

FOR LOVE OR MONEY

by

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Thank you for respecting the hard work of this author.

This story is dedicated to readers of contemporary romance. You're what make this possible. Thank you.

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ONE

It was an early summer morning when Theresa first set eyes on Jeffrey Holmes. He'd come to help her father put the first hay of the season into the hay loft. She was convinced that he was the handsomest man on earth, bar none. He was tall, dark, gorgeous, and oh, so strong. She watched the way his powerful muscles flexed as he hefted bales of hay onto the conveyor belt with star-struck eyes.

Theresa was in love for the first time.

Years later, she could still feel how her heart practically fluttered out of her body when he turned his handsome face her way and flashed a smile that caused the dimples in his cheeks to deepen, while his sparkling blue eyes gave a quick wink. His large, calloused hand felt warm and powerful as he playfully tousled her long, sun-kissed hair.

She wasn't deterred when she discovered he was a whopping twenty-one years old. Age didn't matter when you were in love. Theresa followed him around like a wide-eyed puppy dog right up until the day he married Penelope Pratt.

She'd been forced to attend the wedding along with her family. He looked like a male model as he stood next to Penelope and said his vows. Her throat contracted when she heard him say "I do". To add to her misery, her legs threatened to betray her when the minister pronounced Jeffrey and Penelope man and wife and they kissed before turning to face the crowd of applauding friends and relatives.

He looked incredibly happy, while she was equally miserable. Heartbroken, she swore she hated him and that she'd never allow herself to fall in love again.

She was twelve years old.

Now, fifteen years later, Theresa still held true to that promise. Not only had she kept her heart under lock and key, but she'd barely allowed herself to date. Instead, she dove into her studies of animal husbandry and veterinary medicine.

With her credentials in hand, she'd eagerly set up a practice in her hometown. Her particular focus was on the care and breeding of the larger livestock, such as horses and cattle. She was excited to get started.

Although Theresa rarely thought of Jeffrey these days, she couldn't help wondering if he was still in the area and how he was doing once she experienced a quiet moment after setting up her office.

She'd nonchalantly inquired about several people's health, activities, and whereabouts over the years; always being careful to insert Jeffrey's name into the mix. Therefore, she knew that he divorced four years ago. She didn't know the particulars, but it must have hit him hard, because he became a recluse, making it difficult to find out much more about him.

Rumor had it that he'd taken over his father's ranching business, while others said he'd left the area to start his life anew. She was about to find out the truth, as she'd been called to his family's ranch to inspect their new stallion and a few mares they wanted to breed it to.

The summer downpour had finally settled into a misty drizzle, leaving a muddy mess in its wake. Clumps of glue-like soil clung to the sides of her freshly washed pickup truck as she carefully maneuvered through the many ruts that the rain had converted to mud puddles. She sighed with disgust. She'd spent a goodly sum getting her name and information painted on the side of her truck. It would have been nice to have it clearly displayed when she arrived to her very first breeding client. Instead, she'd show up looking like she'd been in a mud derby.

David Holmes, Jeffrey's younger brother, stood waiting at the gate to let her in. His warm smile reminded her so much of the one Jeffrey used to flash at her that her heart ached from the sight of it. She did her best to calm her startled body into some semblance of normalcy as she slowed her vehicle to a stop and rolled down the window.

"I'm Theresa Burk," she said hesitantly. "I have an appointment with your father."

"You don't remember me, do you?" David asked with a grin as he pushed his hat further up his forehead to better expose his face.

Theresa tipped her head to the side as she carefully studied him. His dark hair, straight aristocratic nose, strong square jawline, and sparkling blue eyes were a near replica of Jeffrey's, but that's as far as she went with recognition. "We've met then?"

"You were a young kid in braces and braids mooning after my brother," he chuckled. "We met on several occasions when I came with him to help your dad with the haying, but I doubt you remember. You only had eyes for Jeffrey."

Although mortified by his teasing, she held her composure. "The antics of a foolish young girl."

Theresa's hazel eyes were moist from the sting of humiliation. It made them sparkle as she flashed him what she considered a confident smile. Her perfectly straight, pearly white teeth were a testimony for the braces she'd been forced to endure for almost two years of her tender adolescence.

David sucked in his breath as he drank in Theresa's natural beauty with his eyes. Her smile was warm and friendly, but said nothing to give him the impression that she was aware of the effect she had on him. From the casual way she sat behind the wheel of her pickup truck, he got the impression that flirting with the opposite sex was something that rarely, if ever, crossed her mind. Somehow, that made her all the more appealing.

