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*For Love of Money* is published in association with the literary agency of Alive Communications, Inc., 7680 Goddard Street, Suite 200, Colorado Springs, CO 80920.

*For Love of Money* edited by Diane Eble; *The Trouble with Tommy* edited by Jan Pigott; *What She's Been Missing* edited by Kathryn S. Olson

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### Library of Congress Cataloging-in-Publication Data

Blackstock, Terri, date

Sweet delights / Terri Blackstock, Elizabeth White, Ranee McCollum.

p. cm.

For love of money / by Terri Blackstock—The trouble with Tommy / by Elizabeth White—What she's been missing / by Ranee McCollum.

ISBN 0-8423-3573-0

1. Christian fiction, American. 2. Love stories, American. I. White, Elizabeth, date II. McCollum, Ranee, date III. Title.

PS648.C43 B58 2001

813'.60803823—dc21

00-061562

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Printed in the United States of America

06 05 04 03 02 01

10 9 8 7 6 5 4



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# *Chapter One*



*B*lake Adcock couldn't eat the bowl of hot soup the waitress set before him, anymore than he could eat the filet mignon that he'd cut up into bite-size pieces so it would look as if he'd tried. He couldn't eat the baked potato that he'd poked at with a decided lack of gusto or the restaurant's famous chef salad that was wilting before his eyes. He'd sat there for three hours, ordering things he didn't want, because there was no place else to go. Home would mock him tonight: the congratulations banner his employees had hung across his living room; the ribbon tied across his home office doorway waiting to be cut to mark the first milestone of his lucrative new business; the models of his different car designs with sold signs waiting to be taped on. All the little luxuries his staff had arranged for his "celebration." No, he could not go home and face the consequences of his naive hope . . . not when his dreams had collapsed like the toothpick castle he'd built in third grade.

But that waitress—Julie was her name—didn't mock him. She smiled with full lips the color of raspberries, and her eyes, tired though they were, reflected that smile. "If you aren't hungry for that soup," she said in a soft alto voice with just a trace of amusement, "I could take it back and see if the chef will knock it off your ticket."

He smiled up at her and noted the wisp of blonde hair caught in

her eyelashes. He had the urge to push it away. “No, it’s fine. I’ll eat it.”

She tipped her head. “Like you ate all this other stuff? You know, where I come from, a meal like this would have fed a family of five for two days, and you haven’t touched it. ‘Waste not, want not,’ my Aunt Myrtle always says.” She stepped closer and leaned toward him as he shot a guilty look down at the food. “What’s really the matter? Is it the rain? You don’t want to go out and get wet, so you feel like you have to keep ordering things so we’ll let you stay?”

Blake leaned back in his booth and glanced past his reflection on the rain-spattered window. Traffic lights peppered the dark Detroit highway. An interstate leading everywhere . . . and nowhere. His gaze strayed to the reflection of the woman still smiling down at him. *Man, she’s pretty*, he thought. He turned back to her and set his chin on his palm. “To tell you the truth,” he said, “it’s the company that’s keeping me here.”

“The company?” The thought amused her. “I hate to break this to you, but you’re alone.”

He laughed softly. “Not when you’re standing here, I’m not. I figure the only way I can keep you coming back is to order things.”

A blush crept up her cheekbones, and she glanced away, embarrassed.

“It’s Valentine’s Day, you know,” he said. “It’s a crime to be alone on Valentine’s Day.”

She gave him a crooked smile. “Yeah, I’ve thought that myself.” She tipped her head and glanced down at his ringless left hand. “What’s really the matter? Marital problems?”

He tried to look shocked and insulted. “If I were married, would I be sitting here flirting with you?”

“Stranger things have happened,” she told him, that grin tugging at the corner of her lips again.

