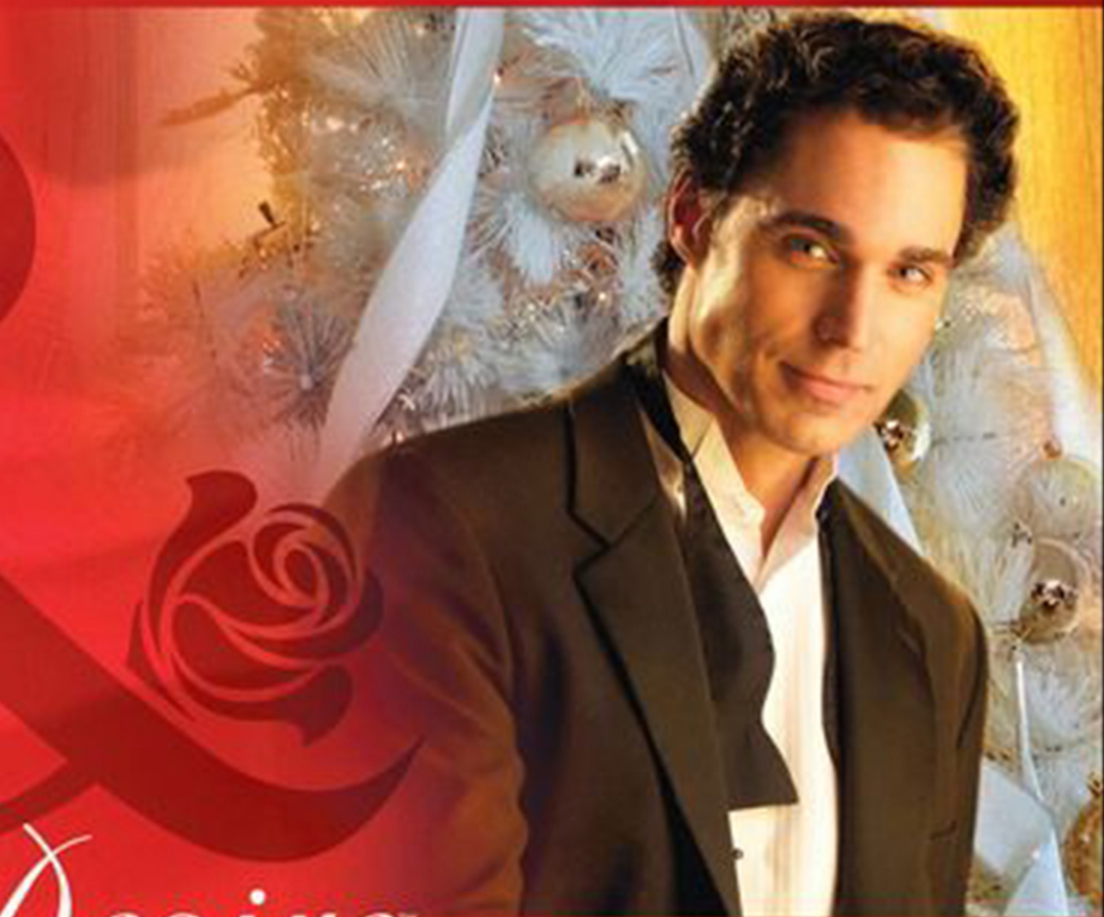


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GREAT
VALUE



Desire

HIGH-POWERED,
HOT-BLOODED

Susan Mallery

WESTMORELAND'S
WAY

Brenda Jackson

Brenda Jackson

**High-Powered, Hot-Blooded /
Westmoreland's Way: High-Powered,
Hot-Blooded / Westmoreland's Way**

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High-Powered, Hot-Blooded A powerful businessman, Duncan didn't like ultimatums. But the board demanded he improve his public image. When he encountered sweet kindergarten teacher Annie McCoy, he knew she could make him look like a reformed character... Westmoreland's Way There was a secret to his Westmoreland heritage – and Pamela Novak had the key. Dillon couldn't resist a mind-blowing night in the raven-haired beauty's arms. But once a Westmoreland claimed the woman he wanted, he couldn't let anything tear them apart! IRRESISTIBLE Strong, rich, sexy men – almost too hot to handle!

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High-Powered, Hot-Blooded

By

Susan Mallery

And

Westmoreland's Way

By

Brenda Jackson



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High-Powered, Hot Blooded

By

Susan Mallery

Her breath caught. He liked the sound. It was unexpected and sexy as hell. The kind of sound a woman made when...

He stopped himself in mid-thought. Hold on there, he told himself. Annie McCoy was many things, but sexy? He slid his gaze across her bare thighs. Okay, yeah, maybe sexy applied, but it was beside the point. He'd hired her to do a job—nothing more.

Besides, she wasn't his type.

The situation didn't make sense, which meant Duncan was going to have to figure it out. Success meant winning and winning meant understanding his opponent and exploiting his or her weakness. He might have bought Annie's time, but he didn't trust her. Not a big deal as he didn't trust anyone.

Ever.

About the Author

SUSAN MALLERY is a *New York Times* bestselling author of more than ninety romances. Her combination of humour, emotion and just plain sexy has made her a reader favourite. Susan makes her home in the Pacific Northwest with her handsome husband and possibly the world's cutest dog. Visit her website at [www. SusanMallery.com](http://www.SusanMallery.com).

Dear Reader,

There are so many things I love about this time of year. The crisp days and nights, the holiday decorations, the tempting special foods. Mostly I love curling up in front of a fire with a mug of hot chocolate and a delicious romance novel. As the craziness descends, I try to schedule a few at-home evenings to indulge myself.

For my hero Duncan Patrick, the holidays aren't the least bit special. He doesn't believe in tradition or family or even being nice to anyone. He doesn't see the point. For him, life is all about the bottom line. He's been so successful, he's completely lost what really matters.

I'll admit I love heroes like that. Guys who are totally clueless and don't see what's headed right for them. It's not the love of a good woman that changes their lives—it's *loving* a good woman. It's going to take someone special to get Duncan's attention and Annie McCoy is exactly who he needs.

Now Annie isn't looking for a powerful, determined, stubborn guy to warm her nights, but that's exactly who she's going to get. I think she'll thank me later.

I hope you love reading this story as much as I enjoyed writing it. However you celebrate at this time of year, may your days be joyous and happy and may you spend them with those you love.

Susan Mallery

Prologue

CEO knocks out the competition.

CEO Duncan Patrick has once again knocked out the competition. The shipping billionaire ends the year with two more acquisitions, including a small European trucking company and a very profitable railroad line in South America. With Patrick Industries dominating the world transportation market, one would think the wealthy billionaire could afford to be gracious, but apparently that's not the case. For the second year in a row, Duncan has been named meanest CEO in the country. Not surprisingly, the reclusive billionaire declined to be interviewed for this article.

"This is unconscionable," Lawrence Patrick said, slamming the business newspaper onto the boardroom table.

Duncan leaned back in his chair and stifled a yawn. "Did you want me to do the interview?"

"That's not the point and you know it."

"What is the point?" Duncan asked, turning his attention from his uncle to the other men on the board. "Is there too much money coming in? Are the investors unhappy with all the proceeds?"

"The point is the press loves to hate you," Lawrence snapped. "You bought a mobile home park, then evicted the residents, most of whom were elderly and poor."

"The mobile home park was right next to one of the largest shipping facilities we own. I needed the land for expansion. The board approved the purchase."

"We didn't approve seeing old ladies on television, crying because they had nowhere to go."

Duncan rolled his eyes. "Oh, please. Part of the deal was providing the residents with a new mobile home park. Their lots are bigger and the area is residential, rather than industrial. They have bus service right outside the main gate. We paid all the costs. No one lost anything. It was the media trying to create a story."

One of the other board members glared at him. "Are you denying you bankrupt your competition?"

"Not at all. If I want to buy a company but the person who owns it won't sell to me, I find another way." He straightened. "A legal way, gentlemen. You've all invested in my company and you've seen extraordinary profits. I don't give a damn what the press thinks about me or my company."

"Therein lies the problem," his uncle told him. "We *do*. Patrick Industries has a terrible reputation, as do you."

"Both are undeserved."

"Regardless. This isn't your company, Duncan. You brought us in when you needed money to buy out your partner. Part of the deal is your answer to us."

Duncan didn't like the sound of that. He was the one who had taken Patrick Industries from a struggling small business to a world-class empire. Not them—him.

"If you're threatening me," he began.

"Not threatening," another board member said. "Duncan, we understand that there's a difference between ruthless and mean. But the public doesn't. We're asking you to play nice for the next few months."

"Get off this list," his uncle said, waving the paper at him. "It's practically Christmas. Give money to orphans, find a cause. Rescue a puppy. Date a nice girl, for once. Hell, we don't even care if you really change. Perception is everything. You know that."

Duncan shook his head. "So you don't care if I'm the biggest bastard in the world, as long as no one knows about it?"

"Exactly."

“Easy enough,” he said, rising to his feet. He could play nice for a few months, while raising enough money to buy out his board. Then he wouldn’t have to care what anyone thought of him. Which was how he preferred things.

Chapter One

Annie McCoy could accept the flat tire. The car was old and the tires should have been replaced last spring. She could also understand that little Cody had eaten dirt on the playground, then thrown up on her favorite skirt. She wouldn't complain about the notice she'd gotten from the electric company pointing out, ever so politely, that she was overdue—again—and that they would be raising her rates. It was that all of it had happened on the same day. Couldn't the universe give her a sixteenth of a break?

She stood in front of her sagging front porch and flipped through the rest of the mail. No other bills, unless that official-looking letter from UCLA was actually a tuition bill. The good news was that her cousin Julie was in her first year at the prestigious college. The bad news was paying for it. Even living at home, the costs were enormous and Annie was doing her best to help.

"A problem for another time," she told herself as she walked to the front door and opened it.

Once inside, she put her purse on the small table by the door and dropped the mail into the macaroni-and-gold-spray-paint-covered in-box her kindergarten class had made for her last year. Then she went into the kitchen to check out the dry-erase bulletin board hanging from the wall.

It was Wednesday. Julie had a night class. Jenny, Julie's twin, was working her usual evening job at a restaurant in Westwood. Kami, the exchange student from Guam, had gone to the mall with friends. Annie had the house to herself...at least for the next couple of hours. Talk about heaven.

She walked to the refrigerator and got out the box of white wine. After pouring a glass, she kicked off her shoes and walked barefoot to the backyard.

The grass was cool under her feet. All around the fence, lush plants grew and flowered. It was L.A. Growing anything was pretty easy, as long as you didn't mind paying the water bill. Annie did mind, but she loved the plants more. They reminded her of her mom, who had always been an avid gardener.

She'd barely settled on the old, creaky wooden swing by the bougainvillea when she heard the doorbell ring. She thought about ignoring whoever was there, but couldn't bring herself to do it. She went back inside, opened the door and stared at the man standing on her porch.

He was tall and powerfully built. The well-tailored suit didn't disguise the muscles in his arms and chest. He looked like he could have picked up money on the side working as a bouncer. He had dark hair and the coldest gray eyes she'd ever seen. And he looked seriously annoyed.

"Who are you?" he demanded by way of greeting. "The girlfriend? Is Tim here?"

Annie started to hold up her hands in a shape of a T. Talk about needing a time-out. Fortunately she remembered she was holding a wineglass and managed to keep from spilling.

"Hi," she said, wishing she'd thought to actually take a sip before answering the door. "I'm sure that's how you meant to start."

"What?"

"By saying 'hello.'"

The man's expression darkened. "I don't have time for small talk. Is Tim McCoy here?"

The tone wasn't friendly and the words didn't make her feel any better. She set her glass on the tiny table by the door and braced herself for the worst.

"Tim is my brother. Who are you?"

"His boss."

"Oh."

That couldn't be good, she thought, stepping back to invite the man in. Tim hadn't said much about his relatively new job and Annie had been afraid to ask. Tim was...flaky. No, that wasn't right. He could be really sweet and caring but he had a streak of the devil in him.

