

Full House

Chapter One

Nicholas Kaharchek surveyed his seven new polo students moving across the sandy practice field. He grinned as he watched an especially entertaining female named Billie Pearce.

In the four years since Nick had started the polo school, he'd seen his share of companionable stable bunnies and eager polo groupies, but he'd never seen anything like Billie Pearce. She was neither a stable bunny, nor a polo groupie, nor a rider, by any stretch of the imagination. From what he could determine during their brief conversation following the classroom part of the program, she was a housewife, smelling like fresh-baked chocolate chip cookies and looking good enough to eat in her brand-new black riding boots and cream-colored pants. A woman like that could make a man forget all his troubles. Well, almost.

She had "girl-next-door" written all over her, what with those large hazel eyes and a mouth that was a smidgen too wide for her face. She wasn't wearing a ring; he'd noticed that much right away. But she had an aura of well-rounded maturity and general satisfaction that he associated with a happy homemaker and motherhood. Not that he considered himself an expert on women, although, by God, he did his best.

Nicholas Kaharchek knew horses. It was said he'd inherited his horse sense from his Cossack ancestry. It was also rumored that the Cossack blood ran hot beneath the calm exterior of his personality--a rumor many of the local ladies testified to be true. Nick had actually learned a lot about women while handling horses. He knew precisely what tone of voice to use on a high-spirited filly and how to lull even the most temperamental of them into a sense of well-being when startled. He knew how to move his hands just right over horseflesh--slowly, deliberately, but feather-light, until the muscles quivered like those of a satisfied woman.

Yeah, he knew how to play females, and the fact he had money--lots of it--didn't hurt. He genuinely liked women, enjoyed their individual uniqueness. He liked the way a woman smelled, enjoyed the feel of her downy hair when he pressed a kiss on the back of her neck, the way she looked sitting across a candlelit table or lying naked on the thick rug in front of his fireplace. And women liked him. They liked being seen on his arm, the fact he was generous to a fault, and they liked the way he treated them. At least most of them.

But Nick had a habit of moving on after only a few dates. Less complicated that way, and he was a man who did not like complications. He'd learned the hard way.

He caught sight of Billie Pearce and suspected he was wasting his time, at least as far as polo was concerned. She had about as much business on a polo field as he did at a Tupperware party. He had a feeling teaching Billie Pearce to play polo would be like spitting into the wind.

Her horse ambled up to the red, white, and blue beach ball that served as the beginners' game ball and stopped. His ears drooped slightly, his eyes half closed, and he gave a huge horse sigh. The animal obviously had other places he'd rather be.

"Listen up, horse," Billie said, "I'm paying forty dollars for a morning of polo. Forty bucks, you got that? That would pay for a pedicure. The least you could do is pretend to enjoy this."

The horse snorted.

"My sentiments exactly," she muttered.

Billie aimed carefully at her beach ball, swung the mallet in a loop over her head, and completely missed her target. The mallet slipped from her grasp and hurtled halfway across the field.

"Dammit."

Nick took in the sight with a mixture of disbelief and curiosity. The woman had absolutely no idea what she was doing, and she seemed to be lecturing a horse about polo, though sadly enough the horse probably knew more about the sport than she did.

Still, she was cute in an old-fashioned way. She made him think of nice things: the way grass smells after it has just been cut, the feel of crisp sheets against his body, window curtains billowing in a soft breeze, and the smell of something nice baking in the oven. He retrieved her mallet and guided his horse to her side.

"Mrs. Pearce," he began in a patient voice, "there's a little leather strap attached to the mallet. If you slip your hand through that strap, it will prevent you from slinging it across the field and committing involuntary manslaughter."

Billie felt a rush of embarrassment. She must look foolish to someone with his expertise, and it wasn't easy taking criticism from a man who looked as though he belonged on the cover of GQ, what with his custom-made Argentine-style boots and polo wear that looked as though it had been tailor-made to fit what could only be described as the perfect body.