She knew he wasn’t married, he thought. She wasn’t looking at him apprehensively. Only warmth shone in her green eyes, filtering through the chill of his failure and pointing him toward hope. Still, it seemed important to clear the notion from her mind. “No, I’m not married or otherwise attached. Matter of fact, I have no ties at all. Not to a woman . . . or a family . . . or a job . . .” His voice trailed off as he realized his levity was giving way to the disappointment with which he’d been wrestling all afternoon.

Julie’s eyes instantly widened in understanding. “Oh, so that’s it.” She studied him for a moment, as if gauging his need or desire to talk. Finally, she slipped into the seat across from him and leaned toward him with her arms folded on the table. Her eyebrows arched in sympathy. “You lost your job.”

This time his laugh held a cynical note. “No, I didn’t lose it. Quit it months ago. A pretty good one too.”

Her eyes narrowed. “Why?” she asked as if she cared, as if his problems had some impact on her. Was compassion a service of the restaurant, he wondered, or was it just her nature to care about people? Blake eyed his lukewarm, untouched coffee and brought it to his lips, stalling for time. How did one spill his guts without evoking pity? That was the last thing he wanted from her. He set down the cup and gave a shrug.

“I was a design engineer at GM, but I quit so I could start my own business designing inexpensive vans and cars for handicapped people.” He propped his jaw on his hand and looked out the window again. As if to add percussion to his story, the rain began to pound harder. “I had a big contract with a friend of mine who has a business

called Access, Inc. He sells specialized equipment like that. He hired me to do twenty vans to start with. Paul said he'd pay me in advance as soon as I finished the prototype, and then I could pay my staff and part of my bank notes and start producing the vans."

His story came to a halt as the injustice of the day returned to him. He was not going to blame this on Paul, he told himself as he stared out into the night. It was not his fault.

"You couldn't finish it?" Julie prodded gently.

He shuffled his plates around a bit. "Oh yeah, I finished it. And I delivered it today. Only Paul couldn't pay, because he'd made some bad investments that left his business on the verge of bankruptcy. It wasn't a big surprise. He kind of warned me last month, but I was almost finished, and I kept hoping things would turn around." The words were uttered matter-of-factly, as if the events were typical.

Julie whistled softly. "That's too bad."

He met her eyes. There was no pity there, and somehow that comforted him. "Yep. So now I'm broke, jobless, and don't have a clue what I'm going to do next."

Julie pulled his untouched soup to her side of the table, picked up his spoon, and took a sip. She tilted her head and looked at him with thoughtful eyes as he watched her. "Doing business with friends doesn't pay. You lose a lot more than you gain. Good friendships are hard to come by. You can find a business partner anywhere."

"Is that another of your Aunt Myrtle's nuggets of wisdom?" he asked, smiling.

"No, that one came right from firsthand experience."

"Well," Blake said, "our friendship is still intact. Paul and I go way back. And as far as business partners go, there isn't anyone else who knows this stuff like he does. He's made some major strides in

making life easier for disabled people, and he knows what they need because he's confined to a wheelchair himself. He just made some mistakes with his money."

Julie set down the spoon and leveled her gaze on him. "You're pretty forgiving."

He laced his fingers together and lifted his shoulders. "Forgiveness never even entered my mind. You forgive people for committing wrongs. Paul hasn't done wrong. He just made some mistakes. Besides, what good would it do to be bitter?"

"Well, at least there's a bright side," Julie said.

"A bright side?" He couldn't wait to hear what it was.

"Yes. You still have the prototype. The van. You could market it yourself, couldn't you?"

Blake's shoulders fell a few inches, and he let his focus drift outside the wet window again. "No. I left the van with him. If he could find a way to market it anyway, maybe we could both get our business back on—"

"You gave him the van?" Julie cut in. "Just *gave* it to him? Didn't he pay you anything at all?"

Blake loved her reactions, and he smiled. It was good to have someone to talk to, someone who seemed to care—even if she didn't understand the bonds of childhood friendship. "Yeah, he gave me something. Did the best he could. He gave me a hundred dollars . . . and this." He reached into the briefcase on the seat next to him and withdrew the heart-shaped box of chocolates.

