

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

CHAPTER ONE

THE first quiet hour of the morning, with a cup of coffee for herself and the delicate scent of vanilla muffins rising from the oven, was always the best part of the day, Camryn thought. This peaceful time of poking about in her kitchen, before the guests started coming downstairs, before the day had a chance to get frantic, was the nicest thing about running a bed-and-breakfast inn.

But all good and peaceful things ended sooner or later, she told herself philosophically as a buzzer announced that the muffins were done. She pushed her mug aside and hummed as she arranged a china cup and saucer on a lace-lined tray and filled a small pot with freshly brewed coffee.

Camryn nestled two beautifully browned muffins into a napkin-lined basket and added it to the tray, and then stood for a moment, frowning at the arrangement. The strawberries, of course — that was what was missing. There was only one guest at the Stone House for breakfast this morning, but she was going to get the royal treatment.

A movement from the doorway caught her eye as she reached into the refrigerator for the fruit. A small child came quietly into the kitchen, her blonde hair trailing around her shoulders. Cradled in her arms was a black cat, his green eyes half-closed, looking indecently pleased at being carried. The child's feet were bare, and her gingham nightgown ended just below her knees; the sight made Camryn sigh. Susan had grown so much in the last few months that the nightgown just didn't fit right any more, but it was her favorite one, and she absolutely refused to give it up.

“Good morning, Mommy,” the child said, and yawned. Then she saw the tray, and her dark brown eyes turned reproachfully up to meet Camryn's gaze. “Is that Mrs. Ashley's breakfast? Does she *have* to go home today?”

Camryn dropped a kiss on the soft hair, still disarranged from sleep. “You'll miss her, won't you, Susan?”

The child nodded.

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

“Mr. Ashley will be released from the hospital today, and they’ll fly home this afternoon.” She saw the rebellious quiver of Susan’s lower lip, and smothered a sigh.

I’ll miss her, too, she wanted to say. If only all of our guests at the Stone House were as pleasant to have around as Mrs. Ashley is—

Don’t even let yourself think that, Camryn Hastings! she ordered herself. Her guests were all nice people; it’s just that some of them were more human than others. But if she had it to do all over again, she’d make the same decisions and follow the same path, because it was the best way to handle things. And she truly liked her job, so there was no point in starting to feel sorry for herself now.

“Would you like to help me take the tray up, Susan, as soon as I finish the strawberries? Put Ipswich outside and wash your hands.”

Susan opened the back door and released the cat, who looked less than pleased at the idea. She stood for an instant on the threshold, and then announced, “I’ll get Mrs. Ashley a flower for her tray.”

“Susan—shoes!”

But the child was gone, bare feet dancing across the dew-wet lawn to a bed of daylilies. She came back laughing, two prized blooms clutched in her hand, and thrust them at her mother. “The grass tickled my toes. I got one for you, too, Mommy. I love you.”

Camryn’s heart melted. How could one scold such a child? she thought helplessly. Susan had just turned four, and when a generous impulse struck her she was simply incapable of stopping to think about such mundane things as shoes. Besides, Camryn told herself, it was June. Even though mornings could still be cool and dewy, here on the Wisconsin shore of Lake Michigan, it wasn’t as though she had run out into the snow. And she had only been outside for a moment.

They carried Mrs. Ashley’s breakfast up together, to what had once been the big master bedroom of the Stone House. Now it was the largest of the four guest rooms, and for the last ten days it had been occupied by Margaret Ashley while she waited for her husband to recuperate from the radical surgery his doctors had

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

recommended. Now he was well enough to travel, so after breakfast Mrs. Ashley would finish her packing and go home, and the Stone House would be empty for a day before the next guest came.

It was not very often any more that all the guest rooms were empty, but it had been a long struggle to build up her business. In the first year that the Stone House had been open, weeks had sometimes gone by between paying guests. It was still a fear that Camryn had to fight now and then. What if people stopped coming?

Don't think that way, she told herself. Think that it will be nice to have a break, instead.

Last weekend all the guest rooms had been full, and the Sunday morning breakfast buffet had been a madhouse. It would be nice to have the house to themselves for a day—just herself and Susan and Ipswich the cat, and of course Sherry Abbott, who rented the tiny apartment on the top floor.