She met his gaze. "Sorry, it was an accident. I was hoping this would be easier, but it's all I can do to stay atop this horse. I had no idea the ground would be so far away."

Nick raised an eyebrow. "I seem to remember you wrote on your application that you'd been around horses all your life."

"That's right." She wasn't about to tell him the truth: that she'd simply lived next door to someone who owned horses. "It's, uh, been a long time. I've gotten a little rusty. And the horses are shorter where I come from."

He nodded as though it made perfect sense, which it didn't. His saddle creaked under him as he put weight on his stirrups. "Mrs. Pearce, I don't mean to discourage you from playing polo, but

maybe it would be a good idea for you to take a few riding lessons first. To sort of get back into the swing of it."

Billie looked around and had to admit she was lacking. The other students were much more skilled at managing their horses.

One woman in particular had caught her eyes, a stunning brunette whose long hair draped her shoulders like a silk shawl. She wasn't a student; that much was certain from her perfect posture, and an air of confidence that came from years of training. She and her horse moved across the distant riding arena with such fluidity it looked choreographed.

Billie realized Nick was waiting for an answer. "The ad in the paper said you didn't need to be an expert rider," she offered as explanation.

"That's true, but it helps if you know some of the basics." Such as which end of the horse you're supposed to face, he thought. Was this woman for real? He glanced at his watch and moved his bay gelding away from her. "This session is almost over. Why don't you take Zeke back to the barn and wait for me? I'll give you a lesson in tacking and horse care."

"Um, okay, sure." Billie glanced down at the stubborn animal, wondering how to coax him toward the barn. "Go, Zeke," she whispered.

"Nudge him," Nick said. "Like this."

It looked easy enough. Billy very gently pressed both heels against the horse's side, prodding him forward.

Nick nodded his approval. He had to admit watching Billie Pearce was more interesting than anything else going on in the field at the moment. "That's right."

Zeke ambled forward as Nick watched. Like most of the polo-school horses, Zeke had been donated. At one time he might have been the pride of the circuit, but he was retired now, and he took his retirement seriously. In his three years' tenure at the school stable, he had never been known to move faster than a shuffle. Yet, despite being incorrigibly lazy, he was by no means stupid. If forced, he knew when to take the field, when to follow a ball, and when to return to the stable, the latter of which he managed at a faster pace. He carried Billie to the apron of hard-packed dirt in front of the stable, gave a snort, and came to a dead stop, jolting Billie forward. She grasped his mane to keep from falling off. Zeke craned his neck, giving her a look of pure disgust. Nick smiled and dismissed the class.

Billie watched the other women guide their horses to the barn and dismount with ease. Stable hands appeared out of nowhere, took the horses, and led them inside the barn. A couple of the stablehands looked to be high-school age, obviously working summer jobs. An older man in a baseball cap appeared, and he barked orders at the boys as they rushed about in their work.

Billie tried to block out the man's harsh voice as she sat very still on the horse, waiting, because she had no intention of climbing off Zeke while there was another human being within a twenty-five-mile radius. She had no desire to further embarrass herself and give Nick Kaharchek more conversational fodder for his evening meal.

The July sun was high in a cloudless blue sky, and the gentle hills of Loudoun County, Virginia, stretched in front of Billie like a giant, undulating patchwork quilt of field and forest. Horses stamped their feet and whickered softly in their stalls. The air was heavy with the smells of horse, oiled leather, and baking straw, prompting Billie to think of her childhood in Lancaster, Pennsylvania. Her father had been a small-businessman, but they'd lived side by side with Mennonite farmers. Good, sturdy people, who weren't afraid of hard labor. They revered their land and their marriages and worked to make them successful. Billie respected them for that, and she envied them because she'd had to give up on her own marriage. She'd had no choice. It took two people to make a relationship work, and her former husband had wanted no part of it.

