



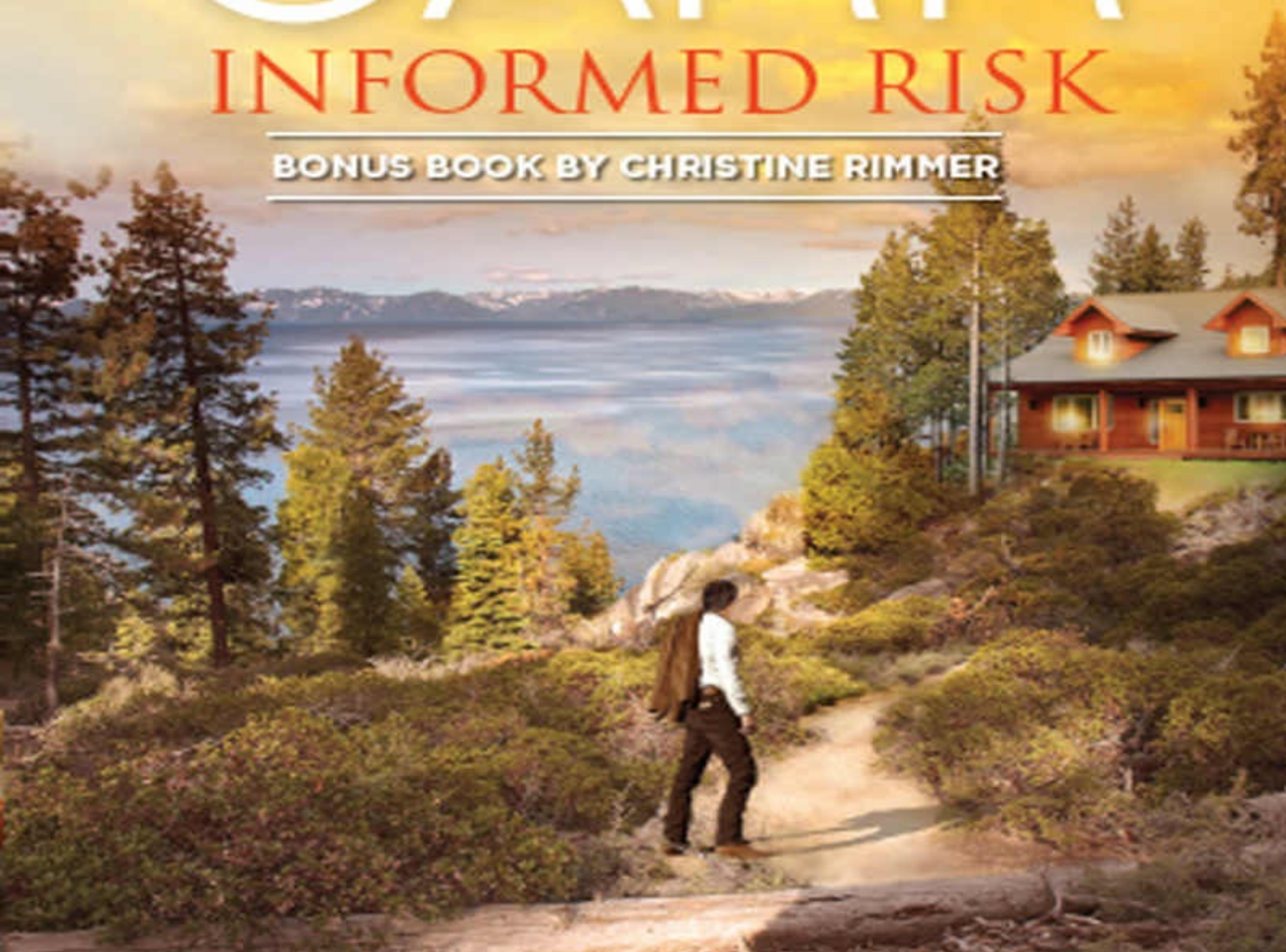
BESTSELLING AUTHOR COLLECTION

#1 *NEW YORK TIMES* BESTSELLING AUTHOR

ROBYN CARR

INFORMED RISK

BONUS BOOK BY CHRISTINE RIMMER



#1 *New York Times* Bestselling Author

Informed Risk

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 **HARLEQUIN**[®] BESTSELLING AUTHOR COLLECTION

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INFORMED RISK

#1 New York Times Bestselling Author

Praise for #1 *New York Times* bestselling author Robyn Carr

“A remarkable storyteller.”