The man entered and looked around the living room. It was small and a little shabby, but homey, she thought. At least that's what she told herself. There were a few paper turkeys on the wall, and a pair of pilgrim candlesticks on the coffee table. They would come down this weekend when she got serious about her Christmas decorating.

"I'm Annie McCoy," she said, holding out her hand. "Tim's sister."

"Duncan Patrick."

They shook hands. Annie tried not to wince as his large fingers engulfed hers. Fortunately the man didn't squeeze. From the looks of things, he could have crushed her bones to dust.

"Or ground them for bread," she murmured.

"What?"

"Oh, sorry. Nothing. Fairy-tale flashback. The witch in Hansel and Gretel. Doesn't she want to grind their bones to make her bread? No, that's the giants. I can't remember. Now I'll have to look that up."

Duncan frowned at her and stepped back.

She couldn't help chuckling. "Don't worry. It's not contagious. I think weird things from time to time. You won't catch it by being in the room." She stopped babbling and cleared her throat. "As to my brother, he doesn't live here."

Duncan frowned. "But this is his house."

Was it just her or was Duncan not the brightest bulb? "He doesn't live here," she repeated, speaking more slowly. Maybe it was all the muscles. Too much blood in the biceps and not enough in the brain.

"I got that, Ms. McCoy. Does he own the house? He told me he did."

Annie didn't like the sound of that. She crossed to the club chair by the door and grabbed hold of the back. "No. This is *my* house." She felt more than a little panicked and slightly sick to her stomach. "Why are you asking?"

"Do you know where your brother is?"

"Not at the moment."

This was bad, she thought frantically. She could tell it was really bad. Duncan Patrick didn't look like the kind of man who dropped by on a whim. Which meant Tim had done something especially stupid this time.

"Just tell me," she said quickly. "What did he do?"

"He embezzled from my company."

The room tilted slightly. Annie's stomach lurched and she wondered if she was going to join little Cody in throwing up on her skirt.

Tim had stolen from his employer. She wanted to ask how that was possible, but she already knew the answer. Tim had a problem. He loved to gamble. Loved it way too much. Living only a five-hour drive from Las Vegas made the problem even more complicated.

"How much?" she asked in a whisper.

"Two hundred and fifty thousand dollars."

Her breath caught. It might as well be a million. Or ten. That was too much money. An impossible amount to pay back. He was ruined forever.

"I can see by the look on your face, you didn't know about his activities."

She shook her head. "The last I heard, he loved his job."

"A little too much," Duncan said drily. "Is this the first time he's embezzled?"

She hesitated. "He's, um, had some problems before."

"With gambling?"

"You know?"

"He mentioned it when I spoke with him earlier today. He also told me that he owned a house and that the value exceeded the amount he'd stolen."

Her eyes widened. “No way. He didn’t.”

“I’m afraid he did, Ms. McCoy. Is this the house he meant?”

Now she really was going to be sick. Tim had offered the house? *Her* house? It was all she had.

When their mother had died, she’d left them the house and an insurance policy to split. Annie had used her half of the insurance money to buy Tim out of the house. He was supposed to use the money to pay off his college loans and put money down on a place of his own. Instead he’d gone to Vegas. That had been nearly five years ago.

“This is my house,” she said firmly. “Mine is the only name on the deed.”

Nothing about Duncan’s cold expression changed. “Does your brother own other property?”

She shook her head.

“Thank you for your time.” He turned to leave.

“Wait.” She threw herself in front of the door. Tim might be a total screw-up but he was her brother. “What happens now?”

“Your brother goes to jail.”

“He needs help, not prison. Doesn’t your company have a medical plan? Can’t you get him into a program of some kind?”

“I could have, before he took the money. If he can’t pay me back, I’ll turn him over to the police. Two hundred and fifty thousand dollars is a lot of money, Ms. McCoy.”

“Annie,” she said absently. It was more money than he knew. “Can’t Tim pay you back over time?”

“No.” He glanced around at her living room again. “But if you’d be willing to mortgage your house, I would consider dropping the charges.”

Mortgage her... “Give up where I live? This is all I have in the world. I can’t risk it.”

“Not even for your brother?”

Talk about playing dirty.

“You wouldn’t lose your house if you made regular payments to the bank,” he said. “Or do you have a gambling problem, too?”

The contempt in his voice was really annoying, she thought as she glared at him. She took in the perfectly fitted suit, the shiny gold watch that probably cost more than she made in three months and had a feeling that if she looked out front, she would see a pretty, new, fancy, foreign car. With good tires.

It was too much. She was tired, hungry and this was the last problem she could deal with right now.

She grabbed the electric bill from the in-box and waved it in front of him.

“Do you know what this is?”

“No.”

“It’s a bill. One I’m late on. Do you know why?”

“Ms. McCoy...”

“Answer the question,” she yelled. “Do you know why?”

He looked more amused than afraid, which really pissed her off. “No. Why?”

“Because I’m currently helping to support my two cousins. They’re both in college and have partial scholarships, and their mom, my aunt, is a hairdresser and has her own issues to deal with. Have you seen what college-age girls eat? I don’t know how they get it all down and stay skinny, but they do. Follow me.”

She walked into the kitchen. Surprisingly Duncan came after her. She pointed at the dry-erase board. “You see that? Our family schedule. Kami is an exchange student. Well, not really. She was in high school. She’s from Guam. Now she goes to college here. She’s friends with my cousins and can’t afford her own place. So she lives here, too. And while they all help as much as they can, it isn’t much.”

She drew in a breath. “I’m feeding three college-age girls, paying about half their tuition, for most of their books and keeping a roof over their heads. I also have an aging car, a house in constant need of repair and plenty of student loans from my own education. I do all of this on a kindergarten teacher’s salary. So no. Taking out a loan on my house, the only asset I have in the world, is not an option.”

She stared at the tall, muscled man in her kitchen and prayed she’d gotten through to him.

She hadn’t.

“While this is all interesting,” he said, “it doesn’t get me my two hundred and fifty thousand dollars. If you know where your brother is, I suggest you tell him to turn himself in. It will go better for him that way than if he’s found and arrested.”

The weight of the world seemed to press down on her shoulders. “No. You can’t. I’ll make payments. A hundred dollars a month. Two hundred. I can do that, I swear.” Maybe she could get a second job. “It’s less than four weeks until Christmas. You can’t throw Tim in jail now. He needs help. He needs to get this fixed. Sending him to prison won’t change anything. It’s not like you need the money.”

The ice returned to his cool, gray eyes. “And that makes it all right to steal?”

She winced. “Of course not. It’s just, please. I’ll work with you. This is my family you’re talking about.”

“Then mortgage your house, Ms. McCoy.”

There was a finality to his tone. A promise that he meant what he said about throwing Tim in jail.

How was she supposed to decide? The house or Tim’s freedom. The problem was she didn’t trust her brother to do any better if she mortgaged the house, but how could she let him be locked away?

“It’s impossible,” she said.

“Actually, it’s very easy.”

“For you,” she snapped. “What are you? The meanest man on the planet? Give me a second here.”

He stiffened slightly. If she hadn’t been staring at him, she wouldn’t have noticed the sudden tension in his shoulders or the narrowing of his eyes.

“What did you say?” he asked, his voice low and controlled.

“I said give me a minute. Maybe there’s another choice. A compromise. I’m good at negotiating.” What she really wanted to say was she was good at negotiating with unreasonable children, but doubted Duncan would appreciate the comparison.

“Are you married, Ms. McCoy?”

“What?” She glanced around warily. “No. But my neighbors all know me and if I yell, they’ll come running.”

The amusement returned. “I’m not here to threaten you.”

“Lucky me. You’re here to threaten my brother. Practically the same thing.”

“You teach kindergarten you said. For how long?”

“This is my fifth year.” She named the school. “Why?”

“You like children?”

“Well, duh.”

“Any drug use? Alcohol problems? Other addictions?”

An unnatural love for chocolate, but that was really a girl thing. “No, but I don’t...”

“Any of your ex-boyfriends in prison?”

Now it was her turn to be pissed. “Hey, that’s my life you’re talking about.”

“You didn’t answer the question.”

She reminded herself she didn't have to. That it wasn't his business. Still she found herself saying, "No. Of course not."

He leaned against the chipped counter and studied her. "What if there *is* a third option? Another way to save your brother?"

"Which would be what?"

"It's four weeks until Christmas. I want to hire you for the holiday season. I'll pay you by forgiving half of Tim's debt, sending him to rehab and setting up a payment plan for the remainder of the money. To be paid by him when he gets out."

Which sounded too good to be true. "What do I have that's worth over a hundred thousand dollars?"

For the first time since entering her house, Duncan Patrick smiled. The quick movement transformed his face, making him seem boyish and handsome. It also made her very, very nervous.

She took a step back. "We're not talking sex, are we?" she asked desperately.

"No, Ms. McCoy. I don't want to have sex with you."

The blush came on hot and fast. "I know that I'm not really the sex type."

Duncan raised an eyebrow.

"I'm more the best friend," she continued, feeling the hole getting deeper and deeper. "The girl you talk to, not the girl you sleep with. The one you take home to Mom when you want to convince her you're dating a nice girl."

"Exactly," he said.

What? "You want to introduce me to your mother?"

"No. I want to introduce you to everyone else. I want you to be my date for all the social events I have going on this holiday season. You'll show the world I'm not a complete bastard."

"I don't understand." He was hiring her to be his date? "You could go out with anyone you want."

"True, but the women I want to go out with don't solve my problem. You do."

"How?"

"You teach small children, look after your family. You're a nice girl. I need nice. In return your brother doesn't go to jail." He folded his arms across his chest. "Annie, if you say yes, your brother gets the help he needs. If you say no, he goes to jail."

As if she hadn't figured that out on her own. "You don't play fair, do you?"

"I play to win. So which will it be?"

Chapter Two

While Duncan waited for his answer, Annie grabbed a kitchen chair and pulled it over to the refrigerator. She reached the overhead cupboard and pulled out a box of high-fiber cereal. After opening it, she removed a plastic bag filled with orange and brown M&M's.

"What are you doing?" he asked, wondering if the stress had pushed her over the edge.

"Getting my secret stash. I live with three other women. If you think chocolate would last more than fifteen seconds in this house, you're deluding yourself." She scooped out a handful, then put the plastic bag back in the box and slid the box onto the shelf.

"Why are they that color?"

She looked at him as if he were an idiot, then climbed down from the chair. "They're from Halloween. I bought them November first, when they're half off. It's a great time to buy seasonal candy. They taste just as good. M&M's are my weakness." She popped two in her mouth and sighed. "Better."

Okay, this was strange, he thought. "You had a glass of wine before," he said. "Don't you want that?"

"Instead of chocolate? No."

She stood there in a shapeless blue sweater that matched her eyes and a patterned skirt that went to her knees. Her feet were bare and he could see she'd painted little daisies on her toes. Aside from that, Annie McCoy was strictly utilitarian. No makeup, no jewelry to speak of. Just a plain, inexpensive watch around her left wrist. Her hair was an appealing color. Shades of gold in a riot of curls that tumbled past her shoulders. She wasn't a woman who spent a lot of time on her appearance.

Which was fine by him. The outside could easily be fixed. He was far more concerned about her character. From what he'd seen in the past ten minutes, she was compassionate, caring and led with her heart. In other words, a sucker. Happy news for him. Right now he needed a bleeding-heart do-gooder to get his board off his back long enough for him to wrestle control from them.

"You haven't answered my question," he reminded her.

Annie sighed. "I know. Mostly because I still don't know what you want from me."

He pointed to the rickety chairs pushed up against the table. "Why don't we sit down."

It was her house—she should be doing the inviting. Still Annie found herself dragging her chair over to the table and plopping down. Politeness dictated that she offer him some of her precious store of M&M's, but she had a feeling she was going to need them later.

