled and turned back to the kitchen and the bacon sizzling there. She followed him.

“Don’t get all worked up, Macy. I was afraid I’d miss you if I didn’t come early, and when I couldn’t rouse you at the door, I checked under the mat. The key lying there was like an invitation to come in. You really should hide it somewhere else.”

“God, now I know how the average burglar justifies breaking and entering,” she complained.

“The average burglar doesn’t fix you breakfast. Surely that’s a sign I come in peace.”

“I’d rather sleep than eat. You just robbed me of half an hour,” she said, but she had to admit that the food smelled particularly good. When was the last time she’d eaten something for breakfast that hadn’t come out of a box?

His smile grew crooked. “Don’t worry. I’ve created a schedule for you that includes daily naps.”

Macy ground her teeth. “You’re kidding, right? What planet are you from? Didn’t you hear what I just said?”

“Hey, I’m not trying to control you. I’m just being helpful,” he said, turning the bacon.

“You’re protecting your investment. Don’t cloak it as something noble.”

“Maybe, but I’ve done quite a bit of reading, and all the specialists agree that it’s important for a pregnant woman to get enough sleep. And exercise,” he added, glancing quickly at her face as if to gauge her reaction.

“That isn’t exactly late-breaking news. But in case you’ve forgotten, I’m in med school. I have finals in three weeks, and I have a daughter who’s fighting for her life at Primary Care Hospital. The last thing I have time for is a nap.”

Captivated by the food in spite of herself, Macy came up behind him to see what he had cooking on the stove. She found a pan on every burner: fried potatoes, pancakes, eggs and, of course, bacon. She hadn’t been grocery shopping in weeks. He must have brought the food with him.

“Have you invited friends?” she asked as he flipped a large golden pancake. “Who do you think is going to eat all of this?”

“A pregnant woman is supposed to have four servings of—”

Macy held up a hand. “Stop! Don’t say it. I’m not pregnant yet.”

“It’s important that you build up your strength. You’ve been running on empty too long.” His gaze drifted down over her nightgown, all the way to her bare toes. “Don’t you think you should get dressed?”

She gave him a saucy toss of her head. “You’re the one who broke into my house. What did you expect? That I’d be showered and ready for the day at 6:00 a.m.? Or does seeing a woman in her nightgown make you uncomfortable?”

“Only when it’s as alluring as the one you’ve got on now,” he said, but he couldn’t keep a straight face, and Macy had to laugh with him.

“Okay, so they’re not going to ask me to be on the cover of the next Victoria’s Secret catalog.”

“I was making fun of the nightgown, not what’s underneath.”

Macy wondered if that meant he liked her figure. Then she told herself it didn’t matter, anyway. The few curves she had left would soon be distorted by the pregnancy. In nine months, Thad would have his baby, and she’d be left with the physical and emotional wreckage.

“I need to ask you something,” he said, reaching into her cupboard for two plates.

“The blood work came back. Everything’s fine,” she told him.

He threw her a glance over his shoulder. “That’s great. But what I want to know is a little more personal.”

Macy responded with a snort and took a seat at the table, where a glass of orange juice was waiting for her. “What could that fifty-pound questionnaire of yours have missed?”

“I’d like to get a better understanding of your love life,” he said, sliding a plate of food in front of her.

“Love life? Doesn’t my nightgown say it all?”

He grinned. “A man wouldn’t need much of an imagination to picture what you’ve got under that schoolmarm nightgown. A few more pounds and you’d have a knockout figure.”

Macy’s cheeks grew hot. Fortunately, Thad seemed as embarrassed by what he’d said as she was. He turned his back on her and prepared his own plate, then kept his gaze on his food as he sat down across from her to eat.

She sampled her scrambled eggs and found them unusually good. “All right. Ask me anything. You already know about that guy from Studio 9. How much worse can it get?”

He took a swallow of his orange juice. “Are you interested in anyone in particular? Is there a boyfriend, or someone else, who might object to what we plan to do?”

“No.”

“You’re not carrying a torch for someone?”

“Do you mean Richard? Are you asking if I still have feelings for him?”

“From what I’ve gathered, he was popular, well liked in college. There had to be some reason you fell in love with him.”

“I fell in love with his boyish charm and his easy smile and his optimism. Unfortunately, once we were married, I realized that wasn’t enough. I wanted someone with a little more depth of character and grew disenchanted before he ever left. I’m not holding a torch for him.”

“And there’s no one else? I won’t be stepping on any toes in the next few months or messing up a relationship that’s important to you?”

“I’m not in love, and I don’t see myself getting involved with anyone in the foreseeable future.”

“Because of what your ex did?”