—*Library Journal*

“Strong conflict, humor and well-written characters are Carr’s calling cards.”

—*RT Book Reviews*

“This is one author who proves a Carr can fly.”

—*Book Reviewer on Blue Skies*

ROBYN CARR

is a RITA[®] Award-winning, #1 *New York Times* bestselling author of more than forty novels, including the critically acclaimed Virgin River series. Robyn and her husband live in Las Vegas, Nevada. You can visit Robyn Carr's website at www.robyncarr.com.

Dear Reader,

Firefighter Mike Cavanaugh has rescued plenty of people without getting all tangled up in their personal lives, but when he meets Christine Palmer, homeless young single mother with two little kids and a cranky dog, everything about his life and work changes with the beat of a heart.

I love firefighters. I've always loved firefighters as much as I admire and respect them. They're our everyday heroes, the men and women who daily put their lives on the line, doing the people's work to keep their communities safe. It's been quite a while since I originally wrote this story, but my opinion of the men and women who daily save lives and bring comfort to those in need has only grown stronger, more esteemed. Their techniques and procedures may have improved over the years, but their values and commitments are those same powerful driving forces that created Mike Cavanaugh for *Informed Risk*.

This reissue marks the third time *Informed Risk* and the story of courage, faith, love and intrepid spirit comes to you. Mike Cavanaugh is the same relentless hero; Christine Palmer the proud and brave young woman who captures his heart.

Welcome back! The encore is as much fun as the first run!

Robyn Carr

For Beth Gibson, with affection.

Chapter 1

Chris heard a loud thump. The furnace had turned on; soon warmth would begin to flow through the rickety little house. She wrinkled her nose, then remembered that heaters always smelled of burning dust and soot the first day they operated. She returned her fingers to the laptop keys, and her concentration to the last chapter of her story about a twelve-year-old boy named Jake. After seven rewrites, Jake was finally about to enjoy some resolution to the previous 122 pages of pubescent tribulation he'd suffered in his first year of junior high school.

This was her fourth attempt at a young adult novel, and Chris knew she was getting closer. Of earlier attempts editors had used such words as *brisk*, *lively*, *smooth*. Also words such as *awkward*, *unresolved*, *clumsy in places*. She stopped typing and wrinkled her nose again. Should it smell *that* bad? She had asked the landlord if the furnace should be serviced or cleaned before she set the thermostat, but he'd assured her it was fine. Of course, he said everything was fine, and this old rattrap was anything but. To be fair, she had never actually seen a rat, but she *had* swept up plenty of suspicious little pebbles, which she assumed were mouse turds. The traps she set, however, remained—thank you, God—abandoned.

She and the children had made do with oven heat until now, waiting as long as possible before turning on central heat. Utility bills were hard on a Christmas budget, and, when you got right down to it, hers was hardly a budget. But the temperature might drop to freezing tonight, and sleeping bags alone wouldn't keep the kids warm.

She looked at the kitchen clock. Nearly midnight. Her eyes were scratchy, but tonight she was determined to finish the last chapter. To be published...finally? Much of this great push, she had to admit, was for Jake himself, a great kid who deserved a resolution that was not awkward or clumsy in places. As did she.

As for publishing, the responses she collected had been consistently more encouraging, asking her to send future work. "Write what you know," a writing instructor had advised. Chris certainly knew what it was like to be twelve, to be struggling for self-reliance while simultaneously fighting feelings of incompetence. She knew this dilemma even better at twenty-seven.

The shrill siren of the smoke detector interrupted her musings. The sound wrapped strangling fingers around her heart and squeezed. Stunned, she looked up from the gridlock of library books, photocopied magazine articles and her laptop on the kitchen table. Through the kitchen door, her wide eyes quickly scanned the little living room with its two beanbag chairs, old television, clutter of secondhand toys and card table littered with the remnants of the macaroni-and-cheese dinner she had given the kids hours earlier.

And there, from the floor vents in the living room, poured smoke.

She bolted from the chair, fairly leaped to turn off the thermostat and raced into her kids' room. She grabbed one in each arm—five-year-old Carrie and three-year-old Kyle.