He took a seat across from her and rested his large arms on the table. "I run a company," he began. "Patrick Industries."

"Tell me it's a family business," she said, without thinking. "You inherited it, right? You're not such a total egomaniac that you named it after yourself."

The corner of his mouth twitched. "I see the chocolate gives you courage."

"A little."

"I inherited the company while I was in college. I took it from nothing to a billion-dollar empire in fifteen years."

Lucky him, she thought, thinking she had nothing to bond with. Scoring in the top two percent of the country on her SATs was hardly impressive when compared with billions.

"To get that far, that fast, I was ruthless," he continued. "I bought companies, merged them into mine and streamlined them to make them very profitable."

She counted out the last M&M's. Eight round bits of heaven. "Is that a polite way of saying you fired people?"

He nodded. "The business world loves a success story, but only to a point. They consider me too ruthless. I'm getting some bad press. I need to counteract that."

“Why do you care what people say about you?”

“I don’t, but my board of directors does. I need to fool people into thinking I have a heart. I need to appear...” He hesitated. “Nice.”

Now it was her turn to smile. “Not your best quality?”

“No.”

He had unusual eyes, she thought absently. The gray was a little scary, but not unattractive. If only they weren’t so cold.

“You are exactly what you seem,” he said. “A pretty, young teacher with more compassion than sense. People like that. The press will like that.”

She’d been with him, right up until that last bit. “Press? As in press?”

“Not television media or gossip reporters. I’m talking about business reporters. Between now and Christmas I have about a dozen social events I need to attend. I want you to go with me. As far as the world is concerned, we’re dating and you’re crazy about me. They’ll think you’re nice and by association, change their opinion of me.”

Which all sounded easy enough, she thought. “Wouldn’t it just be easier to actually act nice? This reminds me of high school when a few people worked really hard to cheat. They could have spent the same amount of time studying and gotten a better grade without any risk. But they would rather cheat.”

His dark eyebrows drew together. “My reasons are not up for debate.”

She picked up another M&M. “I’m just saying.”

“If you agree, then I’ll arrange for your brother to enter rehab immediately, under the conditions we discussed. He’ll get the second chance you seem to think he deserves. However, if you let on to anyone that our relationship isn’t real, if you say anything bad about me, then Tim goes directly to jail.”

“Without collecting two hundred dollars.”

“Exactly.”

A deal with the devil, she thought, wondering how a nice girl like her got into a situation like this. Of course, her being a nice girl was apparently the point. She sighed.

The sense of being trapped was very real. As was the knowledge that while she was expected to take care of her cousins, Tim and apparently even Duncan Patrick, no one ever bothered to take care of her. Or worry about her.

“I’m not lying to my family,” she said. “My cousins and Kami have to know.”

Duncan seemed to consider that. “Just them. And if they tell anyone—”

She nodded. “I know. Off with their heads. Have you been through any seminars on teamwork or communications? If you worked on your people skills, you might...”

The gray eyes turned to ice. She pressed her lips together and stopped talking.

“You agree?” he asked.

Did she have a choice? Tim needed help. She’d tried to talk him into getting it before, but he always blew her off. Maybe being forced to spend some time in a safe place would make a difference. As the alternative was him being charged with a felony, she didn’t see that she had a choice.

“I will,” she began, “act as your adoring girlfriend between now and Christmas. I will tell anyone who will listen that you are kind and sweet and have the heart of a marshmallow.” She frowned at him. “I don’t know anything about you. How am I supposed to fake being in a relationship?”

“I’ll get you material.”

“Won’t that be happy reading.”

He ignored her comment. “In return, Tim will get the help he needs, fifty percent of the debt will be forgiven and he’ll have a reasonable payment plan for the rest. Do you have an appropriate wardrobe?”

She nibbled on the last M&M. “Define appropriate.”

He looked at her with a thoroughness that left her breathless. Before she could react, he'd scanned her battered kitchen, his gaze lingering on the warped vinyl flooring.

"Someone will be in touch to arrange a session with a stylist," he said. "When the month is over, you can keep the clothes." He rose.

She stood and trailed after him. "What kind of clothes?"

"Cocktail dresses and evening gowns." He paused by the front door and faced her.

"I have the dress from my prom."

"I'm sure you wouldn't be comfortable wearing it at one of these events."

"Is this really happening?" she asked. "Are we having this conversation?"

"It is and we are. The first party is on Saturday night. My assistant will call you with the information. Please be ready on time."

He dwarfed her small living room, looking too masculine for the floral-print sofa and lacy curtains. She would never have imagined a man like him in her life, even temporarily.

"I'm sorry my brother stole from you," she said.

"He's not your responsibility."

"Of course he is. He's family."

For a second Duncan looked like he was going to say something, but instead he left. Annie closed the door behind him and wondered how she was going to tell her cousins and Kami what she'd gotten herself into now.

Saturday morning both Jenny and Julie stared at Annie with identical expressions of shock, their green eyes wide, their mouths hanging partially open. Kami looked just as surprised.

"What?" Julie asked. "You did what?"

Annie had put off telling them as long as she could. She'd hidden the binder that had been delivered on Thursday, sliding it under her bed, then pretending it didn't really exist. Her first "date" with Duncan was that night, so she was going to have to read it sooner rather than later.

"I agreed to go out with Tim's boss for a month. We're not really dating each other," she added hastily. "We're pretending until Christmas. I'm supposed to help his image."

But she still wasn't clear on how *that* was supposed to happen. Did Duncan expect her to give interviews? She wouldn't be very good at it. She could easily stand up in front of a room of five-year-olds, but a crowd of adults would make her nervous.

"I don't understand," Kami said, blinking at her. "Why?"

Jenny and Julie exchanged a look. "This is all about Tim, isn't it?" Jenny asked. "He's in trouble."

"Some," Annie admitted. "He, ah, embezzled some money. But Duncan is going to get him into rehab and that will help."

"Him, not you." Julie tucked her light brown hair behind her ears. "Let me guess. Tim somehow threw you under the bus on this one. What did he tell his boss about you?"

"It wasn't me, specifically. It was..." She cleared her throat. While she didn't want to tell her cousins what had happened, she believed in speaking the truth. Well, except when it came to her secret M&M stash.

She quickly explained about the two hundred and fifty thousand dollars, how Duncan would forgive half the debt and allow Tim to make payments on the other half when he got out of rehab and was working again.

Julie sprang to her feet. "I swear, Annie, you're impossible."

"Me? What did I do?"

"Gave in. Let Tim do this to you again. You're always getting him out of trouble. When he was seven and stole from the mini market by the house, you took the fall and paid them back for the candy bars. When he was in high school and cutting class, you convinced the principal not to suspend him. He needs to face the consequences of what he's done."

"He doesn't need to go to jail. How will that help?"

“If the pain’s big enough, then maybe he’ll learn his lesson.”

Jenny nodded, while Kami only looked uncomfortable.

“He needs help,” Annie said stubbornly. “And he’s my brother.”

“All the more reason to want him to grow up and be responsible,” Julie said.

Annie sighed. “I promised.”

When her mother had been dying, she’d made Annie swear she would look after Tim, no matter what.

The twins exchanged another look.

“There’s no getting around that,” Kami told them. “You know how Annie gets. She always sees the best in people.”

Annie stood and touched Julie’s arm. “It’s not that bad. I’m dating a really rich guy for a month, going to fancy parties. Nothing more.”

All three girls looked at her. Annie felt herself starting to blush.

“Nothing,” she repeated. “No sex, so don’t even go there.” She smiled. “I wouldn’t have told you except I’ll be gone a lot and eventually you’d notice. In the meantime, I kind of need your help. Duncan is sending a stylist to take me shopping for cocktail dresses and a couple of formal gowns. I won’t need them after this month, but I get to keep them. So I thought you three might want to come along and give me your opinions. What with you being able to borrow them when I’m done.”

As she expected, there was a general shrieking as all three of them jumped up and down, yelling.

“Seriously?” Jenny asked.

“Uh-huh. The stylist is due here any second and we’re going shopping. So you want to come with me?”

They’d barely had time to agree when the doorbell rang. Jenny and Julie ran to open the door.

“Dear God,” a man said. “Tell me Duncan isn’t dating twins. Although you two are gorgeous. Have you thought about going into modeling?”

The twins giggled in response.

Annie went out into the living room where a tall, thin blond man stood looking over her cousins.

“Love the hair,” he said, fluffing Julie’s ends. “Maybe a few more layers to open up your face and give your hair volume. Try a smoky eye. You’ll be delish.” He looked past them to Annie and raised his eyebrows. “Now you look exactly like a stereotypical kindergarten teacher, so you must be Annie. What were you thinking, agreeing to help someone like Duncan? The man is a total ruthless bastard. Sexy, of course, not that he would ever notice me.” He smiled. “I’m Cameron, by the way. And yes, I know it’s a girl’s name. I tell my mother it’s the reason I’m gay.”

He glanced over her shoulder as Kami came in the room and he sighed. “I don’t know who you are, honey, but you’re giving these beauties a run for their money. Yummy.”

Kami laughed. “Get real.”

“I am real. The realest.”

Annie introduced the girls. Cameron sat on the worn sofa in the living room and pulled out a couple of folders.

“Come on, little teacher,” he said, patting the cushion next to him. “We have to go over the schedule. Duncan has fifteen social events between now and Christmas. You’ll be with him at all of them.”

He passed her one of the slim folders. “You got the background information, didn’t you?”

She nodded, although she’d only read the basic bio. “Impressive. He put himself through college on a boxing scholarship.”

Cameron’s hazel eyes widened slightly. “You sound surprised.”

“I was. It’s not traditional.”

“His uncle is Lawrence Patrick. The boxer.”

“I’ve heard of him,” Julie said. “He’s, like, old, but he was really famous.”

Annie had heard of him, as well. “Interesting family,” she said.

“Duncan was raised by his uncle. It’s a fascinating story, one I’ll let him tell you himself. You’re going to be spending a lot of time together.”

Not something Annie wanted to think about as she took the second folder Cameron offered. This one contained a questionnaire she was to fill out so Duncan could pretend to know all about her.

What had she been thinking, agreeing to this craziness? But before she could even consider backing out of the deal—not that she would—Cameron had ushered them all to the stretch limo waiting to take them shopping.

Five hours later, Annie was exhausted. She’d tried on dozens and dozens of dresses, blouses, pants and jackets. She’d stepped in and out of shoes, shrugged at small, shiny evening bags and endured a bra fitting from a very stern-looking older woman.

Now she sat with foil in her hair, watching pink polish dry on her nails. When they’d moved from shopping to a day spa, she’d been relieved to know she could finally sit down.

Cameron appeared with a glass of lemon water and a fruit-and-cheese plate.

“Tired?” he asked sympathetically.

“Beyond tired. I’ve never shopped so much in my life.”

“People underestimate the energy required to power shop.” Cameron settled in the empty salon chair next to her. “Getting it right takes effort.”

“Apparently.” While she’d thought all the outfits had fit okay, he’d insisted the store seamstress tuck and pin until they were perfect.

Cameron handed her a sheet of paper. On it was a list of the outfits, followed by the shoes and bags that went with each. She laughed.

“You must think I’m totally inept, although I’ll admit I’m not sure I could remember this myself.”

“I couldn’t stand for you to clash. Putting a look together requires a lot of skills. It’s why the good stylists make the big bucks.”

“So you’re famous?” she asked.

He smiled modestly. “In my world. I have a few celebrity clients I keep happy. Several corporate types like Duncan, who want me to keep their wardrobes current without being trendy. Not that Duncan actually cares what he wears. He’s such a typical guy.”

“How did you meet?”

Cameron raised his eyebrows. “We were college roommates.”

If Annie had been drinking her lemon water, she would have choked. “Seriously?”