"Valentine candy?" she asked. "You spent—what?—probably tens of thousands of dollars designing that van, and he gave you a hundred bucks and a box of chocolates?"

With a chuckle in his voice, he said, "Actually, there's a little

more.” He opened the box and withdrew a sweepstakes card. Grinning, he began to read: “You have won twenty million dollars—”  
“Yeah, right.”

“—if you are chosen the winner. To be announced on February 15 at 8 P.M., drawing held during *Wheel of Fortune*. Sweepstakes sponsored by Sweet Tooth Chocolates and ABC television.’

“See, you scratch off this square to find the number underneath, and if they call it, you win. Guess he figured he was giving me a shot at twenty million dollars.”

She ate another spoonful of soup. “And you still consider him a friend?”

He laughed then and met her gaze across the table. “He meant well. I told him that the sweepstakes ticket wasn’t worth the cost of the chocolates. But ole Paul, dreamer that he is, said it could be worth twenty million. I took it to make him feel better.”

Julie shook her head. “Some people would have thrown it at him. But you’re worried about his feelings?”

He brought his napkin to his mouth, even though he didn’t need it, then dropped it to the table. “Well, of course my bubble was popped. But so was his. And he had a lot more to lose.”

A moment of quiet settled between them, scored only by the piano playing in the corner, the quiet voices of nearby late diners, and the patter of the rain against the window.

“You’re a nice man,” Julie said.

The words seemed to soften the rhythm of the rain as the tempo in Blake’s heart sprinted. This was no bartender-type of concern. Julie was sincere, and it showed in her honest, sparkling eyes. His troubles began to seem far away, and the promise of a discovered treasure lifted his heart.

“I’m not so nice,” he said. “I’m just doing what’s been done for me.”

“What’s that?” she asked.

He shifted in his seat and leaned forward, locking into her gaze. “There’s a story in the Bible about a servant who owed something like a million dollars to his master. No way he could ever pay it back, so when his master called him in to pay up, the servant begged for mercy.”

Julie set the spoon down and sat straighter, listening.

Blake went on. “So his master had mercy on him and forgave his debt. But as soon as the guy was outside, he found someone who owed him a hundred bucks, and he demanded payment.”

Julie nodded. “And when that person couldn’t pay, he refused to have mercy and had him thrown into jail until he could pay his debt.”

“You know the story?” Blake asked.

“Yes. Jesus told it,” Julie said. He wasn’t sure, but her eyes seemed to mist over as she went on. “The other servants went back and told their master what he had done, and the master called him back in. He asked him how he could refuse to forgive such a small debt when he’d been forgiven so great a debt.”

“And the master threw *him* into prison,” Blake added. “And, see, I’m that guy who owed a huge debt. And Jesus, my master, forgave me. Paid the debt for me. So how could I hold this little thing against my friend Paul?”

She seemed to be struggling with her own emotions. She stared down at the pattern on the tablecloth, then brought her misty eyes up to his. “You couldn’t,” she whispered. “I couldn’t, either. My debt’s been paid, too.”

*She’s a believer*, he thought. She was like him. His heart leaped, and he blinked back the mist in his own eyes. God had led him here tonight, he thought. Straight into this restaurant . . . to his own special Valentine’s gift.

He picked up the heart-shaped box of chocolates, looked down at it for a moment, then handed it to her across the table. "Here," he said in a soft voice. "I want you to have this. No one like you ought to go without chocolates on Valentine's Day."

She took the box as more tears welled in her eyes. "That's so sweet . . . but it's yours. . . ."

"See, I think it was yours all along. God had Paul give it to me so I'd have something to give to you."

She smiled and smeared a tear under her eye. "Thank you," she whispered. "I wish I had something for you."

"Are you kidding?" he asked. "You've given me something, all right. You've taken my mind off my troubles. That's priceless."

She breathed a soft laugh. Opening the box, she took out the sweepstakes card. "Here, at least keep this."