How different it all was from what she had planned on the day she had first seen the Stone House. Camryn looked thoughtfully out across the wide landing and down the stairs to where sunshine streamed through the beveled glass front door and poured itself into gleaming pools on the parquet floor. There was an odd prickle just behind her eyelids. She blinked it away, a little irritated with herself. She seldom cried any more. It had, after all, been a long time ago.

Mrs. Ashley opened the door. She was putting the last pin in the knot of white hair at the back of her neck, and she took one look at the tray and shook her head fondly. “You spoil me, Camryn, dear. Breakfast in bed...”

“But I’m too late. You’re already dressed.”

“Yes. I’m anxious to get to the hospital today.” She sounded a bit sheepish. “It sounds foolish, doesn’t it?—to be afraid that if I’m late, the doctors will decide to keep Richard another day? You didn’t bring a cup for yourself?”

Camryn carried the tray across to the small round table in the bay window at the front of the house. “I have to get Susan ready for nursery school.” She caught a rebellious sparkle in the child’s big brown eyes and added, without looking

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

directly at Susan, “She only goes once a week in the summer, and they do very special things. They’re visiting the fire station today.”

Susan looked thoughtfully at the oak floor, where she was drawing lines with her big toe, as if mulling over a giant decision.

Camryn said gently, “It’s time to say goodbye, Susan. I laid your clothes out, but you have to start getting dressed now.”

Susan stuck her lower lip out.

Mrs. Ashley gave the child a hug. “I’m going to miss you both. Camryn, you don’t know what a help it’s been to me to have you and Susan and this lovely room. With all the uncertainty about Richard’s health, and whether he’d even make it through the surgery... Well, I think I would have been a screaming wreck if I’d had to go back to an empty hotel room every night, with no one to care how I was feeling.”

“It’s been our pleasure.”

“No—it’s more than that. I’m going to write to the hospital and suggest that they recommend the Stone House often.”

Camryn managed an emotional thanks; that sort of referral was the kind of advertising that couldn’t be purchased at any price, and she wasn’t about to turn down guests from any source.

By the time she returned from taking Susan to nursery school, Mrs. Ashley’s rental car was gone. In the kitchen, Sherry Abbott was wiping up the remains of Susan’s breakfast from the top of the center island.

“What was the child doing to this poor muffin?” Sherry asked. “Taking it apart molecule by molecule?”

“Something like that.” Camryn poured herself a cup of coffee. “Fifteen minutes, and then I’ll go tackle the cleaning. The whole place needs a polishing.”

“I thought you were going to the bank this morning about your mortgage.”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

“I did it yesterday. It was only a matter of a little paperwork to get the loan renewed.”

“I thought once you had a mortgage you always had it—you know, till death us do part.” Sherry darted a look across the table and said, “Sorry.”

Camryn forced herself to smile. “Some mortgages last even longer than that, actually. Oh, Sherry, for heaven’s sake, Mitch has been dead for almost four years. I don’t whisper the word any more, and you don’t need to, either. Sometimes I go days without thinking about him.”

“And sometimes not,” Sherry finished. “Mostly not. You don’t fool me for a minute, Camryn Hastings. You won’t even try to meet men.”

“I have no time.”

“And no desire. You’re a lovely widow, my dear—”

“Have a muffin, Sherry.”

Sherry sighed and took one. “All right, you don’t have to hit me with a plank. I know the subject is closed. Do you want me to pick Susan up from school? I’ve got a class at ten, so it’s not out of my way at all.” She reached for the butter dish.

Camryn laughed. “You’re horribly transparent, you know. You’d rather do that than help clean.”

“I certainly would.”

“You did more than your share over the weekend, and we don’t have another guest coming in till tomorrow. I’ve got plenty of time to get things back in shape. Take the day off—go lie in the park and read Proust, or something.”

Sherry wrinkled her nose. “Do you mind if I make it D. H. Lawrence instead? That might get some masculine attention.” She picked up her books and a couple of muffins. “If I find two likely candidates, I’ll use muffin crumbs to entice them to follow me home for dinner.” She was gone before Camryn could throw something at her.