“I know. Hard to imagine. At least we never wanted to hook up with the same person. I was an art history major back then. I lasted a year before I realized fashion was my one true love. I moved to New York and tried to make it as a designer.” He sighed. “I don’t have the patience for creating. All that sewing. So not my thing. I took a job as a buyer at an upscale department store. Then I started working with the store’s really exclusive customers. The rest, as they say, is history.”

Annie tried to imagine Duncan and Cameron sharing a college dorm room, but she couldn’t get her mind around the idea.

“What about you?” he asked. “How did you get involved with the big bad?”

“Is that what you call him?”

“Not to his face. He might hit me.” But Cameron was smiling as he spoke and there was affection in his tone. “So what happened?”

She told him about Tim and the money. “I couldn’t let my brother go to jail,” she said. “Not when there was a chance to save him.”

“Honey, you are too nice by far. Be careful Duncan doesn’t chew you up and spit you out.”

“You don’t have to worry. This is business. I’m not interested in him personally.”

“Uh-huh. You say that now, but Duncan is very charismatic. A friendly word of advice. Don't be fooled by the polite exterior. Duncan's a fighter. You're not. If there's a battle, he's going to win.”

“You're sweet to worry, but don't. Even if I did fall for him—” something she couldn't begin to imagine “—he wouldn't respond. Seriously. I can't imagine that I'm his type.”

“You're no Valentina.”

“Who?”

“Valentina. His ex-wife. Stunning, in a scary girl-snake kind of way. Cold. Remember that line from *Pretty Woman*? About being able to freeze ice on someone's ass? That's Valentina.”

She was surprised to hear that Duncan had been married, although she probably shouldn't be. He was successful and in his thirties. It made sense that he'd found someone.

“How long have they been divorced?”

“A couple of years. She scared me.” He shivered. “So enough about Duncan. What about you? Why isn't a nice girl like you happily married?”

She reached for a strawberry. A question for the ages, she thought glumly. “I've had two serious relationships. Both times the guy left, each claiming he saw me more as a friend than as the love of his life.”

She spoke lightly, as if the words didn't matter, as if she wasn't still hurt. Not that she missed either one of them. Not anymore. But she was beginning to wonder if there was something wrong with her. Something missing. The two relationships had lasted a total of four and a half years. *She'd* been in love, or so she'd thought. She'd been able to imagine a future, marriage, children. Those men were the only two she'd slept with and for her, the sex had been fine. Maybe not as magical as she'd heard it described by friends or in books, but still very nice.

But it hadn't been enough. Not the sex or her heart or any of it. Both of them had left. And that they'd said practically the same thing had her wondering.

“I don't want to be the best friend,” she whispered fiercely.

Cameron patted her hand. “Tell me about it.”

Annie was grateful beyond words that Hector, the genius at the salon, had styled her hair for the evening. He'd blown out her usually curly hair into a sleek cascade of waves that fell past her shoulders. Hector's assistant had done her makeup as well, so all she had to do was pull on the dress and step into the right shoes. Cameron had suggested a cocktail dress for the event. Now Annie stared at it and wondered if she had the nerve.

The dress was simple enough—sleeveless with a sweetheart neckline. Fitted, although not tight, and falling midthigh. It was the latter that made her want to squirm as she stared at herself in the mirror above her dresser. If she kept the mirror straight, she looked fine. Of course she could only see herself from the waist up. If she tilted the mirror down, she could see to her ankles and there was way too much leg showing.

Telling herself that by many standards, the dress wasn't even that short didn't help. She was used to skirts that fell closer to her ankles than her thighs. Of course, that was in the classroom where she was constantly bending over small desks or sitting on the floor. This was different.

Unfortunately the girls weren't around to ask. They'd gone out to the movies, leaving her to decide on her own. She could always change her clothes, but she didn't know what else would be appropriate for the party.

Before she could decide what to do, the doorbell rang. She glanced at the clock radio on her nightstand. Duncan was about ten minutes early. She would be wearing the dress she had on.

She stepped into her high heels, teetered for a second, then walked into the living room. Not sure what Duncan was going to have to say or what to expect from the evening, she drew in a deep breath and pulled open the door.

But the man standing there wasn't her date and he didn't look happy.

“What the hell did you do?” Tim demanded as he pushed past her into the house. “Dammit, Annie, you don’t have the right to force me to go to one of those places.”

“I see you finally decided to talk to me,” she said coolly. “I’ve been leaving messages for three days.” Ever since she and Duncan had made their deal.

Her brother faced her, his blue eyes flashing with anger. “You had no right.”

“To do what?” she asked, feeling her own temper rise. “Help? You got into this, Tim. You stole money from your boss. How could you?”

He shifted slightly and dropped his gaze to the floor. “You wouldn’t understand.”

“I’m sure that’s true. You have a problem. It’s either rehab or jail.”

“Thanks to you,” he said bitterly.

She put her hands on her hips. “This is not my fault. I’m not the one who gambled and I’m not the one who told Duncan Patrick this house was yours. You stole and lied, Tim. You were willing to risk everything on a roll of the dice.”

“I play cards.”

“Whatever.”

He glared at her. “You’re my sister, Annie. You’re supposed to help me, not throw me into some institution. What would Mom say?”

A low blow, she thought, more resigned than angry. “She would think you’re a big disappointment. She would tell you that it was time to grow up and take responsibility.”

Tim didn’t even flinch. “It doesn’t have to be like this,” he said. “You could mortgage the house. It’s half mine, anyway.”

“It *was* half yours. I bought you out, remember? I’m tired of this, Tim. Tired of you expecting me to bail you out. I’ve always taken care of you and you’ve never been grateful or tried to change.”

“You owe me.” Tim moved closer. He was a lot bigger and taller. “You’re going to mortgage the house, Annie. One way or the other. Do you hear me?”

She was too surprised to be afraid. Before she could figure out what to do next, Duncan walked through the half-open door.

“McCoy,” he said.

Tim spun to face his boss. “What are you doing here?”

“I have an appointment with your sister.”

Tim swung back to Annie, then looked her up and down. “You’re going out with him?”

She nodded.

Tim’s mouth twisted into a bitter smile. “Figures. I’m getting screwed and you’re going on a date. Nice. Talk about ignoring your family.”

The accusation burned down to her belly. “You don’t know what you’re talking about,” she whispered. “This is about saving our family, something you don’t care about.”

Duncan grabbed Tim’s arm. “She’s right. As we discussed, you’ll report to the treatment facility by nine tomorrow morning or there will be a warrant for your arrest.”

Tim looked between them. “You’re in this together. You’re selling me out with this bastard? Dammit, Annie.”

Duncan stepped between them. “Enough, McCoy. It’s time for you to leave. Remember, by nine in the morning.”

“Why wait?” Tim asked bitterly. “I’ll go now.”

“That’s probably for the best.”

Tim shook off Duncan’s hand, then walked to the door. He paused and glanced back at her. “Do you even care?”

Annie pressed her lips together and refused to answer. Tim would manipulate her if she gave him the chance. She’d never been able to stand up to him, but maybe it was time to start learning how.

She squared her shoulders. “Good luck, Tim. I hope this works.”

He glared at her. “It doesn’t matter if it does, Annie. Either way, I’m never going to forgive you.”

Chapter Three

Duncan drove toward the hotel. Annie was silent, but he was aware of her next to him. He could inhale the scent of her subtle and feminine perfume. When he turned his head to the right, he caught a glimpse of her sleek thighs. Every now and then he heard a soft sigh.

“Are you mad at me or Tim?” he asked.

“What? Neither of you.” She shifted toward him. “Mr. Patrick, I really appreciate your help with Tim. And he will, too. Eventually.”

Unlikely, Duncan thought. But he’d been wrong before. Maybe rehab was what Tim needed. If it didn’t work, he would screw up again and find himself in jail.

“I’ve been calling him all week,” she admitted. “Trying to explain. Today is the first time I’ve seen him since we made our deal. He was so angry.”

“You know he’s lashing out at you because it’s safe, right?” he asked. “He can’t admit he has a problem, so it has to be everyone else’s fault.”

“I know, but it was still hard to hear.”

Tim was damn lucky to have Annie for his sister, Duncan thought. Unlikely he would recognize that, either.

“You going to be all right?” he asked.

“You mean can I still do my job?” she asked with a smile. “Yes. As well as I could have before Tim showed up.” She bit her lower lip. “I’m not very good at this sort of thing.”

Hell of a time to admit that, he thought, amused by her honesty. “Going to parties? There’s not much of an expectation. Look pretty and smile adoringly at me. You got through college. This should be easy by comparison.”

“There’s a little more to it than that,” she said. “Or aren’t I expected to hold a conversation?”

“You’re talking just fine.”

“You’re less scary than a room full of people I don’t know.”

“Then maybe you should call me Duncan instead of Mr. Patrick.”

Her breath caught. He liked the sound. It was unexpected and sexy as hell. The kind of sound a woman made when...

He stopped himself in midthought. Hold on there, he told himself. Annie McCoy was many things, but sexy? He slid his gaze across her bare thighs. Okay, yeah, maybe sexy applied, but it was beside the point. He’d hired her to do a job—nothing more. Besides, she wasn’t his type.

“Duncan,” she said softly.

He looked at her and their eyes met. Hers were a deep blue, wide, with dark lashes. Her hair was different, he thought, remembering the curls. Tonight it was smooth, with waves. Sleek, he thought, although he preferred the curls. The dress was appropriate. He appreciated the way it emphasized her curves, not to mention the flash of thigh.

“You look good,” he said.

She tugged at the hem of her dress. “It’s Cameron’s doing. He was great. Funny and really knowledgeable about fashion. He made a list of what shoes and evening bags go with each dress.”

“Cameron knows his stuff.”

“He mentioned you were college roommates.”

Duncan chuckled. “That was a long time ago. I’ll admit he was the first openly gay guy I’d ever met and that I wasn’t happy to have him as my roommate.”

“Too macho to understand?” she asked.

“Partially. I also had the idea that he would attack me in my sleep, which was pretty stupid of me. It took a while, but we became friends. When he moved back to L.A. a few years ago and opened his own business, he looked me up. I signed on as a client.”

“He was nice,” she said. “My cousins and Kami had a great time shopping, too.”

“They went with you?”

“Uh-huh. You said I can keep the clothes, which is very nice of you, but honestly, can you see me wearing anything like this ever again? It’s not exactly suitable for the classroom.” She smiled. “So everyone came with me and offered opinions. As long as Cameron agreed with the choices, I got outfits they can wear later. We’re all about the same size.”

“You’re going to give your cousins and their friend your clothes when this is done?”

“Isn’t that okay? You said you didn’t want them back.”

“I don’t have a lot of use for them. They’re yours.”

“Thank you.”

He turned the idea over in his mind. He couldn’t picture any other woman giving up an expensive wardrobe without a whole lot of motivation. Her comment about wearing them, or not wearing them, in the classroom made sense. But didn’t she date? Didn’t she want to hold on to them just because she could? The situation didn’t make sense, which meant Duncan was going to have to figure it out. Success meant winning and winning meant understanding his opponent and exploiting his or her weakness. He might have bought Annie’s time, but he didn’t trust her. Not a big deal as he didn’t trust anyone. Ever.

Annie ran her hands over the smooth leather of the seats. The car, an expensive German sedan, still smelled new. The engine was quiet, the dashboard filled with complex-looking displays. She had a feeling that an engineering degree would make working the stereo easier.

“Your car is really nice,” she said. “Mine has this weird rattle in the dash. My mechanic says there’s nothing wrong with how it drives, so I live with it. But it makes it tough to sing along with the radio.”

“You can’t get it fixed?”

She looked at him out of the corner of her eye. “I could,” she said slowly. “And I will. Right after I win the lottery. But first I need new tires. It’s always something, right? But that’s okay. My car is really dependable. We have a deal—it starts for me every morning and I don’t replace it.”

His mouth twitched. “You talk to your car?”

“Sure. You probably don’t.”

“Your car and I have never met.”

She laughed. “I can introduce you, if you’d like.”

“No thanks.” He turned left at the light.