Her gaze shifted once more to the brunette woman and her horse, now moving at a faster gait, perfectly attuned to each other. Damn, but the woman was good. Her hair lifted and fell gracefully against her shoulders and back, making Billie think of a shampoo commercial. Would she ever be able to ride like that? she wondered.

Billie momentarily closed her eyes and enjoyed the feel of the sun on her back while she listened to the lulling buzz of cicadas singing in the distance. At least she'd held on to the house after the divorce, she reminded herself, thinking back to her disastrous marriage. Her children might have to make do with a part-time father, but they sure as hell weren't going to lose their home and the sense of stability Billie had fought to give them.

"Mrs. Pearce, what are you doing?"

Billie jumped at the sound of Nick's voice. She watched in awe as he approached the stable on his own horse. He reminded her of a centaur, that mythical creature who was half-man and half-horse. His riding was so fluid it was difficult to distinguish where the man left off and the horse began. He was as skilled as the woman she'd been watching. Billie envied them both.

"I was waiting for everyone else to finish up so you could give me my lesson," Billie said, trying to avoid looking directly into his brown eyes or noting how the sun had bronzed his olive complexion. She did not need to be caught up by his good looks. Kaharchek was definitely not her type.

The silent declaration drew her brows together in a frown as she pondered exactly what kind of man would be her type. Well, there was that chemistry teacher with the tortoiseshell glasses who'd made it plain months ago that he was interested. She suspected he would already have asked her out had she returned his interest. And the manager of the Kroger store made it a point to speak to her several times when she was in the store, pointing out various sales, saving coupons for items he knew she purchased with regularity. But she hadn't given either man much thought, because she simply didn't have a lot of time for romance, what with teaching, her

children, housework, and gardening, and the list went on and on. But if she had been able to squeeze in a little time for a man, it certainly wouldn't be for someone like Nicholas Kaharchek.

For one thing, they had nothing in common. His father had amassed a fortune in his lifetime and provided well for his only son. It was common knowledge that when the elder Kaharchek had retired, Nick had been content to let a number of talented second cousins run the empire while he concentrated on raising horses and being a hands-on owner of Loudoun County's most widely read newspaper. Billie respected the paper, but having heard rumors of Nicholas Kaharchek's various liaisons, she wasn't sure she respected the man.

Nick dismounted and handed his horse over to a groom as he regarded her. "You can dismount now."

"Easy for you to say."

It amazed him how little she knew. "Just swing your right leg over the horse and hold on to the saddle with both hands."

She hesitated. "That sounds risky."

He saw the doubt in her eyes. "Mrs. Pearce, are you afraid of horses?"

"Of course not. I'm not afraid of anything. I killed a spider yesterday. It was big and black and hairy." She suppressed an involuntary shudder.

"Uh-huh."

"Okay, so maybe it wasn't hairy, but there was a time I wouldn't have entered the same room with a spider. I've grown," she announced with aplomb. He just looked at her, and she suddenly felt dumb for mentioning the spider. Nick Kaharchek had probably never been afraid of anything in his life.

"I just wasn't expecting this horse to be so big," she said, getting back to the subject at hand. "I feel like I should parachute from the back of this animal." She took a deep breath, closed her eyes, and swung her right leg over the horse. The saddle slid through her grasping fingers, her arms flailed at the air. Nick reached for her, trying to break the fall. She grabbed at his shoulders, twisting slightly in mid-air, and fell against him. There was an exchange of grunts as they both hit the ground with a loud, bone-jarring thud. Somehow, she'd managed to knock the man off his feet. Worse, she'd landed right smack on top of him. On top of him, for heaven's sake! She simply lay there for a moment, sprawled across the polo god on the hard-packed dirt, breast to chest, zipper to zipper, thigh to thigh.

Everything touching.

Billie blinked and looked into Nick's startled eyes. Lord, Lord, he would think she was an idiot for sure, and he would have every right. She had no idea what to do. How would Miss Manners

suggest she extricate herself from such a delicate situation without making it worse? All she could do was apologize profusely and hope he didn't press charges for assault and battery.