“Isn’t that reason enough?” To her complete surprise, Macy finished the last of the food on her plate and sat back, feeling better than she had in weeks, despite Thad’s probing.

“You don’t seem like the type to judge all men by Richard’s actions.”

“I’m not. I just have my hands full right now. I mean, where would I meet someone? In the oncology department at the hospital? All of Haley’s doctors are married, or they’re a good twenty or thirty years older than me, and they’re the only ones I really talk to.”

“You could meet someone on campus. Wouldn’t your life be easier if you had a partner to come home to?”

She finished the last of her juice. “Not if I was pregnant with your child. That kind of thing could get a bit awkward, don’t you think? Especially if you plan on breaking into my house on a regular basis. What would I tell my boyfriend? ‘Oh, don’t mind him. He just stopped by to make sure I’m eating the recommended daily allowance.’”

Macy glanced at the clock over the stove. “I’ve got to get in the shower,” she said. “I know we haven’t covered everything, but we’ll have to talk later. I have lab today, and I want to stop by the hospital. If you’ll just pile the dishes in the sink, I’ll do them when I get home as my contribution to this little party. Then I’ll call you.”

“Wait.” Thad caught her by the wrist. “I’m actually going somewhere with all this.” He let her go, looking distinctly uncomfortable as he glanced out the window, then back up at her face. “I want to give you the money, up front, for Haley...”

“That’s the only way I’ll go through with the insemination,” she said, still holding her plate.

“I know, but it’s foolish of me to take that risk. The money is my only security. What if...” He ran a hand through his hair. “Well, let’s just say there are a lot of things that could go wrong.”

“You don’t think I’ll come through if Haley dies,” she said, unable to hide her pain. That he thought Haley might die made it all the more possible, for some reason. He was just one more person who had no faith, while she was counting on a miracle.

“There are other things that could go wrong, too.” His voice was gentle, and so was the look in his eyes, but his words scared Macy. She had to have the money, and she had to have it soon.

“What if I give you my word?”

“In a perfect world, that would be good enough, but I’m afraid...”

“I know. We’re virtually strangers. Considering that, you’d be unwise to trust me. So—” she took a deep breath “—what do you suggest?”

“Another business arrangement, one that would give me a small degree of protection.”

Macy felt a moment’s trepidation, but she had to ask. “What is it this time?”

“I want you to marry me.”

THAD WATCHED several emotions flicker across Macy’s face, surprise, incredulity, anger, but before she could settle on one and reject him, he added, “There would be a lot of benefits to the arrangement, for both of us. Before you say anything, just hear me out.”

“No.”

“No, you won’t hear me out? Or, no, you won’t marry me?”

“No, period. Our ‘arrangements’ have gone far enough. Don’t you understand that what you want, what we’re doing, makes a mockery of everything I believe in? You’ve reduced love, marriage and family to...to this. To nothing but emotionless agreements and practical considerations.”

Thad flinched. Love, marriage and family were just as sacred to him, maybe more so. That was why he was trying so hard to preserve a vestige of what he’d had with Valerie. But he couldn’t explain that to Macy, or anyone else, for that matter. It exposed a part of him that was wounded and raw with need, a result of the pain, betrayal and anger he felt at his wife’s death.

“Think of the baby,” he said, stepping back from the flame of those dark emotions. “If we marry, the baby will have my name. And since I will be its father, what could be more natural than that?”

She’d gone to the sink to rinse off her plate. When she spoke, her back was to him. “And how do I explain our relationship to Haley?”

“I’ve met Haley already. We simply tell her that we’ve fallen in love and are going to be married. Think about it, Macy. I’ve gone over every angle, and this is by far the best way for everyone involved. If we don’t marry, what will you tell your daughter about the pregnancy? That it was the water?”

Her shoulders slumped as though she was suddenly weary again, but after a moment, she stood straight and turned to face him. “And when you disappear from our lives and take her brother or sister with you, do I simply say that it’s nothing? Just one more man who doesn’t want us?”

A normal man would be crazy not to want Macy, Thad thought. She was bright, ambitious, determined, full of passion. And he’d never seen a more beautiful woman. For the first time since his wife’s death, he’d actually felt the stirrings of desire when he saw her this morning, braless and without makeup, her hair mussed from sleep. It was probably just his body’s way of reminding him how long it had been since he’d held a woman in his arms. But he had felt...something.

“We’ll cross that bridge when we come to it,” he said, not wanting to address the issue of divorce right now, when Macy was gazing at him with those incredible eyes. “A lot has to go right before we get that far.”

She glanced at the clock again, as though she wished she could turn back the hands, then pinched the bridge of her nose. “So we’d be married, but we wouldn’t live together. Is that what you’re suggesting? A marriage in name only?”