“I’ve been thinking, we’re going to have to tell people how we met. That’s always the question right after ‘How long have you been dating?’”

“Three months.”

“Okay.” She made a mental note. “How about saying it was Labor Day weekend. You were on your way to the beach when you saw me on the side of the road with a flat tire. You stopped to help.”

“No one will believe that.”

“You wouldn’t stop?” She did her best not to sound disapproving. “You have to help people. It’s good karma.”

“Maybe I don’t believe in karma.”

“You don’t have to—it still happens. I think the universe keeps the score pretty even.”

“Doubtful. If that were true, I wouldn’t be a success.”

“Why not?”

“Haven’t you read anything about me? I’m a total bastard. I hired you to prove otherwise.”

“If you were a total bastard, you would have had Tim arrested the second you found out what he’d done. You were willing to let him pay back the money.”

“Only because I didn’t want the negative press.” He glanced at her. “Be careful, Annie. Don’t make the mistake of thinking I’m nicer than I am. You’ll only get hurt.”

Maybe. But didn't his warning her prove her point?

The hotel ballroom was large, elegant and extremely well-lit. Music from a suit-wearing combo drifted under the hum of conversation. Annie held on to her glass of club soda and lime and did her best not to look panicked. Well-dressed people chatted and laughed with each other. There were enough diamonds glittering to stretch from here to Montana. She had a feeling the cost of all the designer shoes would easily settle the national debt.

Duncan's world was an interesting place and about as far from her classroom as it was possible to get while staying on this planet. Still, she was here to do a job, so she remained by his side, smiling at him adoringly, endlessly shaking hands with people whose names she would never remember.

"How long have you and Duncan been dating?" a well-dressed woman in her forties asked.

"Three months," Annie said. "We met on Labor Day weekend."

"That's an eternity for our Duncan. You must be special."

"He's the special one," Annie said.

"You're not exactly his type."

Duncan must have heard. He put his arm around Annie and pulled her against him. "My type has changed."

"So I see."

Annie leaned into him, finding the closeness less awkward than she would have expected. Duncan was tall and well muscled. She could feel the power of him, but instead of making her nervous, his strength made her feel protected and safe. As if nothing bad could happen while he was around.

An illusion, she reminded herself. But a nice one.

When the woman moved away, Duncan led Annie over to another group of people and performed more introductions. One of the men there worked for a business magazine.

"Mind if I ask you a few questions?" he asked.

"No," she said. "As long as you don't mind me being nervous."

"Not into the press?"

"Not really."

"You can't date a guy like Duncan Patrick and expect to go unnoticed."

"So I've been told."

The man, slight and pale, in his mid-thirties asked, "How did you meet?"

She gave him the story about the Labor Day tire trouble. He didn't look convinced.

"Someone said you teach?"

"Kindergarten. I love working with kids. They're so excited about school. I know that it's up to me to keep that excitement alive, to prepare them to be successful in the education system. If we can show young children the thrill of learning, we can keep them in school through graduation and make sure they get to college."

The reporter blinked at her. "Okay. So why Duncan Patrick?"

She smiled. "Because he's a terrific guy. Although I have to tell you, the first thing I noticed was his laugh. He has a great laugh."

The reporter blinked again. "I've never heard him laugh."

"Then I guess you're going to have to be more funny."

Duncan moved toward them. "Charles," he said, shaking the other man's hand. "Good to see you."

"You, too."

Duncan turned his attention to her. "Let's dance," he said, taking the glass from her and putting it on a tray by the wall. He grabbed her hand and led her from the reporter.

Annie waved at Charles, then tapped Duncan on the arm. "I don't really dance."

"It's not hard. I'll lead."

She didn't know if that would help. "Do you think we could convince everyone to play Duck, Duck, Goose instead? Because I'm really good at that."

Duncan stopped, turned to her and started to laugh. She was pleased to realize she hadn't lied about his laugh—it was great.

"You'll be fine," he said, pulling her into his arms.

"Okay, but I apologize in advance for stepping on your toes."

Despite the fact that he was taller, she fit easily against him. He moved with a sureness that made him easy to follow, guiding her with his body and the hand on her waist. After a few steps, she managed to relax a little.

He smelled good, she thought absently. Clean but masculine. His suit was soft under her fingers as she rested her hand on his shoulder. Heat enveloped her. Heat and something else. The whisper of a tingle low in her belly.

Annie kept moving on the outside, but on the inside, everything went still. Tingles? There weren't supposed to be any tingles. This was a job. She couldn't have *feelings* for Duncan Patrick. She shouldn't like him or be attracted to him. He was her boss and their time together was just for show.

Maybe it was just because she hadn't been on a date in so long, she told herself. It was like being really hungry. Any kind of food would make her stomach growl, even something she didn't really want. Duncan was a good-looking guy. Of course she would respond. But she was smart enough to be careful. This was kind of like a fairy tale. She was Cinderella and the ball would end at midnight. Or in her case, Christmas. Only, there wouldn't be a shoe to leave behind and in the end, no handsome prince would come after her.

Annie held up better than he'd expected, Duncan thought two hours later. She'd managed to tell the story of his stopping to help her with her flat tire a dozen times. She was so enthused and sincere, even he was starting to believe her. The guests at the party seemed equally charmed and confused by Annie. He'd caught more than one questioning look, as if they were wondering what he was doing with someone so...nice.

Even Charles Patterson, a business reporter, had liked Annie. All Duncan needed was a couple of favorable articles to balance the negative ones.

He collected the drinks from the bartender and returned to Annie's side. He handed her the club soda with lime she'd requested—so far she hadn't had any alcohol—and bent toward her as she touched his arm.

"I was telling Charles that his information is wrong," she said to Duncan. "You're not closing a shipping facility in Indiana, are you?" Her eyes widened. "It's practically Christmas. Not only wouldn't you put people out of work for the holidays, but it's your busiest season. You need all the workers you can get."

She was half-right, Duncan thought grimly. This was his busy time, but he'd had every intention of closing the facility. The rural routes it served weren't profitable.

Annie stared at him, waiting for his response. He had a feeling she wasn't playing—that she actually believed he wouldn't want to put people out of work at Christmas. Charles looked smug, no doubt assuming the worst, which had always worked for him in the past.

Duncan swore silently and reminded himself that currently his reputation was more important than the bottom line.

"Annie's right," he said easily. "The facility is staying open at least through the first."

Charles raised his eyebrows. "Can I quote you on that?"

Duncan nodded.

"Interesting." The reporter moved away.

"Why would he think that about you?" she asked when they were alone. "No one would be that mean. It's Christmas." She took a sip of her drink. "It's my favorite time of year. In my family, we're big believers in more-is-more at the holidays." She laughed. "We always buy a really huge tree and

then can't get it home, let alone in the house. Last year we had to cut off the top two feet, which is kind of sad. But they don't look that big on the lot. Then there's the decorating, the baking. I love Christmas carols. Jenny and Julie start to complain after a couple of days, but I keep playing them. Then we have Christmas movie-fest weekends when we watch all our favorites. What are some of your traditions?"

"I don't have any."

Her eyes widened. "Why not?"

"It's just a day, Annie."

"But it's Christmas. That makes it more than a day. It's about family and love and giving and imagining the best in the world."

"You're too naive. You need toughening up."

"And you need to spend some quality time listening to Christmas carols. Don't you decorate your house?"

He thought of his expensive condo and the look on his housekeeper's face if he dragged in a live tree to shed on the bamboo flooring.

"I usually travel for Christmas. Skiing or maybe somewhere warm."

"What about your family?"

"There's only my uncle and he does just fine without me."

She looked confused, as if he'd started speaking a foreign language. "Next you're going to tell me you don't exchange gifts."

"We don't."

She winced. "Tradition is important. Being together. It's special."

"Have you been a hopeless romantic your whole life?"

"Apparently. How long have you been a complete cynic?"

"Decades."

She surprised him by laughing. "At least you'll admit it. They say that's the first step in starting the healing process."

"There's nothing wrong with me."

"Want to take a survey of ten random people? I'll put my Christmas traditions up against your noncelebration and we'll see who falls on the side of normal."

"I don't need anyone else's opinion to tell me I'm right."

She grinned. "You don't have to go to the gym, do you? Carrying around that ego is enough of a workout."

"It keeps me in shape."

She laughed again. The sound made him smile. She was prettier than he'd first thought. Opinionated when she forgot to be shy. Loyal to the point of stupidity, at least when it came to her brother, but everyone had flaws. The answers she'd e-mailed earlier had given him facts about her life but hadn't told him much about who Annie really was. In a practical sense, she was what he'd needed—a nice girl. But she was also appealing in a lot of ways.

Without thinking, he leaned forward and pressed his mouth against hers. She stiffened slightly before relaxing into the kiss. Her mouth was soft and yielding. Aware of the people around them, he drew back. As he straightened, he heard the sound of her breath catch and caught the flash of surprise in her eyes. Then she blinked and it was gone.

"You didn't say anything about kissing," she whispered, her voice a little husky. "I think we're going to need a special clause to cover that."

"The kissing clause?"

She nodded. "Set limits early and reinforce them."

He chuckled. "I'm not one of your students."

"That doesn't mean you won't be getting a time-out."

Chapter Four

Duncan arrived on time for his weekly lunch with his uncle. A tradition, he thought as he walked into the restaurant. Annie would be proud.

Lawrence was already there, sitting at their usual table, a Scotch in front of him. The older man waved him over.

"I didn't order you one," Lawrence said as he stood and the two men shook hands. "I know you don't drink during business hours."

They sat down. Duncan didn't bother with the menu. He had the same thing every week. The server brought him coffee, then left.

"Good job," Lawrence said, tapping the folded newspaper next to his place setting. "The article is positive. You said you wouldn't be closing the Indiana facility before Christmas. You can't change your mind now."

"I won't."

"The girl sounds interesting. What's her name?"

"Annie McCoy."

"Is she really a kindergarten teacher?"

"Yes. She's exactly who you told me to find. Nice, connected to her family, pretty and articulate."

"The reporter is smitten," Lawrence said and picked up his glass. "How long are you going to see her?"

"Until Christmas."

His uncle's gray eyes sharpened. "It's strictly business?"

Duncan thought about the brief kiss he and Annie had shared, then did his best to convince himself he'd only done it for show. "We're not dating, if that's what you're asking. I've hired her to do a job, nothing more."

"I'd like to meet her."

"You're too old for her."

His uncle grinned. "We'll let her be the judge of that."

They ordered lunch and talked business through the meal. On the way to his car, his cell phone rang. He looked at the screen—the number was unfamiliar.

"Yes?"

"Hi. It's Annie."

They had a business dinner to attend tomorrow night. "Is there a scheduling problem?"

"No. We're going to get our Christmas tree this afternoon and I thought you might want to come with us."

He stared at the phone a second before putting it back against his ear. "Why?"

He heard the smile in her voice as she spoke. "Because it's fun and you need a little Christmas in your life. No pressure. You don't have to if you don't want to."

Which he didn't. But instead of telling her that, he found himself asking, "What time?"

"Four. My house. I don't suppose you have a truck we could borrow? The tree never fits well on the top of my car."

"I have a fleet of trucks, Annie. That's what I do."

"Oh. Right. Could we borrow a little one? Nothing with more than four wheels."

He shifted the phone to the other ear. "This isn't about me at all, is it? You just wanted to borrow a truck."

"No. Well, the truck is a part of it, but I would have wanted you to come even if you'd said no to the truck."

“I’m not sure I believe that.”

The humor fled her voice. “I won’t lie to you, Duncan.”

“I’ll see you at four.”

He hung up.

Women had lied to him before. A lot of them. They lied to get what they wanted. He would swear sometimes they lied for sport. Valentina had been the biggest liar of them all. She had told him she loved him and then she had left.

Annie changed out of her dress and low heels. She usually put on jeans after she got home from school, so there wasn’t anything unusual about that. The difference was this time she wasn’t just going to be hanging out at home. She would be seeing Duncan again and as much as she told herself it wasn’t a big deal, she’d yet to be totally convinced.