"There's a fire in the house," she said, hustling them through the thick smoke and toward the door. "We have to get outside, quick." As she rushed past the smoking vents, she prayed the situation wasn't as grim as it looked. Maybe it was only dirt? Soot? Dead bugs? But she didn't pause in her flight out the front door.

Only when they were safely outside did she stop to take stock of her predicament. The neighborhood was dark. Even in broad daylight it left something to be desired; at night it seemed almost threatening. There was not so much as a yard light shining. Her seven-year-old Honda sat on the street, and she opened the car door, nearly threw the kids inside and reached into the back seat for a blanket. "Wrap up in this, Carrie. Wrap Kyle up, too. Come on, that's a girl. I have to get someone

call the fire department. Don't get out of the car. Don't. Do you hear?"

Kyle started to whimper, rubbing his eyes. Carrie pulled the blanket around her little brother and nodded to her mother. Then she began to comfort Kyle with little crooning, motherly sounds of "'s'okay... 's'okay...."

Chris slammed the car door shut and ran to the house next door. Like her own house, it was small ramshackle and in need of a paint job. She rang the bell and pounded on the front door. After a minute or two she gave up, ran to the house across the street and began ringing and pounding and yelling. She was panicked. How long do you wait for someone to get up? She jumped from one foot to the other, cursing her decision to cancel her cell phone because it cost too much money. No light came on at the house, either. "Come on, c'mon! Anybody home?" The porch light across the street went on, where she had begun. "Damn," she muttered, turning away from the door to run. The porch light behind her came on. "Jeez," she hissed, doubling back.

A sleepy, unshaven and angry-looking man opened the door. He was holding his robe closed over boxer shorts. That was when Chris remembered she was wearing only an extralarge T-shirt, moccasins and her undies. Purple silk undies, to be precise. That was it.

"Call the fire department," she begged her unsavory-looking neighbor. "The furnace is on fire. My kids are in my car. Hurry. Hurry!"

She turned and ran back to her car. She opened the door. "Are you okay?" They looked like two little birds peeking out from under the blanket.

"Mommy, what about Cheeks?" Carrie asked.

"Cheeks is in the backyard, sweetie. He's okay." She lifted her head to listen. "He's barking. Hear him?"

Carrie nodded, and her yellow curls bounced. "Can Cheeks come in the car with us?"

"I'll get him in a minute. You stay right here. Promise?" Again Carrie nodded. "I'll be right back. The fire truck is on its way. Pretty soon you'll hear the siren."

"Will our house burn down?"

"Burn down?" Kyle echoed.

"It'll be okay. Stay here now. I'll be right back."

Chris knew it was stupid to go back into a burning building; people died that way. But under these circumstances, she rationalized, it wasn't entirely stupid. First of all, she had seen only smoke, no other evidence of a bona fide fire. Second, the house was so tiny that the kitchen table, where her laptop and all her research lay, couldn't be more than ten steps inside the front door, which she intended to leave open in the event she had to make a fast getaway. Third, she wasn't going inside unless it looked relatively safe.

She heard the distant trill of the siren. The station was only about a mile away. She would be quick. And the smoke was not terrible, not blinding or choking. She had a plan.

She filled her lungs with clean air and bolted toward the kitchen. Even if the whole house burned to a cinder, the refrigerator would remain intact, like the bathtub in a tornado, right? Since she couldn't possibly gather up all her materials and her laptop and get them out of the house in one trip, she opened the refrigerator door and started heaving papers into it. It wasn't even supposed to be a long book. How had she ended up with so much stuff? And the books—the sourcebooks and expensive reference volumes—went in next. One marked Sacramento Public Library landed in the butter dish, but she didn't have time for neatness. She yanked out a half gallon of two-percent milk to make room for a pile of photocopied pages—the sirens were getting closer—and replaced a jug of apple juice with the large, old dictionary she had gotten at a garage sale. The sirens seemed to be winding down.

Suddenly Chris started feeling woozy. The laptop, she thought dimly. Could she carry it out? But things started to blur. She looked toward the vents. That sucker, she thought remotely, was really

smokin'

The first fire engine stopped behind an old green Honda, and the men sprang off. The truck with ladders and hydraulics was right behind. As his men pulled a hose to a hydrant, Captain Mike Cavanaugh glanced at the burning house and approached the man in boxer shorts and a ratty bathrobe who stood on the curb. The furnace, he'd been told. He saw heat waves come off the roof. A furnace fire could have started in the basement, but in these old houses without fire-stops there could be an attic fire already. The ladder company would go up. Over his shoulder he called, "Take the peanut line in to fog it, and we'll open up the top." Then he turned to the bathrobed man. "Anyone in the house?"