He leaned forward on the gate with the pretense of using his body weight to swing it open to make room for her to pass. In actuality, it gave him a better look into the cab at her slender, yet fully developed physique. When she leaned forward to shift gears and pull the truck through the gate, he was able to see that her thick, dark blonde braid trailed down the center of her back before his eyes moved to the flexing of her strong, slender thighs as she worked the clutch and gas pedal.

As she slowly pulled the truck through the opening David created for her, he picked a few clumps of thick mud from the driver's door. "I like your sign. Who painted it?"

Theresa smiled with pride. "Greg Whitehall did it for me."

"Greg's a good man. I didn't know he did signs. I thought he just raised pigs," David said with a smirk.

"It's a sideline of his," Theresa said as she looked at the long, winding drive that led to the main house. "I forgot to ask your father where we were to meet. I'm assuming the stables?"

"Actually, he's expecting you at the house. He wants to go over some papers first. He thought it best if you were well acquainted with their pedigrees before you looked at them," David explained.

Theresa raised a brow. Normally she would look at the mares first and assess their flaws as well as their good points before studying the pedigrees of the ones who she felt were worthy of breeding. She decided to say nothing and do it his way. It wasn't worth challenging or even embarrassing Henry Holmes over something so minor. She needed to earn their respect and trust and challenging them on their methods of selection wasn't an ideal way to start with them.

She nodded as she pulled the truck through the fence opening. Her eyes couldn't resist admiring David's firm buttocks and thighs as they flexed

against the well-worn fabric of his denim jeans while he maneuvered the gate closed. She was so focused on admiring him that the fact that there was no vehicle to take him to the house almost slipped past her.

She stopped the truck and called out to him, "Do you need a ride to the house?"

He nodded and waved his thanks as he joggled as best he could in his well-worn cowboy boots, while avoiding the myriad of mud-holes.

"I'd say we should fill in the ruts, but they'd just come back again. The soil in these parts doesn't accommodate the weight of the vehicles we run across it. I can't see pa parting with the money to pave it, though," he said as he hopped into the passenger's side of the cab.

"What about gravel?" Theresa asked.

"This drive's about three-quarters of a mile long. Gravel is cheaper than paving, but it would still cost a pretty penny. Pa'd much rather spend that money on livestock," David explained.

"I can't blame him," Theresa mused.

"Thanks for the lift," David said with one of his winning grins as he adjusted his body in the seat until he was comfortable.

His smile was so warm and friendly, Theresa couldn't help smiling back at him. Something inside of her fluttered; a memory from long ago. She quickly focused her attention on getting the truck to the house with minimal rut exposure while she settled her emotions down to normal again. She'd had concerns about running into Jeffrey and having those old emotions surface. She hadn't realized they'd spring forth from meeting any of his family members. Dealing with the Holmes's might prove to be more taxing than she thought. If she wasn't in need of every customer who came her way, she would turn that truck around and hightail it out of there.

Henry Holmes casually leaned against the porch post as he watched Theresa pull the truck up to the parking area and hop out. His brows knitted together. He scowled when he saw David get out as well. "Don't you have things to be doing other than flirting with Miss Burk?"

"Someone had to open the gate and let her in," David barked.

"Please, call me Theresa," she said as she approached Henry with her hand extended.

When he took her slender hand into his large, work-worn one, she felt a jolt of electricity surge through her body. Once again, memories of Jeffrey flooded her mind. She pulled her hand back as quickly and inconspicuously as possible while she met his smile with her own. She decided that, although Jeffrey and David inherited most of their looks from their mother, the smile was definitely their father's.

"Theresa, it is," he said. "Please, come into my office. I'd like to show you what you'll be dealing with."

Theresa watched David head for the stables out of the corner of her eye while she obediently followed Henry into his office. She looked for signs of Jeffrey as inconspicuously as possible, but there were none. She'd normally ask about him, but, after David's teasing remark, she was afraid that her interest would be too obvious.

Once inside Henry's office, Theresa pushed all thoughts of Jeffrey out of her mind as she focused on the matter at hand. Henry Holmes wasn't the largest or wealthiest rancher in the county, but he was well respected. Pleasing him would go a long way in building her business.

Theresa went over each mare's papers with a thoroughness that both pleased and impressed Henry. She was off to a good start. When she felt confident that she understood not only what she'd be facing in breeding

challenges, but also what Henry was looking for as the outcome, she asked to see the stallion's papers. Henry raised a brow, but fetched them for her.

"I've never had a breeder check the stud's papers before," Henry mused as he handed them to her with a look of confusion. "They usually just check the mares and then get the job done."

"I'm familiar with the habits and success stories of most of the studs worth a damn in the area. If I can see who sired him, I'll have a better idea how to handle pairing him," Theresa explained.

