

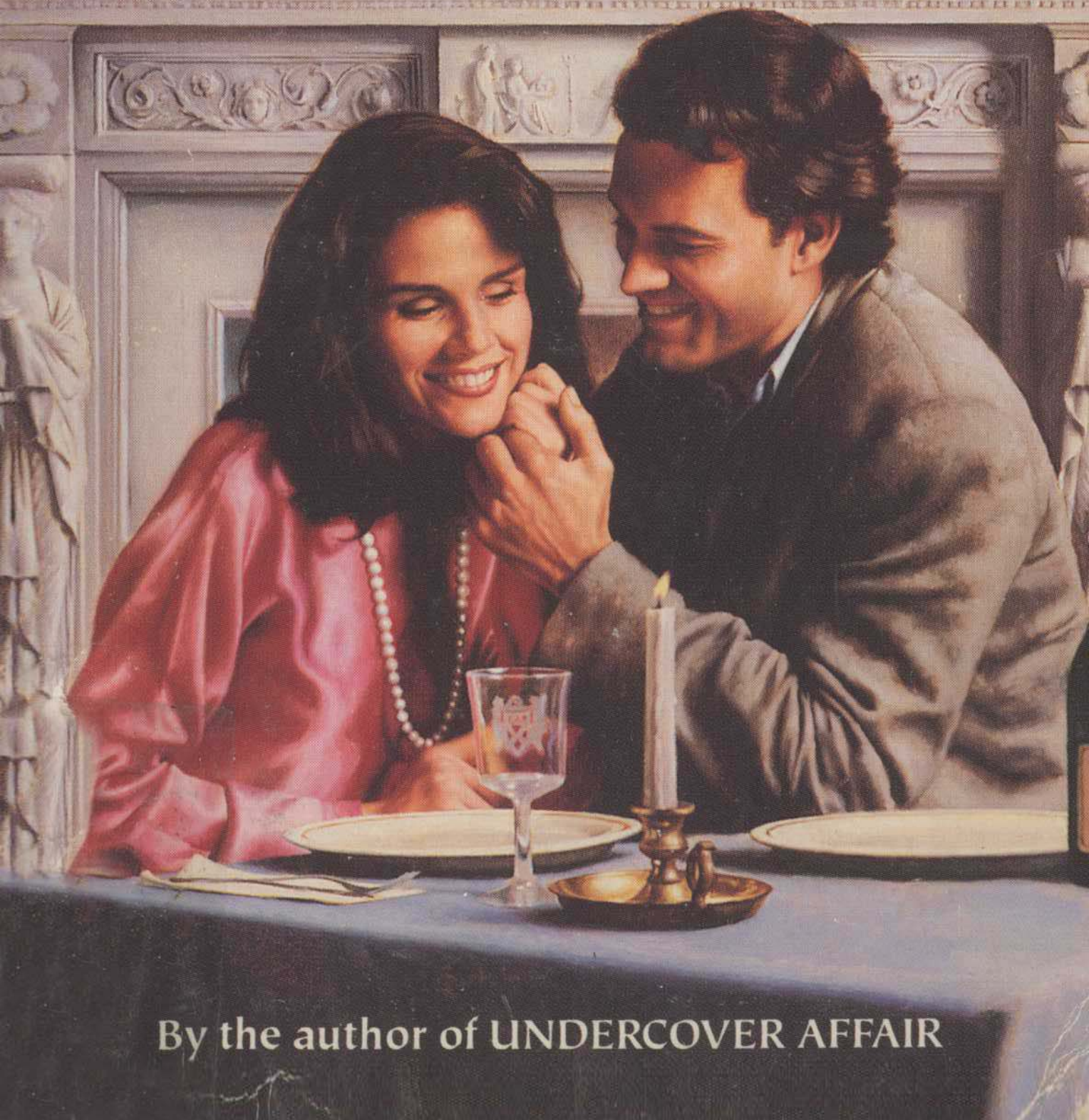


Harlequin Superromance.