He grinned and left it lying on the table. "Yeah, can't do without my twenty million. I'm holding my breath until *Wheel of Fortune* tomorrow."

She sighed. "Boy, what I would do with that kind of money."

"Tell me," he said, enjoying the dreamy look in her eyes.

"Well, I'd quit this job because I'd be able to finance the fashion show I've been working on to show my designs, and I'd go to New York, to the garment district, and hire designers to work for me, and I could buy all the supplies I need. . . ."

"You're a fashion designer?"

"Yes. I'm working on a line of clothes for women who are tired of the sleazy choices we have in stores today. Modest, pretty dresses for women with integrity and self-respect. But, as you can see, I'm just getting started."

As he watched the smile work on her glistening eyes, he wondered

if he should ask her what time she got off. Should he take her somewhere? Bask in her warmth a little longer? And what if she said no? The disappointment over his failing business he could take. But rejection from her? He wasn't sure.

"More coffee?" she asked finally.

"No thanks. I've bothered you enough tonight. I hope sitting here won't get you into trouble."

"It won't," she assured him. "My shift ended about thirty minutes ago."

"Thirty minutes? And you've stayed because I—"

A coy smile skittered across her lips. "You needed a friend."

He found himself struggling for some quick comeback that would make him seem less affected by her. "I appreciate it," he said finally.

She stalled for a moment, as if waiting for him to make a move.

Should he ask her out for coffee? Oh, that would be smooth, he thought, considering that he had just refused her offer for more coffee. Maybe they could go dancing. It was only eleven, and Valentine's Day, after all . . .

His thoughts trailed off as he realized he would need every penny he had just to eat for the next week. He could invite her to come watch a movie at his house—but she might find that a little too intimate when she hardly knew him. She didn't strike him as the type who would go home with a virtual stranger.

"Well . . ." She stood up reluctantly, reached in the pocket of her uniform for his tab, and laid it on the table. "I hope things work out for you. I know they will."

Her voice alone soothed him. It had a deep honey sweetness, with a directness that lent it a unique credibility. He took the bill, looked down at the amount, and felt his lungs constrict. A hundred and

fourteen dollars! How was he going to pay this? The thought of being thrown with the ruthless servant into debtors' prison crossed his mind, and he wished he'd never reminded her of that parable.

While he sat staring at the bill, Julie wandered away toward the kitchen. Blake rubbed his temples. Had he gone insane? Sitting here ordering a meal fit for an Arab prince, all because he was attracted to a waitress who made him feel less alone?

He left a fifteen-dollar tip—fifteen dollars more than he could afford—and took the ticket to the cash register. His forehead beaded in a cold sweat as he pulled out his credit card and handed it to the cashier. He held his breath as she made the phone call to check his credit limit. And when she looked apologetically at him as she set the phone in its cradle, he realized his problems were rapidly multiplying.

"I'm sorry," the young woman said. "But you've already reached your limit on that card. Do you have another one?"

"No," he admitted with a groan. Until a few weeks ago he hadn't needed more than one. On the brink of panic, he pulled out his wallet and found the hundred-dollar bill Paul had given him. "How much did you say it was?"

The cashier checked the bill again. "One fourteen eighty-three."

Blake rubbed his eyes. He had only the hundred-dollar bill and . . . and the tip he'd left for the woman who'd been the only bright spot in his night. If he took it back, the possibility of seeing her again would be ruined, for she'd see him as an ungrateful no-account. But if he didn't . . .

Heaving a sigh, he went back to the table and grabbed the fifteen dollars. The first woman he had related to in months, he fumed, and he had to stiff her! She had probably anticipated a big tip, and she

deserved it. He looked in his billfold again, as if by some miracle he'd find a ten or twenty hidden in the folds. But all he had left was the lone hundred-dollar bill. Now he almost knew how helpless Paul had felt today.