"Smart thinkin'," Henry said with a nod, "but I plan on breeding all three mares."

"Wouldn't you like to have an idea of which pairing would create a better pedigree?" she asked.

"That's done by checking the mare's breeding, not the stud," he mused.

"Both is best," she said firmly.

"It's a new idea," Henry said with a shrug, "but it's one that makes sense."

Theresa sat in silence while she poured over the stud's papers. When she finally set them down onto the top of Henry's desk and stood up, she found she was alone.

"Hello?" she called out through the open office door. "Mr. Holmes? I'm finished."

Silence greeted her.

Theresa wracked her brain trying to remember if Henry told her he was leaving and would be returning shortly, or if he asked her to meet him in the stables. She cursed herself for her habit of blocking out the world whenever she was focused on something she considered important.

As she stood in the open doorway, she realized she had a decision to make. Should she enter the main house and search for Henry, or should she

head to the stables. After calling out for him one more time, she decided that there was no reason for her to invade his private home searching for him. She moved back to his desk to make sure the papers were tidy and safe. She took care to place them in a neat pile beneath a book – in case someone opened the door and they blew around- and headed out the door.

The weather had turned bad again while she was pre-occupied with inspecting the pedigrees. The wind had picked up to the point of earning the label of severe. She rushed to her truck and pulled a rain slicker from behind the seat of the extended cab. She shuddered as she slipped it on and wondered about her reasoning, as she was already soaked from the pelting rain.

On a brighter note, Mother Nature's torrential downpour was steadily removing the mud from her truck.

Grabbing her camera from the glove compartment, she tucked it beneath her slicker and hurried off to the stables.

The scent of horse flesh, hay, and manure filled Theresa's nostrils. It was like perfume in a bottle to her. She instantly relaxed. She was in her element again.

"Looks like we're in for another Montana storm," came a voice that she'd heard so many times as a young, infatuated girl that she'd never forget.

Her heart skipped a beat and she sucked in air when she put a name to that all too familiar voice. Jeffrey Holmes.

Theresa closed her eyes while she struggled to calm the beating of her heart to a normal rate. What was it about Jeffrey Holmes that haunted her so? After all, she was a mere girl of twelve when he broke her heart, if a girl's heart could even be broken at that age. Surely her infatuation with him was just that, a little girl's romanticism getting away from her. Yet, fifteen years later, here she stood, an adult of sound mind, reacting to the sound of his voice as if she

was still that little girl. After all those years of separation, he still had the power to awaken something in her that no one else could.

“It’s Madeline Burk, correct?” he asked.

“Just Theresa,” she said as she took a deep breath, pasted a smile on her face, and slowly turned to look at him.

“It’s been a long time, Theresa,” Jeffrey said. “I used to help your father around the ranch. I’m Jeffrey. Do you remember me?”

Theresa wanted to scream, ‘How could I forget you? You broke my heart and it’s never healed.’ Instead, she quietly managed to say, “Yes.” Her eyes grew wide as she took in the sight before her. Jeffrey was leaning against the side of a stall, stroking the nose of an enormous grey. His body was hidden behind a long, dark grey rain coat. Its collar was turned up to cover the lower half of his face, while the hat he wore was set low on his brow. Only his haunting blue eyes, that she remembered so well, were exposed.

“It’s only raining outside,” Theresa said in a tone she hoped sounded light and teasing.

“Pardon?” Jeffrey said with obvious confusion.

“Your outfit,” she offered. “It’s not raining in here. I think you’re safe.”

“I hate the rain,” he replied quietly without making a move to reveal any more of his flesh. “I hope I didn’t keep you waiting long. My father would never forgive me for rudeness.”

“I just came in,” she said softly.

Jeffrey said nothing as he turned to walk away. Theresa caught a hint of the swagger beneath his thick trench coat. He’d gone a few yards before he called over his shoulder, “If you’ll follow me, I’ll show you the mares.”

Her brow creased as she solemnly walked behind him toward the stalls holding the mares, studying him while she did. How was she going to focus on

the mares and the stud while standing next to him? Even camouflaged, his body radiated an overwhelming sexiness that she found all-consuming.

When they reached the section of the stables that housed the mares, he removed the rain protector from his hat and then took off his coat; hanging both on a nearby hook. Running his hands through his hair before returning his hat to his head, he pointed to another hook and offered it for her use if she wanted to shed her own rain coat. Since she was going to be there for a while, she followed his suggestion and shrugged out of the rain slicker.

When she was free from the cumbersome gear, she did her best to point her attention toward the mare in the first stall he took her to. As she'd expected, it was difficult to focus with him so close.