2.95
70441
February

Send No Regrets

RISA KIRK



By the author of UNDERCOVER AFFAIR

**“I don’t want to cause
you any trouble...”**

Paula’s voice trailed away under John-Henry’s unwavering stare.

~~Don’t you know you already have? He could feel his~~
resolve crumbling; it had started that first day,
when Paula had walked into his office and asked
for a loan.

Since then, among other things, he had acquired
a half interest in a lame racehorse, formed a
conspiracy with an eighty-two-year-old woman
against her granddaughter, and caused an
uproar at the bank by departing from customary
procedures.

And now, it seemed, he was falling in love!

ABOUT THE AUTHOR

The expert touch of wit and whimsical humor, a trademark readers have come to expect in Risa Kirk's stories, is again evident in this, her seventh Superromance novel. A native Californian, Kirk's love for horses is obvious in this heartwarming tale.

Books by Risa Kirk

HARLEQUIN SUPERROMANCE

200—BEYOND COMPARE

238—TEMPTING FATE

273—DREAMS TO MEND

300—WITHOUT A DOUBT

361—PLAYING WITH FIRE

408—UNDERCOVER AFFAIR

Don't miss any of our special offers. Write to us at the following address for information on our newest releases.

Harlequin Reader Service
P.O. Box 1397, Buffalo, NY 14240
Canadian address: P.O. Box 603,
Fort Erie, Ont. L2A 5X3

Send No Regrets

RISA KIRK



Harlequin Books

TORONTO • NEW YORK • LONDON
AMSTERDAM • PARIS • SYDNEY • HAMBURG
STOCKHOLM • ATHENS • TOKYO • MILAN

Published February 1991

ISBN 0-373-70441-0

SEND NO REGRETS

Copyright © 1991 by Janis Flores. All rights reserved.

Except for use in any review, the reproduction or utilization of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Harlequin Enterprises Limited, 225 Duncan Mill Road, Don Mills, Ontario, Canada M3B 3K9.

All the characters in this book have no existence outside the imagination of the author and have no relation whatsoever to anyone bearing the same name or names. They are not even distantly inspired by any individual known or unknown to the author, and all incidents are pure invention.

® are Trademarks registered in the United States Patent and Trademark Office and in other countries.

Printed in U.S.A.

Author's note: With apologies to those horse lovers who know that real racehorses never train with cookies, and certainly not before or after an actual race. (We may know that, but has anyone ever explained it to a broken-down, also-ran, lop-eared Thoroughbred named No Regrets?)

CHAPTER ONE

BECAUSE SHE HAD CALCULATED so carefully, Paula Trent was early when she pulled her ancient little Volkswagen into a parking space in front of the imposing Hennessey Bank in downtown Oklahoma City. She had left the house in plenty of time; appearances were so important, especially when one was asking for money, and she hadn't wanted to be even one minute late. But now she had ten of them in which to fidget, forget her meticulously prepared speech, and in general become more of a nervous wreck than she was already. What if the bank said no to her request?

They won't say no, she assured herself, rubbing her cold hands together. Inclining her head, she peered up through the car windshield at the brick building in front of her.

But what if the answer was no?

It won't be, she told herself, and wished she had a stick of gum, or a cough drop, or anything that would make it easier to swallow over the growing lump of fear in her throat.

Maybe she should just start the car, drive away and pretend she had never come, she thought. Now that she was actually here, it seemed pure folly to have made an appointment with an investment banker. If the sight of the building alone struck such terror in her heart, how

much worse would it be when she was confronted with the head of the bank himself?

Oh, what had she been thinking? she wondered in sudden despair. Selling cookies for a living had seemed like a good idea at the time, but now it seemed ridiculous, like something kids might do on a Saturday morning on the sidewalk in front of the house, with a plank table and a sign lettered in crayon: Homemade Cookies, Only a Dime.

Wincing, she sat back. If she kept on this way, she was going to make herself sick. She had already been over it a thousand times; she had no choice. She knew what she had to do; now she had to steel herself to go in and do it.