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

Irrepressible Sherry, Camryn thought as she straightened up the kitchen. “She’s like a bottle of champagne,” she told the black cat, who had curled himself carefully around a pot of chives on the windowsill and was lazily watching as she got the cleaning supplies out. “Full of bubbles, the life of the party, and capable of exploding in any direction. While I...”

While I, she thought, am a can of ginger ale that’s been sitting open on the refrigerator shelf too long. The fizz is gone.

And that surely shouldn’t surprise anyone, not even Sherry. After all, Camryn had been just short of her twenty-second birthday, with a six-month-old baby, when Mitch had died. If it hadn’t been for Susan—that tiny scrap of uncomprehending humanity who had needed her so desperately—Camryn didn’t know what would have happened to her.

“Enough,” she said firmly. “There is no sense in dwelling on it. You’ve got Susan, and you’ve got the Stone House, and you’re making a new life for yourself. And the fact that Sherry thinks you need a man to make your life complete is beside the point.”

No, she decided as she carried the vacuum cleaner up the broad staircase, she wasn’t going to spend her life waiting around to see if another man turned up. She had herself to depend on now, and that was all she needed. Not that Mitch had been undependable; far from it. But sometimes fate had a way of interfering in the best-made plans.

Camryn didn’t hear the telephone until she turned the vacuum cleaner off in the front bedroom, but she thought it must have been ringing for a long while; it had that particularly desperate, long-suffering sound.

It was a masculine voice that asked for Mrs. Hastings— a nice voice, she thought, mature but still young. It was always fun to predict what her guests would look like and then compare her vision to the reality when they arrived. This one was easy; in his thirties, she’d guess. Perhaps he was arranging a weekend getaway for himself and his wife—a couple of days without the kids. She closed her eyes and

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

tried to remember the reservation schedule posted on her desk down in the breakfast room.

“I’d like to speak to Mrs. Hastings, please.” The repetition was crisp.

A professional man, she thought, one with some power. There was a note in his voice that warned he was used to giving orders. She admitted that she was Mrs. Hastings.

“I’m Patrick McKenna from Lakemont National Bank. I have your application for a mortgage in front of me, and—”

There was a fragment of disappointment deep inside her. It would have been rather fun to see if she’d been right about his age, and his personality. And the wife and kids, she added, poking fun at herself. This habit of analyzing people’s voices was getting out of hand!

“A mortgage renewal, you mean, surely?” she corrected briskly. “The mortgage itself was arranged four years ago.”

“Yes, I know. I’ve got your files here, Mrs. Hastings.”

“Well, it’s very simple. It was explained to us at the time, Mr. . . . McKenna, did you say? It’s a balloon mortgage, which simply means that I have to go through the formality of renewing it every four years.”

His crisp voice cut across her protest. “What a balloon mortgage means, Mrs. Hastings, is that the entire balance of your loan is due within sixty days...”

Camryn’s hand clenched the stair railing. “But that’s just not possible,” she whispered.

“...Unless a new mortgage is written.”

Camryn started breathing again. “Well, then, why don’t you get busy and write me one?” she said pleasantly. “That’s what loan officers are for—not scaring honest customers to death!”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

“Sometimes they also have to ask tough questions, Mrs. Hastings—such as the little related matter of why your mortgage payment hasn’t been made yet this month. It was due last week, if you recall.”

“The water heater broke down, and—”

“I’m afraid that’s really not an adequate excuse.”

“Obviously you have no idea of what it costs to replace a water heater. At any rate, I called the bank and explained that I’d be late.”

“And who did you speak to?”

Camryn shifted her grip on the telephone. “I can’t remember,” she admitted. “I had no idea I’d need to know her name.”

There was a brief silence, and then a sigh. “I think we need to talk this over before I can proceed. Can you come into the bank today, Mrs. Hastings?”

“I was there yesterday.”

“So I was told. I’m sorry that I wasn’t here to assist you, but unfortunately, as things stand, I can’t do much to help you.” It was pleasant enough, but absolutely inflexible. “Shall I expect you today?”

She swore under her breath and thought about putting him off. Today wasn’t exactly convenient, with the mess she’d left in the front bedroom, and nothing done yet to the master suite.