"It ain't my house. Some woman's house. She's only lived there a couple of months. Them's her kids, there."

"Did you call it in?"

"Yeah, she was pounding on my door, said her furnace was on fire and her kids was in the car."

Mike felt someone tugging on his coat, and looked down. The face that stared up at him jarred him, almost cut through him. A little blond girl with the face of an angel, a face something inside him seemed to remember. She wore pajamas with feet, and beside her was a similarly attired little boy, one hand dragging a blanket and one hand holding on to his sister's pajamas. "Our mother's in the house," she said. "She told us to stay in the car."

"Then you'd better get back in the car," he said. "I'll get your mother." He spoke gently, but he broke into a run, pulling at the mouthpiece of his air pack so he could cover his face. "There's a woman in there," he informed a firefighter nearby. "Number 56 will initiate rescue. Take over incident command." The man, Jim Eble, turned to pass the word.

"Women," Mike muttered. Women invariably thought there was something worth saving in a fire. Usually a purse or some jewelry, but sometimes they were goofy enough to go back after a pair of shoes, or a robe.

Even these thoughts left him totally unprepared for what he found just steps inside the front door. A small woman, her thick, wavy hair in a fat ponytail, wearing only slippers, an oversize T-shirt and purple—yes, purple—silk underwear. He knew about the underwear because she was actually bending over, digging in the refrigerator, in a house cloudy with smoke.

He tapped her on the shoulder. "What are you, hungry?" Through his mask it came out something like "Bflust uurrr doooo, flungee?"

When she turned toward him he instantly recognized the ashen pallor and the glassy eyes. She coughed, her knees buckled, and he put his hands on her waist. She folded over his shoulder like a duffel bag. He supposed she might toss her cookies down his back; it wouldn't be the first time.

He pointed that purple silk rump toward the front door. It was right beside his ear, creating an indelible impression even in the midst of chaos.

Once he got her outside, he put her down by the rear of the engine and pulled down his mask. "Anyone else in the house?" he barked.

"Cheeks...is in..." she wheezed and choked "...the backyard."

"Cheeks?" he asked.

"Dog...wirehaired terrier," she managed. She gagged and fell against Jim, who held her shoulders and backed her up to the tailboard of the engine so she could sit down.

"I'll get the dog," Mike said to his friend. "Furnace is in the basement. We'll have to go down. Right smack in the middle of the house. That's not a new roof." He headed toward the backyard.

"Here," said Jim, pushing a mask toward Chris. "You'll feel a little better after some oxygen."

Chris decided this fireman was much gentler than the one who'd deposited her on the sidewalk. But his voice seemed to become smaller and more distant as her head whirled and her stomach

flipped. She abruptly leaned away from him and lost her dinner and several cups of coffee in the street. Bracing a hand on the tailboard, she heaved and shuddered. The man handed her a bunch of gauze four-by-fours to wipe her mouth. "Sometimes you feel a lot better after that." He touched her back. "It'll be okay now. Take it easy."

Chris, mortified, accepted the wipes and mopped her nose and mouth, meanwhile dying of all kinds of embarrassment. A large green trash bag miraculously appeared and covered the mess. All of this, she assumed, must be standard business at a fire.

"Is our mother sick?" Carrie asked in a small voice.

"Mama?" came Kyle's echo.

The fireman hunkered down and smiled into their little faces. "Naw, not really. She smelled too much smoke, and it made her sick to her stomach. She feels better now. Dontcha, Mom?"

She straightened up, eyes closed, and nodded. She couldn't speak yet, but she felt her pea-green face turning red. The irony was not lost on her that her house was burning down, and all she felt was shame because she was wearing practically nothing and had thrown up in the street.

"Our mother is going to be upset if her book burns up," Carrie told the fireman.

"Well, now, we can always get another book, can't we? But it sure would be hard to find another mommy as special as this one. That's why we *never* go back into a house where there's a fire."

"Our mother is *typing* her book, and it takes a very long time and is very hard to do," Carrie informed him rather indignantly.