If only the man didn't feel so good. She tried to remember the last time she'd been so close to someone of the opposite sex and couldn't. All her nerve endings tingled, and something low in her belly tightened and coiled and sent a rush of pleasure through her.

Lord, don't let me go and do something stupid like have an orgasm right now, she prayed.

"Sorry," she whispered. "I lost my balance, and then my knees went weak."

"I know the feeling."

"Are you okay?" Billie asked. "I hope I didn't hurt anything."

"Nothing I'd want to tell you about."

She gave a mental wince. She'd made a spectacle of herself in front of him and everyone else by flipping her mallet out like a Frisbee. Now she'd gone and made a eunuch out of the most eligible bachelor in Loudoun County.

"Well, now," a feminine voice said. "Isn't this cozy?"

Billie glanced up. It was her, the gorgeous creature she'd watched earlier. Only the woman was even more beautiful up close. She appeared to be only a few years younger than Billie, but her skin was flawless, as though she pampered it on a regular basis.

Nick looked in her direction. "Hello, Sheridan."

The woman tossed Billie a look. "I see Nick has taught you how to dismount."

She had the smile of a movie star. Billie decided somebody had spent a fortune on braces. She searched for her voice. "This is my first lesson."

"I would never have guessed."

Billie suddenly felt small as she took in the mocking smile. Sheridan was the kind of woman who made all other women feel as though they had a huge wart on their nose.

Nick gestured. "Sheridan, meet Billie Pearce, my new student. Mrs. Pearce, this is Sheridan Flock, an old, uh, friend."

Billie nodded at the woman and carefully lifted herself to her feet. She made a production of brushing dust from her britches, too embarrassed to look at either of them.

"It's nice to meet you, Miss Flock," she said, finally making eye contact with the woman, refusing to be intimidated. "I watched you riding earlier. You're magnificent."

"I learned from the best." Sheridan eyed Nick in such a way it was clear that horseback riding wasn't all he'd taught her.

"I'd best be running along," Billie told Nick.

"Not so fast. Your lesson isn't over."

Sheridan pressed her lips together in annoyance. "Oh, let the poor girl go," she said. "Can't you see she's had enough for one day? Why, it's obvious she's not cut out for this sort of thing."

Billie immediately stiffened, but her voice was pleasant when she spoke. "It's true I'm not as adept as you, Miss Flock, but then, we're not in competition, are we?"

Sheridan's smile faltered, but she pretended to ignore Billie. "Nick, I've only been back from Europe for a few weeks, and this is the first chance I've had to ride Clementine. Daddy has been entertaining nonstop since I arrived, so I've been forced to play hostess. I thought we might go riding like old times."

Nick wore no emotion. "I can't, Sheridan. I'm working."

"You call that work?" She laughed. "Besides, you're the boss. You set your own hours."

"Sorry, I'll have to take a rain check."

Their gazes locked. Billie felt like an intruder. Finally, Sheridan dismounted and handed over her horse to a waiting groom. She left without comment, although Billie sensed her anger, boiling inside.

Billie looked at Nick and noted the strange twist to his lips. "Are you laughing at me?"

"This is called a grimace." Nick demonstrated while he talked. "Let's start with the basics. Now, this is a saddle."

Billie's look was deadpan.

Nick had no idea why he was taking up his valuable time. No telling what was going on back at the house, and seeing Sheridan again after all these months had left him shaken. He had enough problems, and Billie Pearce was only adding to them. "This is a stirrup."

"Mr. Kaharchek--"

"Pay attention. Now, you slide it up snug against the saddle like this. This is a girth. You unhitch the girth and the saddle slides off. You can take the saddle pads off the horse at the same time."