"Easy for you to say," she muttered, and rubbed her hands together again. Her fingers were icy, and she couldn't blame it all on the brisk air. Oklahoma weather could change at the drop of a hat, but she hoped that it would stay mild for a while longer; if her plans went according to schedule, she would need all the balmy days she could get.

That reminded her again of the reason she was here. It was almost time to go inside, and she used the rearview mirror to check her appearance. When she saw how pale she was, and how frightened her dark eyes looked, she shoved the mirror back into place. Despite her efforts at makeup this morning, she looked colorless and scared, and if she sat here much longer, she knew she wouldn't have the courage to go into the bank.

Well, she had to go in, whether she wanted to or not. She couldn't just drive away, no matter how frightened she felt; too much was at stake. All she had to do was remember the facts she had learned, she told herself. If the man inside laughed in her face and told her that no one sold cookies for a living, she'd remind him of Maggie

Rudkin, the Pepperidge Farm lady. And if he told her she was a silly housewife who had nothing better to do than cook up schemes because she was bored, she would set him straight.

Thinking about it, Paula's mouth set. Oh, she could tell Mr. Banker a thing or two, she thought. For one thing, she was not a bored housewife. Randy had walked out on her last year, just after their eighth anniversary. Since then, she hadn't been a housewife at all.

And she had never been bored. She'd always had a job—that is until a couple of months ago, when the real estate office where she'd been working closed up shop. She had been going to school at night to get her license, but she'd had to drop out of school, too. Without a job, or husband to help pay the bills, she couldn't afford the tuition, and all because Randy had felt—what was the word he used? Oh, yes, constricted.

Well, now he was *unconstricted* in California, or so she'd heard through her lawyer. He'd gone to make his fortune, but apparently things hadn't worked out quite the way he'd hoped. Much to his surprise, she guessed, the streets there had not been lined with money after all, but with other people looking for work.

She couldn't spare any sympathy for him. She'd been looking for work, too. When she realized that Randy had taken all the money with him, she hadn't panicked; oh, she had been furious all right, but not scared. After all, she reasoned, she had her job. And even when that fell through, she wasn't worried. She was young—well, she was thirty-two, but that wasn't old—and she wasn't afraid of work. She was sure she'd find something.

She hadn't, however, found anything. And she'd looked. And looked. And *looked*. When the want ads didn't turn anything up, she had gone to the Unemploy-

ment Agency for help, but it seemed that she was either overqualified or underqualified for every job they had available. Finally the only thing left was waiting tables at some greasy spoon for minimum wage. She hadn't balked at the idea of being a waitress; desperate for work of any kind by that time, she had rushed over to the diner, terrified that someone else would get there first.

Someone had. Paula needed the job to pay the bills; the girl who got it wanted to buy designer jeans. The gum-snapping, smart-mouthed teenager she saw leaving turned out to be the owner's niece. He was sorry, but family was family, right? *That's* when she panicked.

"Don't worry so, my dear," her grandmother, Heddy, had told her. "Something will turn up."

Paula loved her grandmother, who was usually so wise in all things. But right now she had no faith in old-fashioned homilies, however well-meant. Her situation was getting grim. She hadn't had time to build up her savings again before the real estate office had closed, and she didn't have much of her severance check left. And, despite Heddy's robust health she was, after all, eighty-two years old.

Shuddering, she remembered Heddy's bout of bronchitis last year. Her grandmother had weathered that successfully, but Paula still had nightmares about pneumonia. She didn't know what she would have done if Heddy had had to be hospitalized. Heddy had her Social Security, but there was no other insurance. Paula felt responsible for her grandmother because she and Heddy only had each other. Paula's parents died five years ago, within months of each other, and her only brother had been killed by a drunk driver the night he turned twenty-one. If Paula didn't take care of her grandmother, no one

else would. Without a job, and little prospect of one despite all that searching, the future seemed bleak indeed.

