

1

A tip to travelers: always be prepared. No matter where you're going, carry an emergency kit with food, water, matches and other essentials...like a bathing suit.

Jo Duval

JO DUVAL'S PHONE BEEPED—again—but she ignored it. She was too busy navigating the lonely, snow-covered road from Half Moon Creek to the Silver Tree Guest Ranch. Growing up in Chicago, she was no stranger to winter driving, except for the fact that it was so blasted dark out here in the Montana boonies. Plus, she was all alone. It was just her and Michael Bublé, singing about chestnuts roasting on an open fire. No one knew where she was—her family, anyway—and her flight had been changed at the last minute, so she was arriving a day early. She'd called and left a message at the ranch, so presumably the hosts would be expecting her.

She hoped.

Despite the heat pouring out of the vents in the rented Jeep, she shivered.

What if she got lost on these back roads? Or stranded?

Her mind wandered to a scenario where she was driving a mountain pass—which she wasn't—and her Jeep skidded toward the guard rail, bumping against it so that she was face-to-face with the cliff and yawning abyss below. In her mind, she wrenched the steering wheel and at the last second, the Jeep swerved, spinning in the middle of the road and ending up in a snowbank on the other side. She'd have to spend the night in the vehicle. She mentally went through the contents of

her handbag. What would serve in an emergency situation? She had two candy bars—okay, one and a half—a box of Tic Tacs and...

She reached for the can of soda in her cup holder, picked it up and gave it a gentle shake.

A sip of soda.

Things were not looking good. Did she have matches?

“I should really keep some, just in case,” she muttered to herself.

Her phone beeped.

“I hear you. I hear you.”

The light snow that had been falling suddenly intensified, so Jo turned on her wiper blades, though they didn’t help much. The radio crackled, like it was snowing in there as well, and she turned it off.

“Sorry, Mr. Bublé.”

Visibility was limited to about ten yards in front of the vehicle, and the way the snow came at the windshield was hypnotic, like she was in the cockpit of a spaceship driving at warp speed.

““Ground control to Major Tom,”” she sang softly.

She glanced at the clock.

It was only six thirty? How could that be? It felt so much later. The guy at the gas station in Half Moon Creek told her it was a thirty-minute drive out to the ranch. That was almost an hour ago. Felt like two. Leaning forward, she peered ahead, hoping to catch a glimpse of...something. A sign? A building?

Lights?

Yes, those were lights up ahead.

Thank God.

The headlights lit on a large sign—Silver Tree Guest Ranch. A few minutes after turning down the lane, Jo could make out the buildings: a barn, an enormous log home and other structures, all defined by white Christmas lights. With the snow accumulating on the trees and the buildings, and the shimmering lights peeking through the piles, it was like she'd walked onto a photo shoot for a Christmas card. She parked beneath a sign that read Visitor Parking, got out—phone in hand—and took a couple of pictures.

“Too dark,” she muttered before making adjustments on the camera app in an attempt to capture the festive atmosphere of the place.

She held the phone in front of her and...heard barking.

Shit!

Three wolflike creatures came bounding at her from the other side of the lodge. Jo dropped her phone and dove for the door of the Jeep. Her foot slipped and she careened off the side of the vehicle, landing flat on her butt in a pile of snow just as the beasts sprang at her, barking and yipping, about to maul her to death.

“Digger, down! Come.”

With hands raised to protect her face, Jo felt the hot breath from the animals' snarling muzzles before they retreated, making whining sounds as they went.

“You okay?”

She lowered her hands to find a mountain of a man standing over her. He just went up and up. When he extended his hand, she flinched before realizing he was there to help.

“Come on. I got you.”

Hesitantly, she took his hand, and in one swift movement, he hauled her to her feet. Unfortunately, her boots were not made for ice and her feet flew right out from beneath her again.

With the man's hand still grasped tightly in hers, this time when she fell she pulled the stranger right down on top of her.

"Oomph." She sucked in a deep breath. The man's scent filled her lungs: cedar, smoke and something sweet. Licorice?