To be honest, the man confused her. He’d bought her services as a pretend girlfriend to improve his reputation. Not exactly something that happened every day. She’d gone online and read several articles about him, which had proven he really was considered something of a bastard in the business world. But he’d also paid for an impressive party wardrobe, given Tim a second chance and he’d kissed her.

The kiss was actually the most startling event, but she didn’t like to think about it too much. It had probably been for show, so everyone would think they really were together. A meaningless, practically sexless gesture. Well, for him. For her...there had been tingles.

Not like the tingles when they’d danced. Those had been in her chest, more about feeling safe and content than anything else. But the kissing tingles were completely different. They’d zipped and zinged all the way through her body, pausing in her breasts and between her legs. Those tingles had made her think about kissing him again and what Duncan would be like in bed.

Focus, she thought as she pulled on jeans. All the articles she’d read had talked about how he always got the details right. It was an excellent quality for a man to have in bed.

She didn’t usually daydream about making love with a guy after a single date. Especially not a date that wasn’t real. But something had happened when his mouth had briefly claimed hers. Something wonderful.

Now she reached for a red sweatshirt with Christmas geese marching across the front. Before putting it on, she wondered if she should wear something less boxy and more flattering. Something that would cause Duncan to see her as a...

What? A woman? He already did. An actual girlfriend? Not likely. They were only pretend dating. She couldn’t let herself forget that. Besides, two guys had already broken her heart. Was she going for a personal best by making it three?

She grabbed the sweatshirt and pulled it firmly over her head. She knew better, she reminded herself. The trick was going to be remembering that.

“We won’t be decorating the tree tonight,” Annie said as she sat next to Duncan in the cab of the truck he’d driven to her house. “The girls all have something they have to get to. A class or work. Besides, you’re supposed to let the tree sit out in the garage for a couple of days before bringing it in.”

“Why? It’s not a puppy. It doesn’t need to get used to being away from its mother.”

She laughed. “I think it’s about the branches settling. I have the tree stand set up in the garage, so we can put it in water as soon as we get it home.”

Duncan had arrived right on time. Based on the suit he wore, he’d come from work.

“Did I take you away from something important?” she asked.

“Nothing that can’t wait.” He smiled. “My assistant was surprised when I said I was leaving.”

“Imagine what she’d think if she knew where you were actually going.”

He chuckled.

She studied his profile. She liked the strength of his face, the chiseled jawline, the shape of his mouth. Her gaze lingered on the latter as she thought about him kissing her. Would he do it again?

If he kissed her in a nonbusiness setting, then she would know for sure that he'd liked it as much as she had. Crazy, she told herself. She couldn't think about Duncan as anything but her boss. The hard part was that she wanted a husband and a family to love, but all she had was a bruised heart and a fear that no man was going to think of her as more than a friend.

They pulled into the Christmas-tree lot. Jenny, Julie and Kami were already there. Duncan parked next to Jenny's car.

"Brace yourself," Annie told him. "You're about to meet your match."

He raised his eyebrows. "I can handle it."

She grinned. "That's what every man thinks, right before he runs into trouble. You've been warned."

Annie watched Duncan get out of the truck and introduce himself to her cousins and Kami. By the time she reached them, the easy stuff was done.

"That article about you in last March's issue of *Time* was interesting," Julie said. "The press really hates you, huh?"

"A hazard of my occupation," Duncan said calmly.

"Except there are a lot of CEOs out there," Jenny pointed out. "They're not all hated. Although I'll give you the coverage of the purchase of the mobile home park wasn't fair. You offered the residents a fair deal and made sure they were taken care of."

"The thing is," Julie added, "If one person thinks you aren't nice, it's probably them. But if all the press people feel that way..."

"I'm misunderstood," Duncan said.

"Uh-huh." Jenny and Julie moved between him and Annie. Kami seemed more comfortable keeping out of the conversation.

"What is this, the Inquisition?" Annie joked, warmed by her cousins' protective questions but trying to lighten the mood. She might not have a husband and a baby, but she still had a family. She had to remember that.

"They have bright futures in the law."

"I'm not going to be a lawyer," Jenny said. "But I am watching out for Annie. We all are."

Duncan did his best to look attentive rather than incredulous. Were these two college girls going to threaten him? They had neither the money nor the resources, and if it came to a battle of wills, he would leave them coughing in the dust.

None of which he said to them.

"I don't need that much defending," Annie said, looking uncomfortable. "Duncan, I'm sorry. I didn't know the twins were going to gang up on you this much."

"But a little would have been okay?"

"Sure."

He turned to the cousins. "Annie and I have a business arrangement. She'll be fine."

"You have to promise," one of the twins said. Duncan couldn't tell them apart.

"You have my word on it." Even if he and Annie didn't have an agreement, she wouldn't be at much risk. He didn't get involved enough for anyone to get their feelings hurt. Life was easier that way.

They went into the lot. The girls fanned out to look at trees, but Annie stayed by him.

"I'm sorry if they offended you," she began.

"Don't be. I respect them for thinking they can take me."

She tilted her head. Blond curls tumbled to her shoulder. "No, you don't," she said slowly. "You think they're foolish."

"That, too."

"It's a family thing. We're a team. Like you and your uncle."

He and Lawrence were many things, but a team wasn't one of them. Duncan nodded because it was easier than having to explain. He watched Annie turn her attention to the rows of cut trees.

The air was thick with the smell of pine. There were a few shoppers talking over the sound of Christmas carols.

As Annie moved from tree to tree, he scanned the lot until he found the girls checking the price tag on a tree. Kami shook her head. The twins looked frustrated before moving to another tree. He turned back to Annie, who was gazing longingly at a tree that had to be fifteen feet, easy.

“You have eight-foot ceilings,” he said, coming up behind her. “Learn from your past mistakes.”

“Meaning we shouldn’t buy something that won’t fit.” She sighed. “But it’s beautiful.” She glanced at the price tag. It was eighty-five dollars. “Maybe not.”

“How much did you want to spend?” he asked.

“Under forty dollars. Less would be better. This is a family lot. They bring in the trees themselves. They cost a little more, but they’re really fresh and it’s kind of a tradition to come here.”

“You’re big on tradition, aren’t you?”

“Uh-huh. The rhythm of life, year after year. It’s fun.”

He felt like Scrooge. The only thing he did year after year was count his money.

She stopped in front of another tree, then glanced at him. “Not too tall?”

“It looks like a great height.”

She fingered the tag. It was sixty-five dollars. When she hesitated, he wanted to ask if twenty-five dollars really made that much difference. But he knew it did or Annie—the spokesperson for the wonders of Christmas—would cough up the money.

Duncan excused himself and found the owner of the lot. After a quiet conversation and the exchange of money, Duncan returned to Annie’s side.

“Let’s ask the guy if they have anything on sale,” he said.

She looked at him pityingly. “Trees don’t go on sale until a couple of days before Christmas.”

“How can you be sure? Maybe there’s a return or something.”

“No one returns a Christmas tree.”

He smiled. “And if you’re wrong?”

She sighed. “Fine. I’ll ask. But I’m telling you, there aren’t any returns or seconds in the Christmas-tree business.”

She looked around for the owner, then walked over to him. As Duncan watched, the man in the Santa T-shirt pointed to three different trees clustered together. Annie glanced at Duncan, then back at Santa guy.

“Seriously?” she was saying. “You have returns?”

“All the time. How high is your ceiling?”

“Eight feet.” She turned to the girls, who had joined her. “Did you hear that? These are only thirty dollars.”

They had a lengthy conversation about the merits of each tree. Finally one was chosen and put in the back of Duncan’s truck. Annie watched anxiously as he tied it down, then she took her seat in the cab.

She waited until he climbed in next to her before touching his arm. “Thank you,” she said quietly. “I don’t know how much you paid him, and normally I wouldn’t have accepted the gift. But it’s Christmas and the girls love the tree. So thank you.”

He started to say it wasn’t him, then shrugged. “I need to get back to the office. You were taking too long, looking for a discount tree.”

Her blue gaze never wavered. “You’re not a bad guy. Why do you want people to think you are?”

“It’s not about nice, it’s about tough. Staying strong. That means making the hard decisions.”

It also meant depending only on himself—the one person he could trust to be there for him. She might think connecting was everything, but he knew better.

“You don’t have to be mean to be strong,” she said.

“Sometimes you do,” he told her and started the engine.

Annie had never paid attention to magazine articles on relaxation. Her life was busy—she didn't have time to become one with the moment. On her best day, she was only slightly behind. On her worst day, her to-do list stretched for miles. But now, as she sat in the elegant beachfront restaurant with Duncan's business associates and stared at the nine pieces of flatware around her place setting—most of which were totally foreign to her—she wished she'd at least read the paragraphs on how to breathe through panic.

She knew enough to start from outside and work her way in. There was also a fairly good chance that the horizontal three pieces above the decorative plate were for dessert. Or maybe dessert and cheese, and possibly coffee. The weird little fork could be for shrimp or even fish and the steak knife was clear, but what were the other three for?

Even more intimidating was the menu. While it was in English, there weren't any prices. Did that mean everything was priced à la carte? Or was there some jumbo total given out at the end of the meal? It wasn't that she was so worried about the price. Even the cost of a bowl of soup would probably make her faint. But she didn't want to order the most expensive thing on the menu by mistake.

She scanned the offerings again. There was a lobster tail, a market-price fish and Kobe beef. She was pretty sure if she avoided those, she would be fine. Her gaze lingered over the pasta dishes. Two of them were homemade ravioli. The twins would love that, she thought.

"You all right?" Duncan asked, leaning close. "You're looking tense about something."

"We couldn't have gone to a diner? Maybe ordered a burger?" she whispered, making him laugh.

The low chuckle seemed to move through her, making her aware of how close they sat and how great he looked in his dark suit. Duncan might be the meanest CEO two years running, but he sure could wear clothes.

"It's business," he told her. "This place is quiet."

"So is my McDonald's, anytime after eight."

One of the three waiters serving the table appeared at her elbow. "May I get you a cocktail?" he asked.

She hesitated, not sure what the best—make that appropriate—drink would be. Or should she wait for wine?

"Ever had a cosmopolitan?" Duncan asked.

"Like in *Sex in the City*? No, but I'd love to try one. Are they really pink?"

"Unfortunately," Duncan told her, then ordered Scotch for himself.

An older man sat down on the other side of Annie. She smiled at him as Duncan introduced him with the fact that Will Preston was the largest plumbing supply distributor on the West Coast.

"Nice to meet you," the man said as he sat down. "Do you work?"

"I'm a kindergarten teacher."

Will leaned toward her. "Then maybe you can answer a question for me. My wife loves to have the grandkids stay the night with us and they always want me to read them a story. It's not that I mind doing that, but they want the same story over and over again. I read it to them and they want to hear it again. Why is that?"

"Their brains aren't as developed as yours," she said. "They don't have the lifetime of experiences to draw on. So everything is new, all the time. A bedtime story offers the comfort of the familiar and they like that. They feel connected by the repetition, plus they probably hear something new every time. I would guess they also like having you read it to them, as well. Your voice, the way you pronounce the words, all become associated with time with you. You're making memories."

He frowned. "I hadn't thought about it like that." The frown cleared. "Thank you, Annie. That makes me want to read to them more."

"I hope you will. Because thirty years from now, when they're reading to their children, they'll remember this time. It will always be something you've shared."

"Do you know what you want?" Duncan asked, reclaiming her attention.

She glanced at the menu. “I was thinking the twins would have enjoyed doggie bags from here.”

She was about to say more when she caught Duncan’s startled expression. Maybe talking about taking food home to her family wasn’t a good thing, she thought, suddenly uncomfortable. She closed her menu and pressed her lips together.

“Annie here has some real insights into my grandkids,” Will was telling the man across from him.

The man looked bored, although he nodded. Annie shifted in her seat.