Thad cleared his throat, certain that Macy wasn’t going to like this next part any more than she’d liked the first part. “Actually, I was thinking we would live together here, at your place. Just as roommates.”

“But why? What purpose could there possibly be in—Oh, I get it.” Her eyes narrowed. “We’re back to protecting your investment by controlling my life.”

Thad pushed his plate away and stood up. “I know this whole thing sounds terrible, Macy. I wouldn’t do it if—” if I wasn’t so damn desperate “—if I thought there was another way. But I’m not trying to control you. I just thought you could use someone to look after the house and yard a bit, make you a hot dinner on occasion, drive you to the doctor. You wouldn’t have to move or change anything. Does that sound too much like torture?”

“I don’t know,” she said. “What I’m going through now is torture. I can’t imagine it getting any worse.”

“Then trust me.” He smiled. “And I’ll write you a check for the full amount the moment we say ‘I do.’”

She sighed and shook her head. Then she kneaded her temples. “You’ll sleep in the guest room,” she said at last, “and pick up after yourself, and steer clear of my friends and family, and stay away from Haley. If she doesn’t know you, she can’t be hurt when you leave.”

“Okay.”

“And you’re not going to watch Dr. Biden put me in stirrups. Neither are you going into the delivery room. I’ll have the baby on my own, then turn it over to you.”

“But I want to see my baby being born.”

“Sorry, that’s the deal,” she snapped. “You can take it or leave it. It’s up to you.”

Because of Haley, Thad knew, if he pushed, he could have it all. Macy was bluffing. The businessman in him, the negotiator, told him so. But the courage shining in her eyes, and the sacrifice she was willing to make for her daughter softened his heart. In that moment, his respect for her grew.

“That’s good enough,” he said, and once the words were out, he couldn’t take them back. An agreement was an agreement. The businessman in him said that, too.

He could only hope she’d relent.

“YOU’RE WHAT?”

Macy held the phone away from her ear to avoid her mother’s bloodcurdling screech. She was on campus, in between classes, with a flood of other students milling around, six of whom were in line to use the pay phone after she finished. “I’m getting married,” she repeated.

Shocked silence greeted her on the other end of the line as Edna absorbed the news, then, “But this is so sudden. You’ve never mentioned dating anyone. Who is he?”

Macy watched the trees dotting the rolling campus sway in the wind that funneled down from the canyons above. “His name is Thad Winters,” she said, pushing her hair back, out of her face. “He’s an ad executive here in Salt Lake.”

“Is he successful?”

“Mom, why would that be one of the first questions you ask? Does it really matter?”

“You don’t think it’s important, dear, after Richard?”

Macy chuckled. “I see your point. Okay, I think he’s successful. He has some nice office space on South Temple.”

“He has what?” her mother asked in surprise, and Macy wished she could take back her words. How odd it must sound for her to talk about his office, instead of something more personal, like his home. “Where does he live?”

He could live in South Jordan, Murray, Ogden, Sugarhouse, anywhere in the Salt Lake Valley, for all Macy knew. She hadn’t seen him since he’d made her breakfast the day before, and she hadn’t thought to ask him on the telephone last night when they’d set the date for their wedding. “Um, in a nice house,” she replied vaguely.

“So you and Haley will be moving in with him?”

“No, he’ll be moving in with us.”

“But your house is so small. What if you decide to have more children?”

“That’s a very good possibility. He really wants a baby.” At least that was God’s own truth.

“Right away?”

Macy nearly laughed at the question. They were getting married next Saturday, and she was being artificially inseminated the following week. “I think so, yeah.”

“Then why keep your house?”

“It has charm.”

“And probably termites.”

“I like it,” Macy replied. “It’s close to school and the hospital. Do you know how hard it is to get a rental up here?” Her mother didn’t share her taste for old architecture. Edna liked the new ranch-style homes they had in Las Vegas, where she lived, but Macy refused to let her mother convince her to move out of the Avenues, old plumbing and electrical be damned.

“Listen, Mom, I have to go. There are people waiting to use the phone.”

“But you haven’t even given me the date and time of the wedding, or where it’s going to be.”

And you haven’t mentioned when you might be coming to town to see Haley. Typical. “It’s going to be in your neck of the woods, actually. We were hoping you could be there.”

“You’re coming to Vegas to get married?”

“Yeah, next Saturday. Our plane gets in around nine in the morning. We’ll come by or call you when we get there. It all depends on how Haley is doing and whether we’ll be in a huge rush or not.”

Silence.

“Hello? Mom, did you hear me?”

“Macy, are you pregnant?”

“No.” Not yet, anyway, she silently added, and relinquished the phone.