Practically nose to nose with him, she gazed into the stranger's eyes, noticing how they crinkled at the corners. Nice. For some reason her gaze dropped to his mouth. Full lips tilted up at the edges, and the longer she stared, the broader the smile grew.

She cleared her throat. "Would you mind getting off of me?"

"Apologies, miss." He chuckled.

She felt the rumbling of his laugh all the way through her winter parka. Jo did not share in his amusement. Embarrassment, on the other hand? Oh, yes. She felt that acutely.

The man eased off her and clambered to his feet. Once upright, he held his hand out for her again, making a show of bracing his legs this time. "Easy, now. I'd hate to crush you for a second time in less than five minutes of knowing you."

She batted his hand away. "I'm fine." Getting to her feet on her own was a necessity in circumstances such as this. She pushed herself up and dusted herself off, all the while eyeing the formidable canines who sat a few yards away, salivating and watching her with interest.

Like she was supper.

"You're a guest, I take it?"

"Yes." Never taking her eyes off the dogs, she edged toward the back of the Jeep.

"You're early."

"I am. I called ahead." She hazarded a quick glance at the man. "Are you Dillon Cross?"

"Nope. I'm Thad. The hand."

The hand? Was that a joke—at her expense—about the way he’d offered his hand to help her? She popped the back door of the Jeep and, after darting another glance at the pack of dogs, yanked her suitcase out. It toppled with a soft thud into the snow.

“Let me take that.”

Before she could refuse, Thad had already stooped down and grabbed the luggage. When she didn’t move because, quite frankly, the large, hairy beasts were blocking her path, he said, “Not a fan of dogs, I take it?”

“No.”

He whistled, a low note ending on a higher pitch. “Go on.” The dogs barked in response before the one in the middle ran off in the other direction, looking behind every few steps as if to make sure the other two followed.

“Thank you,” she said, going back to the place where she’d fallen, intent on finding her dropped phone.

“You looking for this?”

The man had her phone and was holding it out for her. She reached for it, but his grip stayed firm.

“You’ll never meet friendlier dogs. They’re the welcome committee around here. Just wanted to say hello.”

Barking, snarling and salivating was not exactly Jo’s idea of a warm welcome, so she let Thad know what she thought by making a grunting sound at the back of her throat.

“To each their own,” he muttered before trudging toward the lodge, suitcase in hand. However, once they made their way up onto the covered porch, he turned to her. “I’ve had Sue since she was

a pup. She wouldn't hurt a flea, let alone a guest. The other two are her offspring. They're rambunctious, but gentle as spring lambs."

"If you say so." The stranger had an unmistakable Louisiana drawl, not what she expected to find in Montana. She supposed she should have anticipated dogs, however. Jo stomped her boots on the mat outside the door.

"If you'd like, I could introduce you to them..."

Thankfully the topic was dropped when the door swung open and a petite woman stood in the opening, a huge smile on her face and a Santa hat sitting at a jaunty angle on her head, covering red curls. "You must be Jolie! I'm Gloria Cross. Welcome to Silver Tree Ranch. We're so pleased to have you."

THAD SET JOLIE'S bag down in the entry of the ranch house. Four things tipped him off to her city-girl status. Her designer clothes, her designer bag, her ridiculous footwear and her fear of animals.

He nodded to Gloria while the new arrival removed her winter outerwear.

"I hope I'm not inconveniencing you by being early."

"No, not a problem." Gloria glanced at Thad. "Join us for supper? I made winter soup and biscuits."

"I do love your biscuits, Ms. Gloria," he said. "But I've got chores yet. I'll grab something in the bunkhouse."

"You sure?"

"Positive." He tipped his hat to Gloria and when the other woman—Jolie—straightened from removing her winter boots, which were not meant for winter, he tipped his hat to her, as well. As she stood there in her oversized sweater and tights, Thad could see she was tall: arms and legs

from here to there. She reminded him of the fawn that got trapped on the sheer ice of the pond last winter: brown hair, brown doe eyes with long lashes, long spindly legs...no coordination.