Well, he'd always been good with IOUs. If he at least left that, it would show her that he wasn't a complete deadbeat. And maybe—when he stopped beating himself up for being an extravagant jerk—it would provide him with an excuse to see her again. He searched his wallet for a piece of paper but found nothing. He looked around on the table and saw the sweepstakes ticket he had left lying there. Hurriedly, he ripped it in half and pulled a pencil out of his pocket. On the back of the ticket, he wrote: "IOU \$15. Blake Adcock."

He set it on the table where she'd be sure to see it and shoved the other half into his pocket. As an afterthought, he added a P.S. "If this is a winning ticket, I'll take you to New York."

Gulping back his humiliation, he straightened and glanced toward the kitchen, hoping he could leave before Julie saw what he'd done. Jerking the money out of his wallet, he hurried to the cash register and dropped it on the counter. "I'm kind of in a hurry," he said. The cashier gave him a peculiar look that told him one didn't sit for three hours if one was in a hurry.

"Need a receipt?" she asked.

"Why not?" he said, reaching for it. He could at least add it to his loss when he filed his pathetic income-tax return.

He dropped the few cents in change into his pocket. He stuffed the receipt into his wallet and started for the door. But Julie stopped him as she came out of the kitchen. She had put on a fresh pair of jeans and wore a bright red sweater; her coat was thrown over her arm. Her eyes looked even more alive against the bright color, and he

suddenly wanted to ask if there was an oven available into which he could stick his head.

“If you’re up to staying out a little longer,” she said, the words tumbling out as if she’d spent all the time in the back summoning her courage and was afraid it would flee, “I know a quiet little café near here where we could go and talk.”

With his heart falling to somewhere in the vicinity of his ankles, Blake turned to the glass door and watched the slanted needles of rain cutting down on the pavement. “I-I can’t, Julie. I really need to go.”

Julie’s face reddened, and Blake wanted to do himself bodily harm. With an exaggerated shrug she said, “OK, no problem. I should get home, anyway. I’ve been on my feet for hours, and I have a million things to do.”

She turned back toward the table, and he hovered at the door, wishing there were some way to keep her from seeing her tip. “Julie?”

She turned back to him with eyes that hadn’t completely given up. “Thanks for . . . for listening.”

Her smile faded, and he saw her swallow. Her eyes lost their luster as she realized that was all he was going to say. “Sure,” she said quietly.

He looked down at the floor and called himself every degrading name he’d ever heard, plus a few he invented for the occasion. Then, as she started back to his table, he stepped out into the storm.

The piercing strength of the icy rain as it hit him felt like the only justice he had experienced that day.



Julie Sheffield watched through the window as Blake disappeared into the night, his broad shoulders slumped against the rain and his

silky hair absorbing the water. She'd read him all wrong, she decided. She had been sure he was attracted to her, yet . . .

Blowing out a heavy sigh, she told herself that she really did have to get home, anyway. She had a full night of work to do on her dress designs if she was going to stay on schedule. Working with stitches would be good therapy tonight, she thought dismally. It would help her forget the fluttering feeling she'd had when she thought she had finally met someone she might like to spend some time with. Not like the others who came into the restaurant late at night.

"Oh, well," she said, trying to find the bright side. Maybe he'd at least left her a good tip. Heaven knew, she needed every penny she could scrape together these days. Juggling two jobs—or one job and one difficult dream—wasn't easy, and a good tip could pay for the pearl buttons she needed for her latest creation. She looked down at the cluttered table and shifted the plates, looking for the money usually tucked under a saucer or an ashtray when a customer left. When she saw the IOU propped against a glass, her stomach plummeted.

"You've got to be kidding," she mumbled. She picked up the ripped half of the sweepstakes ticket. The note on the ticket sent her blood pressure up. An IOU for a tip? An *IOU*? And the note about New York was like a punch line in a predictable joke. She glanced around her, humiliated for having spent so much time on a man who probably wouldn't give her another thought. New York, indeed. She hated herself for liking him.