Although she was dressed in one of the pretty cocktail dresses Cameron had picked out for her, she felt out of place. Everyone at the table was older and seemed to know each other. The women were laughing and talking with a casual ease that made her want to slowly back out of the room. Anywhere but here, she thought. What if she failed? What if Duncan decided she wasn’t doing a good job? Would he change his mind about their deal? Would Tim be pulled out of rehab and sent to jail?

Stop it, she told herself. So what if everyone in this room had some impressive job and knew what all the forks were for? She was smart. She had a career she loved and she knew she made a difference. Duncan Patrick needed her to make himself look good. If anyone should be worried about the deal being changed, it was him, not her. He was lucky to have her.

“Do I want to know why you’re smiling?” Duncan asked, leaning close and putting his arm on the back of her chair. “Are you drunk?”

“I’ve taken one sip.”

“You don’t seem like much of a drinker.”

“Maybe not, but even I can handle a cocktail.”

“Are you putting me in my place?”

“Do you need me to do that? I’m tougher than I look, Duncan.”

He laughed. “I’m sure you are.”

While it hadn’t been her best time ever, Annie managed to get through the dinner without spilling, saying anything she regretted or withdrawing completely. She’d managed to hold her own on a debate about charter schools and had offered an opinion on the latest movie sensation. When everyone was standing up to leave, the waiter appeared with two large brown bags.

“For those hungry college girls you have at home,” Duncan said. “Three entrées and dessert for all. It’ll keep them out of your secret stash.”

She was both surprised and touched. Talk about thoughtful. As they moved toward the exit, she walked slowly, waiting until everyone else had left. Then she put the bags on the nearby table, rested her hand on Duncan’s shoulder, reached up and kissed him on the cheek.

“You’re a total fraud,” she whispered. “You’re not mean at all.”

He dropped his arm around her waist and drew her closer. When he kissed her back, it wasn’t on the cheek and it wasn’t meaningless. Duncan pressed his lips to hers with a force that took her breath away. He claimed, his mouth moving against hers. There was no doubt of what he wanted, or of the fact that his intensity hinted he might just take it without asking.

She was pressed against him, his arm like a band around her, holding her in place. There was no escape, but there also wasn’t any fear, either. Instead of wanting to struggle with him, she found herself yielding, instinctively realizing that he expected a fight. Surrender was the only way to win.

As soon as she relaxed, so did his hold. His mouth gentled, still taking but with a teasing quality. She was aware of silence around them, the air of expectation. He lightly brushed her bottom lip with his tongue.

Fire shot through her. She parted for him and he claimed her with a passion that left her weak. The second his tongue touched hers she was lost. Wanting poured through her, making her surge closer. Unfamiliar desperation swamped her. She wrapped her other arm around his neck and pressed harder against the thick muscles of his chest. He could snap her like a twig, if he wanted, and that was

very much a part of his appeal. The strength of him. If Duncan ever fully committed to someone, that woman would be cared for and protected forever.

He stroked the inside of her mouth, exploring, arousing. She answered each touch with a brush of her own. His hands moved against her back, before dropping lower to her hips.

Heat invaded. Wanting grew. The need was unexpectedly powerful. She'd dated before, had made love before, had even thought she'd been in love before. But none of those experiences had prepared her for a passionate kiss in Duncan's arms.

Slowly, almost reluctantly, he drew back.

"Annie," he began, his tone warning.

She didn't know if he was going to remind her that their deal didn't include sex or that she was playing with fire. She met his dark, smoldering gaze and shook her head, then collected the doggie bags and turned to leave.

She didn't want to hear that she wasn't anyone he could be interested in. Not tonight. As to the danger of playing with fire...it was simply something she was going to have to risk.

Chapter Five

“I’m sorry I can’t make it tonight,” Annie said, both frustrated and worried. She was starting to enjoy her evenings with Duncan at the various functions he took her to. But she was also worried about their deal. “I hope you understand. It’s a holiday emergency.”

“A contingency we seem to have missed in our agreement.”

Annie couldn’t tell if he was pissed or not and found herself a little nervous about asking.

“It’s just we had a lot of no-shows last weekend when the parents were supposed to help with the set decorations.”

“For the Christmas play?” he asked.

“It’s a winter festival, Duncan. We don’t promote any one holiday celebration.”

“And calling it a winter festival fools people?”

She heard the humor in his voice. “It’s inclusive. So there are a bunch of sets to be built and painted. I have to stay and help.”

“What is your class doing?”

“Singing ‘Catch a Falling Star’ while using American Sign Language at the same time.”

“Multitasking at five. Impressive. All right, Ms. McCoy. Call me when the sets are decorated. If there’s time, I’ll take you to the cocktail party with me.”

“I’m sorry to miss it,” she said, sincere in her regret.

“You don’t know that you will yet, do you?”

“We’re not exactly a talented group when it comes to woodworking, Duncan. We’re going to be here all night.”

“Just call me.”

She hung up and walked back into the main auditorium building. The other teachers and a couple of volunteers were dividing up the work. As the closest Annie had come to construction was the knitting class she’d taken the previous summer, she was given paint detail.

Thirty minutes later everyone was hard at work, building, sanding and painting. Fifteen minutes after that, four big guys in T-shirts, jeans and work boots walked in. Each man had an impressively large toolbox with him. The principal turned off the saw and removed her safety goggles.

“Can I help you?” she asked.

“We’re here to help with the sets,” one of the guys said. “Duncan Patrick sent us.”

The teachers looked around in confusion. Annie cleared her throat. “He’s, ah, a friend of mine. I mentioned we hadn’t had our usual parent volunteers.” She was trying to look perfectly normal, which probably wasn’t working, seeing as she couldn’t stop smiling. A light, happy feeling made her think she just might be able to float home instead of drive.

The principal sighed gratefully. “We are desperate. Have you ever worked on sets for a school play before?”

The men exchanged glances. “Two of us are cabinet makers, and two of us are house painters, ma’am. We can handle it. If you’ll just tell us what needs to be done, leave us to finish it and we’re good.”

Annie pulled her cell phone out of her pocket and dialed Duncan’s number. “Thank you,” she whispered when he picked up. “This is amazing.”

“This is me making sure you don’t back out of our deal. I’ll pick you up at five. It won’t be a late evening.”

She wanted to say more, to have him admit he’d gone way out of his way to help her. But something inside her told her he didn’t want to take credit for what he’d done. The question was why. What in Duncan’s past made him believe that being nice and kind and honorable was a bad thing? Had someone hurt him? Maybe it was time to find out.

“I don’t understand,” Annie said as she put the key in the front door lock and turned it. “He’s a banker. He has lots of money. So why does he care about yours?”

“Banks get money from other people and make profit off it,” Duncan told her. “Loaning it out, investing it. The bigger the accounts, the more income for the bank.”

“Okay,” she said slowly, obviously not convinced.

They’d spent the past two hours at a boring cocktail party. In theory the evening had been about networking, but it had become clear that Duncan had been invited so a prominent banker could solicit his business. Normally he didn’t mind being courted—it could make for an excellent deal. But tonight he hadn’t been in the mood.

Instead he’d been watching the clock and checking his cell phone.

Annie shrugged out of her black wrap and dropped it on the sofa. She bent over to remove her high heels, wincing as she pulled them off.

“They weren’t kidding,” she murmured, curling her toes into the carpet. “Beauty *is* pain.”

Normally Duncan would have responded to the comment, but he was too busy watching her dress gape open, exposing her full, pale breasts. The curves looked big enough to fill his hands. Staring at them, he wondered how the soft skin would taste. He imagined his tongue circling her tight nipples, flicking them quickly as she writhed beneath him.

The image was vivid enough to cause blood to pool in his groin. He shifted uncomfortably.

Annie straightened, took a step and winced again. “I think the injury is permanent. How do women wear those shoes every day? I couldn’t stand it.” She pointed to the corner. “Isn’t it beautiful?”

He glanced in that direction and saw the decorated Christmas tree by the window. It filled the space and spilled into the room. Hundreds of ornaments seemed to cover every inch of branch. Annie flipped on the lights, which flicked on and off at a dizzying speed. It wasn’t something he would have liked and yet there was something special about the tree.

“Very nice.”

“Did you get one yet for your place?” she asked.

Of course not, but he didn’t want to hurt her feelings. Instead he pointed to the coffee table where an instruction manual lay inside a clear plastic sleeve. “What’s that?”

She looked down, then picked up the package. “I don’t know. It’s for a freezer. We don’t have a...”

Slowly she raised her head until she stared at him. “You didn’t.”

He pointed to the kitchen. Beyond that was a utility room with a washer, dryer and as of an hour ago, a brand-new freezer. She ran through the kitchen. He followed. When he’d caught up with her, she was running her hands lovingly down the door before opening it and gazing at the full shelves.

There were packages of meat, chicken and fish, a stack of frozen pizzas, bags of vegetables, containers of juice and ice cream. Annie stared for nearly a minute, her eyes wide, her mouth open. Then she closed the door and turned to face him.

He’d known a lot of beautiful women in his life. He’d slept with them, dated some, left more than a few. He’d been seduced by the best, even been married, but no one had looked at him the way she did now—tears in her blue eyes, a expression of pure happiness on her face.

“You didn’t have to do that,” she told him.

“I know. I wanted to. You can buy in bulk. It’s cheaper. I know how you love a bargain.”

“It’s the best gift ever. Thank you.” She reached for his hand and squeezed it. “Seriously, Duncan. This is life-changing.”

He pulled back his hand, not wanting to be sucked into the moment. He’d seen a need and filled it. Big deal. “It’s just a freezer.”

“To you. To me it’s something I don’t have to worry about for a while. It’s a chance to catch my breath.”

He'd given gifts before. Jewelry. Cars. Vacations. Now, standing in Annie's shabby little house, he realized he'd never given anything that mattered. No one had been touched by something he'd done before. Maybe because Annie was one of the few women he'd ever liked.

Wanting and liking were completely different. He'd gone into this arrangement to improve his reputation and get his board of directors off his ass. But somewhere along the way, he'd started to like Annie. He couldn't tell if that was good or bad.

"This is my good deed for the holiday season," he said. "Don't read too much into it."

"Right." Her smile was knowing. "Because you're not a nice guy."

"I'm not."

"So I've heard." She pulled open the freezer again and removed a pizza. "This has everything on it. Does that work?"

"You're cooking a pizza?"

"They served only sushi at that cocktail party." She wrinkled her nose. "Raw fish isn't my favorite."

"Pizza it is."

She went back into the kitchen and started the oven. "Want to watch a Christmas movie while we wait?"

"No."

She laughed. "I'd let you pick which one."

"I'd still say no."

The tears were gone and now her eyes sparkled with laughter. "You're not overly domesticated, are you?"

"I never had a reason."

"But you were married. Didn't the former Mrs. Patrick tame you?"

He moved closer. "Do I look tamed?"

"Hmm." She squinted. "I think I can see little marks on your cheeks where the reins went."

He reached for her and she ducked away. But she slipped on the vinyl floor. He caught her in his arms, her body yielding against his. The need to pull her close was strong, the desire instant. But the reminder of his ex killed the moment. He let her go.

"Valentina wasn't interested in domesticating me," he said, deliberately stepping back.

Annie leaned against the counter. "What was she like? Cameron said she was interesting."

"I doubt that. Cameron would have said she was a bitch."

"That, too."

Duncan didn't think about his ex-wife any more than he had to. "It was a long time ago," he said. "She was a journalism major in college. I'd just bought my first billion-dollar company. She came out to interview me for a paper she was writing. Or so she said. I think it was a way to meet me."

Valentina was four years younger than him, but she'd been cool, sophisticated and confident. He'd been a former boxer, over-muscled and accustomed to using his size to get his way. She was all about the subtle win.

"Is she beautiful?" Annie asked, not quite meeting his gaze.