The image was so striking he had to cover a chuckle with a cough.

“Come by later if you feel like it,” Gloria called as he ducked back out. “Dillon’s itching to break into the rum and eggnog.”

“Thank you, Ms. Gloria, but I’m saving my imbibing for Tip’s Eve.”

The door shut behind him and he whistled for the dogs. They’d been sitting by the side of the house waiting for him, and he kneeled down in the snow to give all three a proper head scratch. As far as he was concerned, there was something wrong with a person who didn’t like dogs. Not that the canines didn’t like this Jolie woman. It was a good sign, because if the dogs didn’t like someone...well then, that meant there was *really* something wrong.

No matter. It wasn’t the first time one of the guests had been skittish around the animals. Even though the ranch had been open for business for only a little over a year, he’d seen it before. While Thad didn’t understand an aversion to dogs, he recognized that anyone who was booking a stay over Christmas didn’t have any other place to be. This woman had arrived alone, which could only mean one thing: she had no family to speak of.

Thad knew firsthand how lonely that could be over the holidays. It’d been eleven years...

Hell, what was he doing, ruminating over the past? That never did a man any good. Particularly him.

He stood and the biggest of the three dogs cozied up to his legs, rubbing against him before placing his paws on Thad’s thigh.

He knew what was coming next.

“Don’t you dare, Humper,” he warned.

But the young dog didn't heed the warning. His tongue lolled out of his mouth and his eyes rolled back as he launched into the action that was his namesake.

AFTER A DELICIOUS DINNER of hearty chicken soup and warm biscuits, Jo sat at the desk in her room—the best guest room in the whole place, Gloria had said—typing notes into the file for *Travel America Magazine*. Thank God they had decent Wi-Fi, though Gloria had said they'd had to install a satellite because the service was so bad when she first moved here. Impossible to have a business these days without access to internet. Jolie arched her back and rolled her shoulders just as her phone beeped for what seemed like the millionth time. She should have turned off the ringer but she supposed she'd left it on as a sort of punishment.

“Fine,” she grumbled, picking it up and quickly scrolling through the messages. Ten from her mother. Two from her father. All with the same message.

Call me.

Or...

Call your mother.

Leaning back in her chair, she dialed her mother's cell and waited.

“I've been trying to get hold of you all day. Why haven't you called me back?” she asked by way of a greeting.

“I’m...” Jo gazed about the large room. The log walls made the space feel warm and rustic, and they were complemented by Southwestern accents: rugs, pillows, throws. “On assignment,” she finished absently.

“Well, I need to firm up the meal for the twenty-fifth. Your father wants halibut this year, so if you could bring a pilaf or risotto and a salad... Your brother is bringing the wine. We’ll eat at two and then I’m on call at the hospital from eight to eight.”

Jo squeezed her eyes shut. “I’m not—”

“Oh, and no gifts this year. We’re donating to Oxfam in lieu.”

“—coming.”

Silence.

Finally, “Excuse me?”

Taking a couple of deep breaths first, Jo said, “I won’t be there.”

“Why not?” Her mother’s tone was not disappointed or hurt. Just curious.

“I’m on assignment,” she repeated. “So, I won’t be in Chicago for Chris...for the twenty-fifth.”

As theirs was an atheist household, Jolie’s parents did not approve of using the word *Christmas*. Instead they called it “the holiday,” “the twenty-fifth”—anything but “Christmas.”

It’s disrespectful to celebrate a day that honors the birth of someone or something we don’t believe in was the explanation she’d received when she was eight years old.

“Where are you?”

“I can’t say.”

“Why can’t you say?”

Yeah, Jo. Why can’t you say? “I’m investigating something.” She surfed through news articles on the web, hovering over the link to one about a trial involving alleged members of an organized-

crime ring. Clicking on the article, she skimmed while her mind made up a tall tale to tell her mother. “It’s a big story. Organized crime. If I can be the first to break it, my career will take off.”

“You should talk to your brother. He’s prosecuting a case right now involving organized crime.” Her mother’s tone was emotionless, which made it impossible to determine if she was trying to be helpful or making an assumption that Jolie needed the assistance of her brother.