As the fireman glanced at Chris, she stretched her T-shirt down over her thighs. She was recovering now. "Never mind that, Carrie. The fireman is right—I should not have gone back into the house. It was very dangerous and very stupid." She looked up at the fireman. "I don't suppose you have a drink of water?"

"Well," he said, standing and looking around, "water is pretty hard to come by."

She noticed three different hoses reaching across the lawn toward her smoking house and shook her head.

"I'll ask a neighbor," he said, moving away.

A minute or two later he returned with a paper cup. After she had taken a few swallows she noticed that he was holding a blanket toward her. "Thanks," she said, trading the water for the cover. "If I'd known you were coming, I would have dressed."

"No problem," he said. "Besides, you don't have to be embarrassed by those legs," he added as he turned away. The blanket, thankfully, reached her ankles.

"Whoa!" came a baritone shout, followed by a crashing sound.

Part of the roof where men had been poking opened up, and flames leaped out. Two firefighters came shooting out the front door of the house, then two others dragged a larger hose in. They were everywhere—inside, outside, on the roof.

It was amazing, Chris thought. Just a few minutes ago she'd only seen a little smoke. Now there was a great deal more than smoke; red-orange flames were eating up the little house.

Out of the darkness the tall fireman who had saved her life approached them with a silver ball of fur that went *grrrr* in his arms. He handed Cheeks to Chris. Cheeks, very particular about who carried him around, snarled and yapped in transit. He was cranky.

Carrie and Kyle pressed closer to Chris, and her arms wrapped around them reassuringly, enfolding them in a circle of safety she herself didn't quite feel. As she drew Kyle up onto the tailboard and hugged Carrie closer with her other arm, she saw that all the neighbors she had never met were up, watching her house burn down.

"Maybe we should have a block party," she muttered, kissing one child's head, then the other, the getting a dog's tongue right across her lips and nose. "*Phletttt.*" She grimaced.

“Do we have a second alarm?” one fireman asked another.

“Yep.” Just that fast another huge rig rounded the corner, bringing the total to four. They had not heard the sirens, Chris assumed, because of the general pandemonium immediately around them: shouting, engines, radios, gushing water and the hissing, creaking, crackling sound of everything she owned in the world turning to ash.

This new fire truck blinked its headlights like a great behemoth, and soon its ladder and basket rose like a stiff arm over the tops of the eucalyptus trees. A hose that was threaded upward began to pour water down on the little house.

Fire fighting had turned to demolition, from Chris’s point of view. She flinched at the sound of crashing glass and splintering wood as windows and doors were smashed in. She looked back to the mounting traffic. Police cars blocked the street, and an ambulance had arrived. Chris and her kids and dog sat quietly on the bumper of engine 56.

Tears ran down her cheeks. There it all went. And there hadn’t been very much. Five weeks until Christmas. She was twenty-seven years old, and this was the third time in seven years that she’d stood by, helpless, hopeless, while everything she had, everything she thought she *was*, disappeared—this time, before her very eyes. First, when her parents both died in a small plane crash. She had been twenty, and an only child. Then, when Steve walked out on her without so much as a goodbye after having used up her every emotion and every penny of what her parents had left her. Now this.

“Mommy, where are we going to sleep?”

“I...uh...we’ll work that out, baby. Don’t worry.”

“Mommy? Did our sleeping bags burn up? How can we sleep without our sleeping bags?”

“Now, Carrie,” Chris said, her voice breaking despite her effort to fake strength, “don’t we always m-manage?”

The house was fifty-six years old and, because of the landlord’s minimal maintenance, badly run-down. It didn’t take much time for it to look like one big black clump. Chris sat watching, stunned, for less than two hours. She wasn’t even aware of being cold.

The last fire truck to arrive left first. The neighbors went to bed without asking if there was anything she needed. Hell, they went back into their houses without *introducing* themselves. A policeman took a brief statement from her: the furnace came on after she set the thermostat, then it made smoke. Not much to tell. He gave her a card that had phone numbers for Victims’ Services and the Red Cross and headed back toward his car. The disappointed ambulance was long gone. Kyle snored softly, his blond head against her chest, the fireman’s blanket that she wore wrapped around him and Cheeks. Carrie leaned against her, wrapped in her own blanket, watching in fascination and fear. She was silent but wide-eyed. It was after 2:00 a.m., Chris estimated, when she found herself sitting on the bumper of engine 56 with no earthly idea of what she was going to do next.