"Yes. Blond hair, blue eyes." He studied the woman in front of him. Technically the description fit Annie as well, but the two women had nothing in common. Annie was soft and approachable. She trusted the world and thought the best of people. Valentina played to win and didn't care who got hurt in the process.

She'd smoothed his rough edges, had taught him what it meant to be a gentleman. Through her he'd learned about wine and the right clothes and which topics of conversation were safe for polite conversation. She was all about doing the right thing—until the bedroom door closed. There she preferred him as uncivilized as possible.

"How long were you married?"

“Three years.”

“Did you...” Annie cleared her throat. “I assume you were in love with her. It wasn’t a business arrangement.”

“I loved her,” he said curtly. As much as anyone could love a woman who kept her heart firmly protected in a case of ice. “Until I walked in on her screwing one of my business partners.”

Not even in their bed, Duncan thought, still more angry than hurt at the memory. On his desk.

“I threw her out and borrowed enough money to buy off all my partners,” he said, looking past her but not seeing anything around them. Instead he saw a naked Valentina tossing her long hair over her shoulder.

“You weren’t foolish enough to think I really loved you,” she’d said in answer to his unspoken question.

He *had* been that foolish. All the time he’d been growing up he’d known he had to be strong to stay safe. With Valentina, he’d allowed himself to forget the painful lessons he learned in his youth. He never would again.

Annie touched his arm. “I’m sorry. I don’t know why she would do something like that.”

“Why, because in your world marriage is forever?”

“Of course.” She looked shocked that he would even ask. “My dad died when I was really young. My mom talked about him all the time. She made him so real to me and Tim. It was like he wasn’t dead—he’d just gone on a long trip. When she died, she told me not to be sad because when she was gone, she got to be with him again. That’s what I want.”

“It doesn’t exist.”

“Not every woman is like Valentina.”

“You find anyone worthy of those dreams of yours?”

“No.” She shrugged. “I keep falling for the wrong guy. I’m not sure why, but I’ll figure it out.” She was optimistic beyond reason. “How many times have you had your heart broken?”

“Twice.”

“What makes you think the next time will be different?”

“What makes you think it won’t be?”

Because being in love meant being vulnerable. “You would give a guy *everything*. Only for him to use you for what he can get, then walk away? Life is a fight—better to win than lose.”

“Are those the only two options?” she asked. “What happened to a win-win scenario? Don’t they teach that in business school?”

“Maybe. But not in the school of hard knocks.”

She reached for his hands and curled his fingers into fists. “It must have been frustrating to learn you couldn’t use these to battle your way out of every situation.”

“It was.”

Annie hadn’t known much about Duncan’s ex-wife beyond what Cameron had told her. Now she had a clearer understanding of what had happened. Valentina had hurt Duncan more than he would admit. She’d broken his trust and battered his feelings. For a man who was used to using physical strength when backed into a corner, the situation had to have been devastating. He’d allowed himself to lead with his heart, only to have it beaten up and returned to him.

“There hasn’t been anyone important since Valentina?” she asked, even though she already knew the answer.

“There have been those who tried,” he said lightly.

“You’re going to have to trust one of them. Don’t you want a family?”

“I haven’t decided.”

She shook her head. “You have to admire the irony of life,” she said. “I would love to find someone and settle down, have a houseful of kids and live happily ever after. The challenge is that I can’t find anyone who sees me as the least bit interesting in the romantic department. You, on the

other hand, have women throwing themselves at you, begging to be taken, but you're not interested." She stared into his gray eyes. "You shouldn't give up on love."

"I don't need your advice."

"I owe you something for the freezer."

"The pizza is enough."

"Okay. Want to go find something violent on television while I put this in the oven?"

"Sure."

She watched him walk out of the kitchen.

Knowing about his past explained a lot. What Duncan didn't realize was that under that tough exterior was a really nice guy, which he wouldn't want to hear anyway. Guys hated to be called nice. But he was. She couldn't turn around without tripping over the proof.

What had he been like before he'd met Valentina? A strong man, willing to trust and give his heart. Did it get any better than that? The oven beeped. She opened the pizza box, then slid the contents onto a cookie sheet and put it in the oven.

Did Duncan's ex have any regrets? Had she figured out everything she'd lost and wished for a second chance? Annie didn't know her, so she couldn't say. She only knew that if she were ever given a shot at a man like Duncan, she would hold on with both hands and never let go.

The office Christmas party was a complete disaster. Annie hated to be critical, but there was no escaping the uncomfortable silence, the uneasy glances being exchanged and the unnaturally loud bursts of laughter from nervous attendees. She could feel the fear of those around her. No one was eating or drinking, and nearly everyone kept checking the time as if desperate to make an escape.

"Interesting party," she murmured to Duncan as they stood by the main entrance to the hotel ballroom. While she thought it was nice Duncan wanted to greet everyone who attended, his presence wasn't helping the situation. He was big and powerful, which made relaxing even more difficult.

"These things are always tedious."

"Maybe if there'd been some music."

"Maybe." He looked over her head. "There's Jim in accounting. I need to go speak with him. I'll be right back."

She retreated to a private spot by a fake potted plant and called home. Jenny picked up on the first ring.

"Can you and Kami bring the karaoke machine?" she asked in a low voice. "I have a dead party that needs help." She gave the name of the hotel and which ballroom.

"Fancy," Jenny said.

"Disaster. Please hurry."

"We'll be there, Annie. Just keep sipping the wine."

"I'm not sure it will help." She pushed the end button, then put her cell back in her purse.

Across the ballroom, Duncan talked to several men. Probably his executives, she thought, noticing how everyone else also kept their eyes on the group.

Three nights ago, he'd ended up leaving before the pizza was cooked, claiming he was going back to work. It was probably true, she told herself. Work was an escape. Not that she was anyone to complain. While she didn't work the crazy hours he did, she spent plenty of time avoiding what was wrong with her life. Her cousins and Kami kept her busy, not to mention all the projects through school and the various classes she'd signed up for. If she was constantly running, she didn't have to think about the fact that she hadn't been on a date in nearly six months. Not counting Duncan, of course.

After the holidays, she promised herself. She would get back out there and start dating. She would look for someone who saw her as more than a sister or a friend. Tim had offered to set her up with a couple of guys he knew. Although that had been before he'd gone into rehab. She wondered if

her brother was still angry with her. Because he wasn't able to get calls or have visitors for a couple more weeks, there was no way to know.

For the next twenty minutes, she sipped her wine and tried to talk to people at the party. They were all too tense to do more than say they were fine and yes, this was a great party. Just as nice as last year. Finally Jenny and Kami appeared with the karaoke machine and microphone.

"I put in songs from the eighties," Jenny said as she helped Kami set up the machine on a table by a plug. "I figured everyone here would be really old."

"Nice," Annie told her. "You're kidding, right?"

Jenny grinned. "You're so serious about everything. Yes, I'm kidding. There's mostly Christmas music loaded." She looked around at the dying party. "How are you going to get this started?"

Annie took another sip of wine. "I plan to sacrifice myself."

Kami winced. "Tim doesn't deserve you looking out for him the way you do."

"Tell me about it."

Annie nodded and Jenny flipped the switch. An electronic hum filled the room. Everyone turned to look. Annie waved weakly, then scrolled through the songs until she found "Jingle Bell Rock." Maybe that would put people in the holiday spirit.

The music came on. Kami turned it up, then mouthed, "Good luck."

Annie picked up the microphone and began to sing.

She had a modest voice, at best. Soft, without a lot of range. But someone had to save the party and everyone else was too afraid. So she did her best and ignored the waver in her voice and the heat burning her cheeks.

At the chorus, Jenny and Kami joined in. Then a couple of people in the crowd sang along. A few more sang the second chorus and by the third time around, most of the people in the room were nodding along.

A couple of women came up and said they wanted to sing. By the time they were done, there was a line of people waiting. She gratefully handed off the microphone.

She grabbed her wine and finished it in a single gulp. She was still shaking. The good news was people were actually talking to each other and she saw a couple filling plates with food.

Duncan joined her. "You were singing."

"I know."

His expression was hard to read. "Why?"

"Was it that bad?"

"No, but you were uncomfortable."

"The party was dying. Something had to be done."

Duncan looked around at his employees, then back at her. "This wasn't your responsibility."

"People should have a good time at an office party. Isn't that the point of giving it? So they can hang out together, talk and learn about each other in a way that isn't about work?"

He stared at her blankly.

She pointed at the people in the room. "Go talk to them. Ask questions about their lives. Pretend interest."

"Then what?"

"Smile. It will confuse them."

He looked at her quizzically, then did as she said. She watched him approach a group of guys who were drinking beer and tugging at their ties.

The employees weren't the only ones who were confused, she thought, staring at Duncan. She was, as well. She was with him for a reason that had nothing to do with caring or being involved. He'd basically blackmailed her into pretend dating him so he could fool the world into thinking he was a nice guy. So why did she want to be next to him now, helping him? Why did the sight of his smile make her want to smile in return?

Complications she couldn't afford, she reminded herself. She wanted forever and Duncan wanted to be left alone. She was staff, he was the boss. There were a thousand reasons why nothing would ever work out between them.

And not one of them could stop her from wishing for the very thing she could never have.

Chapter Six

Duncan kept his hand firmly around Annie's elbow as he guided her toward his car in the parking lot. One of the first rules of boxing was not to fight mad. It gave your opponent an advantage. He'd learned the lesson also applied to all areas of life, so he wasn't going to say anything until he was sure he was under control. A state hard to imagine as anger pulsed in time with his heartbeat.

He was beyond pissed. He could feel the emotions boiling up inside him. The need to lash out, to yell—something he never did—nearly overwhelmed him.

"Just say it," Annie said calmly, when they reached the car.

He pushed the button to unlock the doors, then opened hers. "I have nothing to say."

She rolled her eyes. "You're practically frothing at the mouth. You need to just say it."

"I'm fine," he growled, waiting until she got into the car, then closing her door.

He walked around and got in on the driver's side. She put her hand on his arm.

"Duncan, you'll feel better."

He angled toward her, staring into her wide blue eyes, nearly vibrating with rage. "You had no right."

"So you *are* mad."

"What the hell were you thinking?"

She sighed. "So much for the warm fuzzies."

He narrowed his gaze. "Excuse me?"

"Before, at the party, when I brought in the karaoke machine and humiliated myself by singing and saved the day, there were warm fuzzies. But now, all because I make a simple little suggestion, you're upset."

"A simple suggestion? Is that what you call it? You have no right. This isn't your business. Our bargain in no way gives you any kind of authority over me or my decisions. You don't know what you're talking about and because of that, I have to deal with your mess."

She nodded slowly. "Feel better?"

"I'm not a child to be placated."

"I'll take that as a no."

She wasn't afraid of him. In the back of his mind, he appreciated that she was sitting calmly while he ranted. Most people couldn't do that. They were too aware of his size, his background, his ability to physically rip them in two if the mood struck.

She shifted toward him. "It's not a bad idea."

"You're not the one who has to pay for it."

"You're paying for it already," she said reasonably. "Parents have to miss work because their day care isn't available. Or they can't stay late because of the hours. It's out of their control and that makes people worry. Worried people don't do as good a job."

"I'm not offering in-office day care. It's ridiculous."

"Why?"

"It's expensive and unnecessary."

"Do you know that for sure?" she asked.

"Do you know that it really helps?"

"No, but I'm willing to find out if it does. Are you?"

"I don't come into your classroom and tell you how to teach. I would appreciate it if you didn't come into my business and tell me how to run it." The anger bubbled again.

"I'm not doing that. I was talking to a group of your employees and they spoke pretty passionately about it. I said it was an interesting idea and something you'd look into."

"You do not speak for me."

“What was I supposed to do?” she asked, a slight edge to her voice. “As far as they’re all concerned, I’m your girlfriend. The entire point of this exercise is to make the world think you’re a nice guy. Nice guys listen to good ideas.”

He couldn’t take much more of this. “It’s not a good idea. I listen when the person talking has something worthwhile to say.”

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