He motioned for a stable hand lurking just inside the barn. From the look on the kid's face-- bafflement and amusement-- he'd witnessed the whole thing. Nick avoided eye contact. Instead, he handed the saddle to the youth and in turn took a blue nylon halter from him.

He pulled Billie toward Zeke's head. "Always leave the reins over the horse's neck while you're removing the bridle." He placed her hand behind Zeke's ears. "This strip of leather is called the `crown piece.' You gently slide it over the horse's ears and--" He paused when Billie's face suddenly registered pain. Her face went white. "Something wrong?"

"He's on my foot! The dumb--son--of a horse--is on my--foot!" She tried to shove Zeke, but it was like trying to move Mount Everest. Tears smarted her eyes.

Nick reacted quickly; one firm touch, and the big chestnut gelding calmly shifted away from Billie. She stared wide-eyed at her brand-new riding boot, perfectly branded with the imprint of Zeke's hoof. She gasped in pain. "My foot is broken. It's probably shattered." She glared at the horse. Was she just imagining the smug expression? She'd seen that same look on Sheridan Flock's face. "You did that on purpose," she accused. She shot a glance at Nick. "He obviously finds it amusing."

Nick had to agree. It did look as though Zeke were smiling. "I'll have the stable hand shoot him immediately." He signaled for the hovering boy to take Zeke away and brush him down before putting him into his stall.

"That's not a damn bit funny," Billie said as she watched the horse walk away with a jaunty sway of its hips. If body language was anything to go by, the animal clearly thought it was the victor in their little encounter. As for her, jaunty swaying was out of the question. She couldn't put any weight on her foot. "I'll never walk again," she wailed.

"Mrs. Pearce, please calm down." Nick sighed. Just when he thought things couldn't get worse. The woman was really hurt. She'd probably managed not to sign a release form and would likely sue the pants off him. His insurance company would cancel. His polo school would be history.

And she was hurt. That was the worst part. His protective instincts snapped alive. Her pretty eyes were swimming with tears she refused to shed. He purposefully lowered his gaze, focusing instead on the belligerent set to her chin, and decided she probably was brave, even if it didn't look that way at the moment.

He scooped her into his arms and turned toward the barn. Her mouth popped open in surprise, but he felt her arms circle around his neck as though she realized she had no choice. She pressed against him for support. Just what he needed after having her fall full length against him, coming in contact with him in all the right places.

He envisioned her children and their friends coming home at the end of the day to the smell of homemade cookies and tall glasses of milk. He envied them, wondered if they realized how lucky they were. Having been raised by one of the wealthiest and most powerful families in the state, he'd had little opportunity for warm, straight-out-of-the-oven cookies and cold milk.

Billie shifted, and the soft material of her tank top brushed against his bare arms. She felt soft and curvy and feminine, a nice contrast to the women he'd dated who felt they could never be thin enough.

He owed Zeke a nice red apple.

Damn. He had no business thinking how soft and warm Billie Pearce was. She had room mother and PTA spokesperson written all over her pretty face. She would never consider a three-day weekend filled with sun, fun, and great sex. She was different, and she wouldn't appreciate knowing he was aroused just thinking about her.

Inside the barn, Nick plunked her down on a bench. "How does it feel?"

"Smushed."

"Smushed?"

Lord, she was talking like her sixth-graders. "How do you think it feels?" she snapped. "It feels like a horse crushed it to smithereens."

"We have to get the boot off."

"Oh, no you don't! Not without ordering me a morphine drip."

He almost smiled. "Mrs. Pearce, I need to examine your foot. That means I have to pull off the boot."

"Okay, fine. Perhaps after that you can have me drawn and quartered." Billie sucked in her breath and gripped the bench as he gingerly worked the boot off her injured foot. She closed her eyes, trying to remember the breathing techniques she'd learned in Lamaze class years before as she prepared for labor and delivery when her children were born. She took a deep cleansing breath and concentrated on the top of Nick's head.