The fireman who had saved her life stood in front of her. He seemed even taller now that her house was a mere cinder. His hair, thick and brown and curly, was now sweaty and matted to his scalp. Dirt and perspiration streaked his face. His eyes were deeply set and brooding under thick brows, but there was a sympathetic turn to his mouth.

“If you take this fire engine out from under me, I have absolutely no idea where I’ll sit.”

“You don’t know any of the neighbors?”

She shook her head. If she attempted to say a word about how all the neighbors had just gone off, she might cry.

“Is there someone you can call?”

She shrugged. Was there? She wasn’t sure about that.

“You can go to the police station and make some calls. Or we can wake up a neighbor so you can use their phone. Or you could come to the firehouse and—”

“The firehouse,” she requested abruptly. “Please.” She couldn’t face a police station tonight. Or her ex-neighbors. At that moment, looking up at the man who had carried her out of a burning house and even managed to rescue Cheeks, she had the uncanny feeling that he was all she could depend on.

“Got any family around here? A husband? Ex-husband?”

“Oh, there’s an ex-husband...somewhere,” she said.

“Don’t I know you?” he asked.

She frowned.

“Iverson’s,” he said. “The grocery store.”

Of course, she thought. Before tonight, that was the only thing she had known about the local firemen. They shopped for their groceries together, finicky and cohesive, in much the way women went to restaurant rest rooms together. Chris was a checkout clerk at Iverson’s grocery store, and it had always amused her to see the truck pull into the parking lot and five or six big, strapping men wander in to do their shopping for dinner. “Yes. Sure.”

“Well, you must have some friends around here, then.”

How that followed, she was unsure. Did being a clerk in a grocery store ensure friendship? She had only moved to Sacramento from Los Angeles in late August, just in time for Carrie to start school. She had a few friends at work, but their phone numbers, which she’d rarely had time to use anyway, were in that big ash heap. And she couldn’t call anyone in L.A. She’d live in a tent in the park before she’d go back there.

“I’ll think of someone on the way to the firehouse,” she emphasized. “There are probably fewer criminals there than at the police station.” She looked down at her slippared feet. “I’m not dressed to fend off criminals tonight. How long can I use the blanket?”

For the first time Mike remembered the purple panties and was glad it was dark. His cheeks felt warm. *He* felt warm. It was a vaguely familiar feeling, and he liked it. “Until you’re done with it, I guess. You can get some things from the Red Cross. I’ll get the officer to drive you to the firehouse. We can’t take you on the engine.”

“What about my house?” she asked.

“Well,” he said, looking over his shoulder, “what house?”

“Won’t it be looted or something?”

“Lady, there isn’t a whole lot left to loot. You have any valuables that might have survived the fire?”

“Yeah,” she said, squeezing her kids. “Right here.”

He grinned at her approvingly; it was a great, spontaneous smile of crowded, ever-so-slightly protruding, superwhite teeth. A smile that did not hold pity but humanity. And one deep dimple—left side. “You got the best of it, then.” He started to turn away.

“The refrigerator,” she said, making him turn back. “Did the refrigerator go?”

“Well, it’ll never run again.”

“I don’t care about the refrigerator itself,” she said, her voice gaining strength. “I put my laptop in there. And research papers. There’s a book on the computer. It’s the very last thing of any value I—” She stopped before her voice broke and she began to blubber. She hugged her children tighter. Inside she felt like a little girl herself, a defenseless, abandoned, pitiful orphan. *Won’t someone do something, please. Why, oh, God, why does my luck get worse and worse, and just when I think I might make it, it goes wrong and I don’t even know what I did to deserve this and, oh, my God, my kids, my poor kids.*

“Is that what you were doing?” he asked her.

She looked up at him. Brown eyes? No, green. And crinkled at the corners.

“What...what did you think I was doing?” she asked.

He reached into the engine cab for an industrial-sized flashlight. "I had absolutely no idea. I'll go see if the fridge made it."

She stood suddenly, struggling to hold on to Kyle and Cheeks. "Well, be careful."

The hoses were being put away, and the shortwave radios were having distant and eerie conversations with one another.