That was when she had thought about selling cookies for a living. Everyone she knew raved about her cookies; people were always asking her to make up a batch or two for parties, or meetings, or bake sales, and she had always been happy to oblige. At first, the idea of charging for her baked goods had embarrassed her. But after two months of unemployment, her pride seemed a very expensive luxury. She kept thinking how she would feel if something awful did happen, and Heddy had to go on welfare.

Feeling anxious and desperate, she had taken to walking the floor again at night. She'd started that when Randy left, trying to figure out what had gone wrong and when, and whether it was her fault, or his, or if in fact anyone was to blame. The speculation had been futile, especially after she got word that Randy wanted a divorce. She decided right then to give him one. By that time, she wouldn't have taken him back again. She'd never forgive him for walking out on her. After all her fruitless soul-searching, hearing about the divorce had almost been a relief.

She had just started sleeping again at night when she'd lost her job. Sometimes it seemed to her that one event merged into another. She had no sooner begun to adjust to the fact that her marriage had gone wrong, before she had to worry about more practical things, like whether she was going to lose the house, and how she was going to pay for car insurance, or buy groceries, or any of a hundred other things.

Heddy, bless her, had offered to help as much as she could. But her grandmother didn't have much money, either, and in any event, Paula could never have taken

money from Heddy. *She* was supposed to take care of her grandmother. After all, she was the one who was young and strong and resourceful; it was up to her to figure out a solution.

And she had hit on one. The cookie idea had come to her during one of those long, sleepless nights. After she'd sat up several more nights working out the details, she'd tried the plan out on her grandmother.

"It's a wonderful idea, Paula!" she said enthusiastically. "You make the best cookies in town, and you've got a good head on your shoulders. I know you'll be a success."

Paula wasn't so sure. Sadly, she said, "I don't know, Grandma. I wasn't so successful with my marriage, was I?"

Heddy's mouth had tightened. "That wasn't your fault. If that Randy had the least amount of gumption, he wouldn't have walked out on you like that. How could you fix it if you didn't know what was wrong?"

Paula hadn't answered right away; she got up to put on the water for tea. She and Heddy were sitting in her little kitchen, with the scarred table and the chairs that needed refinishing. Randy hadn't been the handiest man in the world, and he disliked doing chores around the house. Paula had to nag him just to get him to mow the lawn. Now he wasn't here even to do that.

"I don't know, Grandma," she'd said, from the stove. "Maybe I should have realized something was wrong."

"You did realize it, as I recall," Heddy pointed out stoutly. "And you asked him and asked him to talk to you. He never did, did he?"

"No, he always said everything was fine."

Heddy's tone became even more crisp. "Well, then, I wish you'd stop thinking you've got to take all the blame.

Randy has some responsibility, too, you know. You did ask him. If he didn't want to tell you, that's not your fault."

"Yes, but—"

"No buts about it," Heddy interrupted, folding ample arms over her cushiony stomach. "Now, I've said it before, but I'll say it again. You're many things, Paula—most of them wonderful. But as far as I know, you haven't learned to read minds yet. What did Randy expect?"

Heddy looked so affronted it made Paula smile. Coming back to the table with the pot of tea, she set it down and then gave her a quick, affectionate hug. Heddy was always so supportive and sympathetic; sometimes she felt as though her grandmother was her best friend.

"I think you're prejudiced," she murmured.

"So what if I am?" Heddy said complacently. "I'm eighty-two years old. I've earned the right to my own opinions. Now, tell me more about your cookie business."

So Paula had told her what she'd worked out. After going to the library and poring over books on small businesses, she had quickly realized that she couldn't work out of her own kitchen; if she wanted to succeed, she had to commit herself to a store where she'd have room for commercial ovens, and big counters to work on.

"But that takes money, doesn't it?" Heddy said doubtfully. "Do you have that kind of cash?"

Paula shook her head. "No, I'm going to have to ask for a loan."

"At a bank?"

Heddy looked so horrified that Paula had to laugh. "Of course at a bank! Where else?"