She wanted to touch it, run her fingers through the silky strands. It was the color of black coffee, thick, satiny, falling in lazy waves across his forehead and curling over his ears.

Another deep breath. He probably had hair all over the place. Something fluttered in her stomach. She was delirious with pain; that was the only excuse she could come up with for allowing her mind to run amuck with thoughts of his body. Another cleansing breath. She blew out through her mouth.

"What are you doing?"

"Huh?" Billie blinked and found Nick watching her curiously. His mouth was set in a grim line. She wondered if he had a sense of humor. Not that the occasion called for it. "I'm trying to get my mind off the pain."

His look softened. "I'm sorry." He eased the boot from her foot and peeled back her sock as she continued to grip the sides of the bench. She really was trying to be brave. He stood, hands on hips, and uttered an expletive. "It's swollen."

"Imagine that." Nevertheless, she was relieved to have the boot off. Her foot was beginning to swell and change color, seemingly right before her eyes. Not very attractive. Her only saving grace was that she had taken the time to paint her toenails the night before. That and the fact that Miss High-and-mighty wasn't there to witness her second accident of the day. Who was she to Nick anyway? Billie wondered. "It's turning purple," she said.

Nick shook his head. It was her right foot. She wasn't going to be able to drive. Someone was going to have to take her to the hospital to get the foot X-rayed. He could ask Arnie Bates, the older stable groom, but the man's disposition had soured considerably since Nick had caught him smoking in the stable, something that was forbidden. The only reason Nick hadn't fired him on the spot was that Arnie's wife was pregnant, and they needed the money. And because Arnie had needed a break.

Someone was going to have to take her home as well, Nick reminded himself. He felt his stomach sink at the possibility that it would, most likely, be him. He could already hear himself volunteering. Not that he was averse to being in the company of a beautiful woman, but he had his own worries--his cousins. Deedee was alone in his house, and Max was wandering about the property, up to God knew what. Nick almost preferred having Zeke step on his foot to leaving the pair unsupervised.

Deedee was not his greatest concern. She might be a little harebrained, but she wasn't dangerous. Not like Max.

Nick glanced at his watch. Eleven o'clock. Chances were, Deedee was still sleeping. He'd left her a full pot of coffee. Everything should be fine unless she decided to make herself lunch. Slim possibility, he decided. It wouldn't occur to her to prepare her own food, even if she ate on a regular basis, which she didn't, because she was more interested in keeping her model's figure. Max, on the other hand, was hiding out and could do a lot of damage if left to his own devices. Nick gave a weary sigh. He would simply have to take his chances where the boy was concerned. At least for now, since there didn't seem to be any choice in the matter.

"You're not going to be able to drive with that foot and you need to see a doctor."

Arnie started past them.

"Can you cover for me for a bit?" Nick said. "I need to take Mrs. Pearce to the emergency room."

The other man glanced at Billie's foot. "Yeah, sure."

Billie didn't think the groom looked very happy about it.

Nick reached for the boot, handing it to Billie, and, once again, lifted her in his arms. They exited the barn. "What's his problem?" she whispered, motioning to the stable groom.

Nick shrugged. "He's having a bad day. Don't mind him."

Most of the students had left, with the exception of a few who still lingered, talking among themselves, probably comparing notes on their first lesson. Nick looked at the cars remaining in the field beside the barn. "Which one is yours?"

Billie fished in her pocket for her keys. "The green mini-van."

A mom-car, he thought. He could almost picture her with a van full of youngsters, laughing, their metal braces flashing in the sun. He was sure he'd find animal crackers and a box of Wet-Wipes in the back seat.

A simple hospital run, he told himself. They'd be in and out in no time. Max wouldn't have time to do much damage. Maybe. In the meantime, Nick would take the first opportunity to convince Billie Pearce to give up polo. He had his hands full in more ways than one, and the last thing he needed in his life was a woman like Billie Pearce.

Not even if he was a man who enjoyed a good challenge.