Don’t be a fool, Camryn, she told herself. The sooner you set this madman straight, the better! “I suppose I can rearrange my schedule. I’m sure you can give me a minute or two to get there.”

The sarcasm seemed to bounce off him. “I’ll be looking forward to our meeting, Mrs. Hastings.”

Camryn slammed the telephone down. “That makes two of us, Mr McKenna,” she growled. “And after I deal with you, it will be sheer pleasure to talk to your boss!”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

It was closer to a half-hour before she pulled open the heavy glass door of the main office of Lakemont National Bank and stalked across the marble lobby to the long row of hushed offices at the back of the building.

She'd decided that the interview would be a lot more devastating to an upstart loan officer if she was dressed in something other than the sweat pants and T-shirt she'd been wearing to clean the house. She was still breathing hard from the sheer speed of her change, but she was wearing a trim camel-colored suit and heels; she'd put on a touch of makeup, and she'd taken out her frustration on her hair, which gleamed like golden-brown honey from the furious brushing it had received.

She took a deep breath and reminded herself that losing her temper would do her no good. The way to handle this was with a tone of sweet reasonableness. It was the kind of thing Mitch had been wonderful at doing. *If Mitch was still here*, she thought, *you wouldn't know what hit you, Mr McKenna!*

She almost stumbled on the edge of the deep carpeting that marked the line between the public lobby and the elite offices. She caught herself and bit her lip. For an instant, the pain had been almost too much—the pain of missing Mitch. He had always been the one who took care of this sort of thing.

The secretary who had helped her fill out the papers the day before looked up from her typewriter with a look that reminded Camryn of a fear-paralyzed rabbit. “Mr. McKenna is expecting you.”

She thought, *So he's the sort who terrifies the secretaries in his spare time!*

The secretary tapped on a closed door. The plaque on the rich wood surface announced discreetly that Patrick McKenna was a vice-president. Camryn smiled a little and wondered what he'd thought when she had called him a mere loan officer. Well, he would fall a bit harder by the time she was finished, that was all. The title didn't mean much, really; when it came to banks, vice-presidents were a dime a dozen.

His office was not large, but it was well furnished. Three walls were paneled in warm, rich oak; the fourth looked out over the lobby area and was glass, covered with an open-weave, nubby drapery in a soft blue. On the wall behind his desk was

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

a very attractive seascape where waves beat themselves into a rich foam against a rocky shoreline. Standing on a credenza against the side wall was a delicate bronze sculpture of a small child skipping.

The room was quiet, too—so quiet that the sound of the door closing behind the secretary seemed like the clanging of a prison cell’s bars. Camryn jumped and then turned, trying to steady her nerves, to face the man standing behind the desk.

Conservative—that was the only word for him, she thought. He was wearing the banker’s standard navy pin-striped three-piece suit, a sober dark red tie, a shirt so white it almost had a blue sheen. She couldn’t see his feet, but she’d have placed a bet that he was wearing wingtips and black socks. And probably, she thought wildly, plain white boxer shorts as well—there could be no risqué polka dots for a man in his position!

And yet—his almost-black hair was neatly trimmed, but there was a rebellious sort of wave to it. And surely no bank dress-code written since the turn of the century would have approved the heavy gold watch-chain that gleamed against his waistcoat?

And his eyes—they were dark blue, and fringed with the most outlandishly long black lashes she’d ever seen. Bedroom eyes, if she’d ever seen a pair. At the moment, however, they were gleaming with something that could only be irritation.

I’ve wasted his precious time, she thought. Well, isn’t that just too bad?

She put her chin up and said, without a hint of conciliation, “I’m so sorry to have kept you waiting.”

Patrick McKenna extended his hand. His handshake was firm and warm and solid. “Please sit down, Mrs. Hastings.”

I was right, she thought illogically. He’s just barely into his thirties. A bit young to be a tyrant, but obviously he’s gotten an early start. And no sense of humor, to boot.

She sat down. “Let’s make this fast, shall we, Mr. McKenna? I have to pick my daughter up at nursery school in an hour.”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

“I’m as anxious as you are to get this straightened out.”

Camryn fought down a twinge of aggravation. He didn’t need to be so obvious about it.