Heddy belonged to the old school of cash-and-carry; she had never understood buying on credit, or the reasons why anyone would trust those little plastic cards when everyone knew real money was better. Growing up influenced by that attitude, Paula had the same philosophy. She had always paid her bills and she'd never borrowed a dime. But this was different. She had to have a loan; no matter how she figured it, there was no other way.

"Have you...have you gone to a bank?" Heddy asked, still looking uncertain.

"Not yet," Paula said, reaching for the folder she'd put on the counter. She extracted a newspaper clipping from it and handed it to her grandmother. "But I have an appointment with this man to talk about it."

Heddy took the clipping. "John-Henry Hennessey, of the Hennessey Bank, Oklahoma City," she murmured, reading the caption below the picture. "Where did you get this?"

"From an article in the *Daily*," Paula told her. "It said that Hennessey is an investment banker."

Heddy handed back the paper. "What's that?"

Paula hadn't known either, until she looked it up in the library. "Someone who invests in other people's ideas."

Her grandmother still seemed doubtful. "And he'll invest in yours?"

"I hope so," Paula said fervently, staring at the clipping. She couldn't believe she'd had the good fortune to stumble across the article. She didn't usually read the financial section of the paper, but for some reason she'd turned to it that day, and John-Henry's picture had immediately caught her eye. The accompanying article said, because so many of Oklahoma's banks had failed a few years back with the drop in oil prices, the Hennessey

Bank—one of the survivors—was considering new investments in the hope of stimulating the state's economy. Although the column hadn't been very detailed, the information it did provide was all she'd needed to convince her to make an appointment with John-Henry Hennessey. That, and the picture of the bank's owner, she thought.

Even though the photo had that grainy newspaper quality, she had felt that John-Henry Hennessey was the man to approach for her loan. She liked his name, his face...everything about him. Of course, she couldn't tell much from his picture. But a man named John-Henry had to be down-to-earth, didn't he? And even if he was awfully handsome, with thick dark hair that curled back from his forehead, and a square chin in which she could discern just a suggestion of a cleft, she was sure he would at least listen to what she had to say. After all, the article said that he was interested in new businesses, and she certainly qualified there. She couldn't have felt newer at this than if she had been six years old and thinking about setting up her first Kool-Aid stand.

To her amazement, things had worked out perfectly. She had looked up the bank's number, and then it had taken her another two days to screw up enough courage to make the call. She nearly hung up when a frighteningly efficient-sounding woman answered the phone, but somehow she managed to ask for an appointment without stammering. The secretary put her on hold for what seemed an interminable length of time, but then, sounding surprised herself, came back on the line.

"Mr. Hennessey can see you at eleven o'clock on Tuesday," the woman said. She paused. "I hope that will be convenient."

Convenient! Paula would have accepted if she'd been told he could only see her on the Capitol steps for two minutes at five o'clock in the morning.

"That will be fine," she managed to say politely, and then let out a whoop of delight as she hung up the phone.

SHE DIDN'T FEEL like whooping at the moment, now that it was five minutes to eleven on the appointed Tuesday. Realizing she had sat here daydreaming long enough, she licked her lips, glanced at the forbidding-looking building again, and got out of the car.

The breeze whirled her cream-colored coat around her as she emerged, revealing a glimpse of forest-green wool jersey—the new dress she'd bought for the occasion. She hadn't wanted to spend the money, but she knew how important first impressions were, and she wanted to look exactly right.

Not that it had done much good, she thought, remembering the pale face she had just seen in the mirror, but she had taken more time with her makeup than she usually did. Most days she just wore mascara and lipstick, if she remembered to put them on; today, she had given herself the full treatment: blush, shadow, the works.

Deciding to check her appearance one last time—for courage—she bent quickly and looked in the car's side mirror. To her relief, the breeze had whipped up some color in her cheeks; now if she could just get inside the bank before the wind made a mess of her hair, she'd be all right. With no money for a haircut, she had let her hair grow down to her shoulders in a soft bob, and she kind of liked it that way. Today she hoped it made her look sophisticated. Pulling her coat firmly around her, she grabbed her purse, and went inside for her appoint-