If it was at all possible, he was even more god-like than she remembered. His lean, muscles strained against the sleeves of his plaid western style shirt and his faded denim jeans in a way she thought profoundly seductive. His dark hair feathered over his ears, bringing attention to his perfect lobes that called out to her lips in a provocative way. She was so absorbed with being near him that his words barely penetrated her ears. If she hadn't been savoring the movements of his firm, slender lips as he spoke, she would have missed him asking her what she thought about the mare she was supposed to be viewing.

The sudden realization that her lust for Jeffrey was threatening to jeopardize the future of her business was like a bucket of ice water on her face and she snapped back into reality. She needed to regain control of her body and the situation before things were too screwed up to repair.

TWO

Jeffrey did his best to stay removed and balanced as he led Theresa toward the mares his father wanted her to inspect. He remembered her as a gangly, young, flat chested, freckle-faced girl with braces. The woman whose company he shared was anything but gangly and flat chested. Her braces were long gone, leaving a beautiful set of pearly white teeth. Her freckles had either faded or were cleverly concealed with makeup that had that natural effect of looking like she had no makeup on at all.

He'd deliberately concealed his face and body when he first approached her in order to hide the effects she'd had on him, both physically and emotionally. She was the most stunning woman he'd seen in ages and he was hard because of it. He needed his baggy coat to cover what his tight jeans would certainly reveal.

His body longed for her, even if his mind resisted. His divorce had devastated him to the point he'd sworn off women, no matter how lovely and sexy they might be.

He remembered the way the twelve-year-old Theresa mooned over him. He'd found it endearing, yet, he was somehow happy that she clearly no longer felt that way. Had she shown an interest, he might have been tempted to break his vow and take her right there and then. It was years since he'd bedded a woman. He hadn't even missed it until he laid eyes on her. Now, his body was hard and hot; longing for release.

He'd managed to cool down enough to be able to remove his raincoat by the time they reached the mares' stalls. He feared losing control when she slipped out of her slicker and he got a clear view of her abundant breasts, narrow waist, and full hips. Her body was curvy, but not plump. He couldn't help thinking of how perfect she'd be as a centerfold for a magazine or even a

calendar pin up. It seemed a shame to cover such lusciousness with jeans and a tee shirt; even if they were tight fitting.

He smiled at the thought of the possibility that she might still be mooning over him. Those were the actions of a young girl. She couldn't have been more than twelve or thirteen. That was an age when hormones started to blossom, and love became an alluring fantasy. He imagined she'd mooned over plenty of guys back then. From the looks of her, he was sure she'd had her fair share of dates over the years as well. Someone as hot as Theresa Burk would have more than enough opportunities with men. How silly of him to think she might still harbor feelings for him. For all he knew, she was shackled up with some guy or maybe even on her way to the marriage alter. He didn't see an engagement ring, but, since she was working with livestock could be rough business, it wouldn't be unusual for her to leave an expensive diamond ring on the nightstand until she was finished with work.

He managed to get through their meeting with his desires under control. He waited until he watched her climb into her truck before his urges came alive at the sight of her tucking a part of her tee that had escaped its confines back into her jeans. The posture she'd assumed in order to accomplish the task forced her breasts outward and brought attention to her succulent backside in the tightly fitted, faded jeans. It didn't help that she'd held her still damp slicker against her body, causing the wet tee shirt to cling to her plump breast when she tossed the coat into the cab ahead of her.

He practically limped to his apartment above the stables. With the impatience of a sailor just come ashore, he raced to the bathroom, grabbed a bottle of lotion from the cabinet, and put a good amount in the palm of his hand. With his free hand, he dropped his pants. The lotion felt cool at first, but quickly warmed as he did what he needed to do or go mad. He closed his eyes

and thought of Theresa's plump breasts. Her name escaped his lips as he surrendered to the much-needed release.

His legs felt weak as he leaned against the wall of his bathroom and regained his composure. With a sigh of disgust and disappointment in himself, he stared at his reflection in the mirror while he washed with hot, soapy water.

What was wrong with him? It wasn't the fact that he'd jerked off. That was something he did often. It was that he'd managed to keep himself free of desires for a woman since his divorce from his slut wife, Penelope, and he wanted to keep it that way. He'd learned, first-hand, what cheating liars women were when he found his wife in their bed with a co-worker after coming home unexpectedly. Women were nothing but trouble.

He made himself a promise. Theresa Burk would never take control of his desires again. It didn't matter that she'd done nothing to instigate it. He blamed her anyway. She was a woman and women were trouble to be avoided.