“I found the teller you talked to yesterday, by the way.”

“Thank you,” Camryn said stiffly. “I’m glad to know that my honesty isn’t under suspicion any more.”

He looked at her for a long moment, almost without expression, and flipped open the folder that lay on the polished desk. “We’ll take up the matter of the late payment in a minute. But first I think I should explain to you why we’ve got this problem now. You don’t seem to understand the terms of your existing mortgage.”

“I didn’t know there was anything to understand. We decided on the house, we filled out the paperwork, we got the loan, we started paying the money back. Very simple. I don’t recall the name of the man who helped us—”

“The gentleman in charge of mortgage lending retired about two years ago, when Lakemont National was purchased by the Logan Banks.”

“I do remember hearing about the buyout, thank you,” Camryn said crisply.

“What you don’t seem to remember was that there was apparently considerable doubt about your financial solidarity at the time you and your husband applied for a mortgage.”

She frowned.

“The fact that you couldn’t qualify for a regular mortgage indicates that you didn’t have a lot going for you,” he pointed out.

“I suppose that’s true,” Camryn said reluctantly. “Mitch was just finishing his residency at the time, and getting ready to go into practice.”

“As a heart specialist.” When she looked up at him in surprise, he added, “It’s in your application.”

Camryn nodded. “But…”

“And you weren’t working?”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

“I had a job, but I was on maternity leave just then.”

He nodded. “I think I see what happened. A young doctor, without much cash but with a promising future—”

“We had a down payment,” Camryn pointed out. “Mitch’s father had left him some stock, and we sold it.”

“I see. The bank didn’t want to offend what would probably, in the future, be a very sound customer. At the same time, they didn’t feel justified in tying themselves up for thirty years, in case the doctor’s promise didn’t pay out. So the balloon looked like a good option—four years that way, then if everything still looked good and the practice was holding up, they’d switch to a normal mortgage. If in the meantime Dr. Hastings decided to practice meditation instead of medicine, the bank could just decline to write a new mortgage.”

It made a lot of sense, from the bank’s point of view. It also left a sick feeling in the pit of Camryn’s stomach. “Self-protection,” she said dryly. “Somehow the bank seems to have taken care of its own interests at the expense of ours.”

Patrick McKenna leaned back in his chair and looked at her steadily. “It must have been explained to you, Mrs. Hastings.”

“I suppose it was, but...” She shook her head uncertainly.

“You signed the papers. It’s all perfectly legal.”

Camryn knew he was right; it was all laid out there in front of her, with her signature neatly at the bottom. “Mitch took care of all of that, you see,” she said. “I just—signed.”

And I already know it wasn’t very smart, she thought, so if you have the gall to tell me I was an idiot, Mr. McKenna, I’m going to strangle you with your own watch chain!

He didn’t. “That’s all beside the point, now. I’m very sorry that this mess happened, Mrs. Hastings; it was careless of my predecessor, and that’s one of the reasons Lakemont National isn’t an independent bank any more. As it stands, however, the final payment on your balloon is due in sixty days.”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

“And that really means that I have to come up with the rest of the money by then?” Her voice was calm. She must have sounded as if it didn’t matter to her in the least when the balance came due.

And it doesn’t make any difference, Camryn thought. Tomorrow, sixty days, next year—it wouldn’t change a thing.

He nodded. “That’s why the timing on your late payment could hardly have been worse. It makes you look irresponsible, and it certainly complicates writing a new mortgage to take the balloon’s place.”

“But it doesn’t make it impossible?”

For the first time, he smiled. It was a boyish, charming smile, with white teeth gleaming. The skin at the corner of his eyes wrinkled pleasantly, and the eyes themselves held a sort of inward sparkle. “I think we can manage to work it out. But no more late payments, all right? The problem at the moment is that when you filled out the papers yesterday we didn’t get a lot of the necessary information.” He picked up a form from the folder in front of him and frowned at it.

Camryn recognized the neat, precise handwriting as her own. She could almost recite what was on that piece of paper.

“You’ve included only information about your own assets, and your own business. You’re operating a bed-and-breakfast in the house? You didn’t mention that in the original application.”