“DON’T LOOK AT ME like that. You’re the one who got me into this,” Macy told Lisa, who was sitting on her couch, drinking a large Coke and finishing the rest of a McDonald’s Combo Meal.

“I told you to have Thad’s baby and get paid for doing it, so you could help Haley. I didn’t tell you to marry him. That’s crazy. What are you going to do after the baby?”

“Uncontested divorce. And I’ll have to sign over full custody, of course.”

Lisa’s breath hissed through her teeth. “I thought you guys were going to stay out of each other’s personal lives.”

“I guess we’ve decided that if we’re going to have a baby together, there’s just no practical way to keep our distance, not with Thad giving me the money up front. Having me marry him makes him feel more secure. Anyway, he has a point about the baby not being born a bastard. I’ll have a name to put on the birth certificate, and I won’t have to write ‘single’ on every form the doctor or hospital hands me.”

“So he’ll be living here?” She used a french fry to motion at the cramped but comfortable living room.

“Yeah, it’s a point in his favor that he doesn’t expect me to uproot myself, not with Haley in the hospital.”

“Well, I think he sounds like a nice guy.”

“We’ll see if you still think so in nine months.”

Feeling a pang of hunger at the smell of Lisa’s food and regretting her decision not to get something when they went to McDonald’s after leaving the hospital, Macy kicked off her shoes and wandered into the kitchen. “Do you want any ketchup for those fries?” she called.

“No, I’m almost done.”

Macy opened the refrigerator to survey her meager possibilities, and stiffened in surprise when she found it teeming with food. Fresh fruits and vegetables filled the drawers, a gallon of milk and a gallon of freshly squeezed orange juice sat side by side, and lunch meat, a loaf of whole-wheat bread, a large, ready-made salad and a giant jar of pickles were arranged neatly on the shelves. A note was taped to the milk, written in a bold masculine hand, outlining the nutritional requirements of an expectant mother.

“Damn him!”

“Who?” Lisa followed her into the kitchen, her wrappers and McDonald’s sack crackling as she wadded them up for disposal.

“Thad Winters.”

“What’s he done now?”

Macy pushed the refrigerator door open wider so Lisa could see for herself.

“What a jerk!” she exclaimed. “He went and bought you at least a hundred dollars’ worth of groceries. I can’t think of anything worse.”

Rolling her eyes, Macy slammed the fridge door. “It’s the fact that he stocked my fridge without asking me. Doesn’t that strike you as a rather personal, not to mention, controlling, thing to do? He has no right to do stuff like that.”

“I’d call him on it, if I were you,” Lisa teased.

“This isn’t funny. I don’t think he should feel so free to make himself comfortable here.”

“He’s going to be living here in a few days!”

“That’s just it. He’s not living here yet. I still have five days. And I want every one of them.” She turned her back on the offending refrigerator and reached above the sink to make herself a cup of coffee, but she found a note there, too. “Caffeine causes birth defects,” it said in big block letters.

Lisa started laughing so hard she had to sit down.

“I can’t believe you,” Macy complained. “You’ve been on his side from the beginning.”

“I’d love to see what he’s done to the liquor cabinet.”

“You know I don’t have a liquor cabinet. The most I ever drink is an occasional glass of wine.”

“Then tell him you have some Jack Daniel’s stashed away and let him knock himself out trying to find it. That would be a fitting revenge, don’t you think?”

The telephone rang, but Macy made no move to answer it. At this hour, it had to be Thad...or the hospital. Her heart skipped a beat at the second possibility, and she dived for the receiver. “Hello?”

“Macy?”

Thad. She made a face into the phone, but was actually grateful it wasn’t the hospital. “I see you’ve been in my house again.”

“You had nothing but baking soda in your fridge. How can a person survive on baking soda?”

“Okay, that’s it.” Macy set the phone on the table and marched through the living room to the front door, where she promptly removed the spare key from under the mat and shoved it into the pocket of her jeans.

“Hello? Macy?” Thad was saying when she picked up the phone again.

“I’m back.”

“Where did you go?”

“To remove your invitation to enter my house.”

He whistled. “It’s a good thing I know you like me. Otherwise, my feelings might get hurt.”

“Yeah, you sound pretty broken up.”

His laugh rumbled in her ear, and she pictured him lying back in an easy chair, watching the television she heard droning in the background. “I guess I called at a bad time. I just wanted to see if you’d like to go with me when I buy your ring tomorrow. I mean, you’re the one who has to wear it for nine months.”

“No.” He was buying her a ring? Macy hadn’t even thought about those kinds of details. Was there something she should be doing to prepare for Saturday? How far were they going to take this sham of a marriage? “I have to study for finals,” she said, letting go of some of her anger.

“So, any kind of ring is fine?”

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