“Look, Mom, I’ve got to go.” She paused. “Tell Dad I said hi.”

“Of course.”

“I’ll miss you.”

“Let me know how the story goes.”

“Sure thing,” Jo said, but her mother had already hung up.

She sat for a minute, staring blindly at her screen before finally snapping the laptop shut. What had compelled her to lie? Why hadn’t she just told her mother she was spending the holidays with friends or that she wanted to know what it was like to *really* celebrate Christmas?

Sighing, Jo pushed herself to her feet and went to open the blinds that covered the French doors leading out onto the deck. It was the reason Gloria had said this was the best room—next to hers and Dillon’s on the second floor, of course. This one had direct access to the deck and the brand-new hot tub.

She rolled her shoulders again, groaning because her neck and upper back were stiff and sore from the tension of driving through a blizzard at night. Falling flat on her ass probably didn’t help either.

Relaxing in a hot tub would be wonderful. Too bad she hadn’t thought to bring a swimsuit.

She unlatched the lock and pushed the sliding door open before stepping out onto the covered portion of the deck. Though she couldn’t see past the edge because of the inky blackness and

falling snow, from the pictures on the internet, she knew the view from here would be spectacular. She closed her eyes, envisioning the picturesque scene she would wake up to tomorrow: forests and fields with mountains in the distance. A pond out front, surrounded by snow-covered trees.

Idyllic.

Jo opened her eyes. The soft whirring of the hot-tub motor drew her close. She flipped the lid and steam rose up to greet her.

Go ahead and use it, if you'd like. Nothing like a hot soak on a snowy night, Gloria had said.

Jo trailed her fingers through the hot water. Oh, it would feel so good...

She glanced up at the house. The lights that should have been shining through the French doors and windows off the main floor had all been extinguished. Her hosts must have gone to bed.

She was the only one up. The only guest.

"Why not?" she whispered to herself, pulling her sweater over her head and dropping it on a nearby table. Next she pulled off her leggings and socks, followed by her underwear. She squealed softly when the cold air caressed her naked skin, and scurried up the steps of the tub. She stepped in gingerly while covering her bits before sinking beneath the water.

"Ahhh," she sighed, letting her head fall back against the headrest. "This is the life."

If her mother could see her now, she knew exactly what she'd say. *Hot tubs are breeding grounds for bacteria.*

She laughed softly to herself. Then her smile faded as she considered the lie she'd told. Why had she done it? It probably had something to do with the fact that her family thought her career choice was a waste of time.

You can't make a living as a writer, her father had chided when she'd told him she was taking creative writing at college.

So, she changed majors and went into journalism.

Unfortunately so far, even with a journalism degree, her father had been right. Since graduation, the only writing gigs she could get were for online publications—for pauper’s pay—and freelance travel articles. Which paid only marginally better, and that wasn’t saying much.

Jo was determined to prove her family wrong. All she had to do was break a big story—kind of like the lie she’d told her mother this evening—and she’d be taken seriously as a journalist. The problem was, she had no big story. No leads.

Nothing.

Jo turned her head. A control panel blinked to the left of her and she tested some of the buttons. The first one turned on music, a mellow jazz something or other. That was nice. She tried another button and the lights inside the tub came on.

A downward glance revealed her state of undress and she pressed the button once more, except instead of turning off, the lights simply changed color from blue to red. Another touch of the button and the lights turned green.

“Seriously?”

One more time and the internal lights flickered, strobe-light-style, as if there was a dance party going on in the tub. One she was not keen to take part in.

Before she could hit the button again, the sound of a dog barking froze her in place, her finger stuck in pressing position.

Glancing up, she gasped to find *the hand* standing on the far side of the tub, grinning. “Well, heya, miss. Something I can help you with?”

~ Enjoyed this chapter? ~
Chapter 2 coming October 27...
Buy the book at stores December 1st or at
[AMAZON](#) [iTUNES](#) [B&N](#) [KOBO](#) [GOOGLEPLAY](#)