He came back. He had it. A laptop she'd salvaged from her former life. He showed it to her, smiling. It wasn't even singed. "It's got butter on it. And something red. Ketchup, I think."

"I don't believe it," she breathed.

"Well, I hope it's good. It almost cost you way more than it could possibly be worth. Don't you know better than to go into a burning—"

"The sleeping bags? Toys? Clothes?"

He shook his head, exasperated. "Really, there wasn't time to save anything in there. We tried, but...Come on, let's get you into the squad car. These old houses, jeez."

Chris walked ahead of him in the direction of the police car. She carried Kyle and Cheeks while Carrie held on to Chris's blanket, trailing behind. The fireman followed with the laptop. "I've known women to go back for their purses, but I couldn't imagine what you were doing in the refrigerator! They'll never believe this one. You're lucky, all right."

"I'm not feeling all *that* lucky."

"Well, you ought to. That old house went up like kindling."

Taking her precious laptop, Chris managed to get into the police car without saying anything more and they followed the fire engine to the station. The policeman carried Kyle inside, but Chris was stuck with Cheeks because of his obnoxious attitude. She struggled to hold the terrier and her laptop.

Inside the station she was taken into a little living room that boasted two couches, several chairs, desk, a telephone and television and even a Ping-Pong table. This must be where they lounged between fires.

The big fireman, out of his coat now, suspenders holding up his huge canvas pants, a tight T-shirt stretched over his enormous chest and shoulders, was standing in the living room as if he were the welcoming committee.

Carrie tugged on his pants. "Our mother types on her book every night because she is trying to be a book writer and not work at the grocery store anymore."

"Oh?" the fireman said.

"And it's worth a very lot," Carrie informed him proudly.

Chapter 2

After the other firemen were finished, Mike Cavanaugh took his turn in the upstairs shower to wash away the acrid odor of smoke that clung to his hair and skin. While he lathered his hair he thought of his mother, who lived nearby. She would have heard the sirens and might be lying awake, wondering her firstborn was all right. Mike knew this because his father had told him; his mother had never admitted it. He could give her a call, his father had suggested, making Mike suspect it wasn't only his mother who worried. But, hell, he was thirty-six years old. He was not going to call his mother after every middle-of-the-night alarm so she could fall back to sleep without worrying. Besides, it would start a bad pattern. If he obliged, sometimes his phone call would come fifteen minutes after the sirens, occasionally it would be hours. Calling would become worse than never calling. Sooner or later she would have to get used to this. He had been a firefighter for more than twelve years.

He did, however, check in with his parents during the daytime. And he had bought them a multiband radio scanner so they could listen to the radio calls. He wasn't as stubborn as he pretended.

It had been 3:00 a.m. when he left the woman—Christine Palmer, he'd learned when they finally had a moment to exchange names—and her kids in the rec room. He'd given her a couple of pillows and blankets to tuck her little ones in on the couches, and some extra clothing for herself—the smallest sweatpants and sweatshirt that could be found. He'd told her which line to use to make her calls. He'd told her to go ahead and close her eyes for a while if she could; the men would be getting up for breakfast and a shift change in a couple of hours—around 6:00 a.m. She could have someone pick her up in the morning so as not to upset the kids' sleep any further.

Upstairs in the sleeping quarters there had been some grumbling. It was not customary to bring homeless fire victims to the firehouse. It was very rare, in fact. Jim had said it might set a bad precedent. Hal had said the kids might be noisy and rob them of what little sleep they had left. Stu had said he suspected it was that little purple tushie Mike had carried out of the house that had prompted this innovative move. Mike had said, "Go to sleep, girls, and try not to get on my nerves." Mike was in charge tonight.

He couldn't stop thinking about her, however. It wasn't the purple silk butt, even though that did cross his mind from time to time. It was the way she seemed unusually alone with those two little kids. He thought he'd picked up a defiant loneliness in her eyes. Blue eyes, he remembered. When she thrust out her chin it gave her otherwise soft face a sort of challenge. It was peculiar, especially during a catastrophe as exciting to the average man or woman as a house fire, not to have people rally around the victims. Even in neighborhoods where folks were not well acquainted or friendly, it was odd not to have someone break out of the crowd and ask all the right questions, take the family in, call a church or a victims' aid organization. The Salvation Army. But Christine Palmer seemed to hold them all at bay with her look of utter isolation.