“I didn’t know I was going to be running one.”

Patrick McKenna reached into a desk drawer and pulled out a sheaf of forms. “I think it will be easier if we start from scratch,” he said, and picked up a gold pen. “A lot of this I can fill in later, from the original application, but I’ll need to know about Dr. Hastings’s practice first. Things like what his annual income is and what—”

She swallowed hard. “I don’t think you quite understand, Mr. McKenna. My husband is dead.”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

If she had ripped the plaque off his office door and hit him with it, he would probably not have looked quite so stunned.

“Mitch was killed in the crash of a small plane just a few months after we bought the house,” she added softly.

He put down his pen. “And you’ve taken over this responsibility ever since? No one has questioned it?”

“Do you think I tried to pull something over on the bank?” Her voice was sharp. “I didn’t. There was certainly no secret about Mitch’s death, Mr. McKenna. It was on the front page of the local newspaper.”

“No, no. That’s not what I meant. But surely you considered your options—?”

“What options? If I’d stopped making payments, I’d have lost my home, to say nothing of the money we’d already put into it.”

“You could have sold it.”

“And then where would I have lived? What would I have used for money?”

“There are apartments, Mrs. Hastings. And jobs. A house that size is a fantastic drain on your resources.”

“Exactly. So I looked around for what I could do— how I could make it pay for itself—and I started the bed-and-breakfast. And it’s doing very well, thank you.”

“Except for the water heater,” he said dryly. “Surely the sheer expense is driving you out of business? You’d be better off to rid yourself of this albatross.”

“I’m not trained for anything, Mr. McKenna. I have a daughter to support. Have you ever tried to pay for child care out of the kind of salary a secretary makes? No, of course you haven’t.” She waved a dismissing hand at the quiet elegance of the office. “Believe me, this was the best option I had. I’m at home with my daughter, and I make a living. It’s nothing grand, but we have what we need. And I don’t plan to let some sanctimonious banker talk me out of doing what I know is right for me. You’ve got all the information you need to make a decision, right there.”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

He looked down at the forms, and then back at her. There was astonishment in his eyes. “Do you seriously want me to consider your loan application for this size mortgage based on this information?”

“Yes, I do.”

He said, not unkindly, “It’s going to be turned down, you know. We have rules and guidelines, and we can’t just throw them out the window. You’re spending more than half of your income on this house, Mrs. Hastings.”

“Yes, I am.” She swallowed hard. “But remember, please, before you turn me down, that it hasn’t been Mitch who’s made the payments on that mortgage for almost four years. It’s me. Out of my income, inadequate as you seem to think it is. And I’ve only missed one payment.”

He flipped a page over and looked up at her. “You missed two within the first year of the loan.”

She thought it over. “All right, two. But I was just getting started. You know how tough it is with a new business.”

“The business isn’t new any more,” he reminded. “And you’ve missed a third payment, now.”

“This one is different. It isn’t missing, it’s late. And it’s just bad luck that I’ve got this cash-flow problem right now.”

“But how often is it going to happen in the future?” He sounded a little sad, but determined, and laid the papers aside. “Mrs. Hastings, my conscience will simply not let me recommend approval of this loan.”

His conscience? she thought. And what about my conscience? My debt to my daughter—to raise her as her father would have wanted? Mitch’s daughter will not be raised by babysitters. She will not be a latch-key child.

“And the risk to the bank, Mr. McKenna?” she said crisply. “Are you certain that isn’t the reason your conscience is paining you?”

“That, too,” he admitted. “I don’t understand how you’ve been doing it, and I can’t be a part of letting it go on.”

A Matter of Principal by Leigh Michaels

copyright 1989, 2008 by Leigh Michaels
all rights reserved

Her gaze came to rest on the bronze sculpture. Whoever had chosen the bank's art collection, Camryn thought, had done so to good effect. How could anyone with the statue of a child in his office be accused of putting mere mercenary concerns in front of humanitarian ones?

She stood up, because if she stayed in his office five more minutes she knew she would do something she would regret forever. "I'm only asking for a fair appraisal, Mr. McKenna," she said crisply. "Look over my application. Come and see the Stone House. And then do whatever your conscience dictates—if you really have one."