Mike could have called the Salvation Army himself. Or the Red Cross. He'd taken a shower instead. His first reaction had been to distance himself from this little family; their aloneness made *him* feel vulnerable. But he felt them pulling him like a magnet. Now he decided to go downstairs and see if she was awake. He wouldn't bother her if the lights were out. Or if her eyes were closed. He was just too curious to go to sleep.

Christine Palmer was a curiosity—an attractive enough one, to be sure—but it was that precocious little blond bombshell who'd gotten right under his skin. He had had a daughter once. And a wife. They had been dead for ten years. Joanie had been only twenty-three and Shelly three when a car accident stole them away and left holes in Mike's soul. He had felt a charge, like a shot of electricity when that Shirley Temple reincarnate tugged on his coat. What a kid. He felt a giddy lightness; then

familiar, unwelcome ache.

When his foot touched the bottom step he heard a predictable *grrrr*. Then he heard “Shut up, Cheeks.” So he knew she was awake. Mike stood in the doorway of the rec room and saw that Cheeks was sleeping on the end of the little boy’s couch, right on the kid’s feet. He liked that, that the dog guarded the kids. He felt as though these kids needed that. They slept soundly; the boy snored softly. Christine Palmer sat at the desk nearby, her feet drawn up and her arms wrapped around her knees. An old phone book was open in front of her, and her back was to him.

The terrier stiffened his front legs, showed his teeth and growled seriously. She turned to see Mike standing there, surprise briefly widening her red-rimmed eyes. Then she turned away quickly and blew her nose as though it was humiliating to be caught crying after your whole world had burned up. “Shut up, Cheeks,” she commanded sternly. “Down.” The terrier obliged, but he watched.

“Has he ever actually bitten anyone?” Mike asked, working hard at sounding friendly and nonthreatening.

“No,” she said, wiping her eyes before swiveling the chair around to face him.

She had pulled sweat socks up to her knees over the sweatpants, probably to take up some slack; she was drowning in the smallest sweats they could find. Small boned, but with a wiry toughness that she showed. She was a very pretty woman. Her blue eyes were fierce, her thick, light brown hair willfully wavy, springing loose around her face. If they hadn’t just been through a fire and if he hadn’t caught her crying he would wonder if contacts gave her eyes that intense, penetrating color.

“Cheeks is only crabby,” she said. “He’s not dangerous. But I don’t mind if strangers are wary around my kids.”

“Why’d you name him Cheeks?”

“His mustache. When we first got him, Carrie grabbed him by that hair around his mouth and said ‘Mommy, look at his cheeks,’ and it stuck.” She shrugged and tried to smile. The rims of her lips were pink, and her nose was watery. “This is very embarrassing,” she said, becoming still more fluid.

“Look, it was a bad fire. Of course you’re upset.”

“No...no, not that. I...I have no one to call. See, I’m new in Sacramento. I only moved here at the end of August, just before Carrie started school. I got a job at Iverson’s about a month, no, six weeks ago. I only know a few people. I don’t know anyone’s phone number except Mr. Iverson’s at the store. I have a babysitter for Kyle and for Carrie after school, but she doesn’t have—” She stopped. *Anything* was the next word. The babysitter, Juanita Jimenez, was the mother of another grocery-store clerk; the Jimenezes were practically destitute themselves. There were more family members living under one roof than there appeared to be beds. No help there.

“I could give you a lift to the bank after my shift change if you—”

“My checking account has \$12.92 in it.”

“Where’d you come from, then?” he asked, moving to sit on one of the chairs near the desk. Cheeks growled, watching. Mike wasn’t convinced he wouldn’t bite.

“Los Angeles.”

“Well, that’s not so far away. Maybe someone there could send you a few bucks? Or invite you back down till you get, you know, reestablished?” He felt his heavy brows draw together, and he tried unsuccessfully to smooth out the frown. His mother had warned him that he looked mean, threatening whenever he got that brooding look, his heavy brows nearly connecting over the bridge of his nose. But his forehead took on contemplative lines now because he was confused.

Something about Christine Palmer did not sit well. She appeared indigent, yet he’d shuffled a goodly number of indigent families off to Victims Aid, and she didn’t fit. People totally without resources, without family, friends, money, without memberships in churches, clubs or unions, did not usually rush into burning buildings to save the books they were writing. Strange. What’s missing from

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