But he wasn't just like all the rest, was he? He had seemed like a genuinely nice guy. Knew the Bible and everything. He seemed to be a real Christian, and that had moved her to tears. She had prayed so many times that God would send her one of his own, someone who

shared her beliefs and her values. For a while tonight, she had believed God was answering that prayer. Was her judgment so warped that she hadn't seen Blake for what he really was? He'd paid over a hundred dollars for food he hadn't even touched, and he didn't even bother to leave her a 10 percent tip! *Ten* percent? *Five* percent would have been better than nothing.

She looked down at the ticket again, and a ribbon of shame curled through her. What was the matter with her? The guy probably didn't have anything else. Hadn't he confided in her about his misfortune? And he *had* mentioned that all he'd been paid for his work was a hundred dollars and a sweepstakes ticket. Maybe he figured that box of candy was her tip. Maybe he'd given her all he had.

Except his time. He hadn't been willing to give her that, when she'd had to psych herself up to ask if he'd like to go somewhere. She grabbed her purse from behind the counter, her mind weighed down with regrets. *I should leave the candy*, she told herself. Yet she tucked the box under her arm all the same.

As she stood in the rain beneath the dim streetlight waiting for her bus, she looked back down at the ticket. Did the IOU mean she'd see him again?

She honestly didn't know whether to hope for that or not.



Julie had overcome her disappointment by the following night and decided that God had intervened to protect her from someone who wasn't what he seemed. She told herself that she hardly remembered the dark-haired Blake Adcock or the blue eyes that had drawn her in from the moment she'd taken his order.

There were more important things preying on her mind. She sat

sprawled on her living-room floor with an elegant gown draped over her lap as she did the delicate beadwork on it. She had her first show to think of—the show that she had been working on for more than a year. It would be her debut as a solo fashion designer, even if it was in the city’s smallest mall with amateur models and was taking every last penny she’d saved.

No, she had hardly thought of him at all, she told herself with congratulations. So what if they’d shared a moment of communion, a moment of reaching out and understanding? So what if he’d given her a box of candy, which she’d tossed into a drawer when she got home? So what if she’d believed his line about enjoying her company? So what if she’d known he was attracted to her, just as she was to him? So what if he’d seemed like a direct answer to prayer?

Maybe the emotion stirring in her because of another lonely Valentine’s Day had caused her to imagine things that weren’t real. Or maybe they were real, but he had some rule against going out with waitresses or blondes or Christians. Or maybe she had been too assertive. How was he to know that it had taken every ounce of courage within her to invite him out?

The doorbell rang. Placing her needle between her lips, she stood up and laid the gown carefully over her sofa, next to some of her other designs that were almost ready. “Coming!” she mumbled around the needle. Jerking it out of her mouth and jabbing it in the arm of the sofa, she fluffed her shoulder-length hair and brushed back her bangs. It was probably one of the waitresses who’d agreed to model her clothes in the show coming for a fitting, she thought as she rushed to the door. She swung the door open.

“So we meet again,” Blake Adcock said in a lazy drawl that belied the dancing delight in his eyes. He thrust a handful of fake

poinsettias at her, and she wondered if he'd just plucked them from her next-door neighbor's pots. Despite the cool grin on his face and the suave way his shoulder leaned against the jamb, there was a definite glaze to the same blue eyes her heart had stumbled over the previous night. His breathing was heavy, as if he'd run six miles to her door, and one side of his shirttail hung out of his jeans, as though he hadn't taken the time to tuck it in completely.

"Well, well," she said, unable to suppress her smile. She cocked her head and crossed her arms as she surveyed the man who had kept her from sleeping last night. "I didn't expect to see you again."

"It took some doing," he admitted. She hadn't noticed the dimples in his cheeks the night before, but the sly smile tugging at his lips enhanced them now. "You *would* choose tonight to take off work. And your boss acted like your address was a matter of national security. I had to bribe the red-haired waitress."

"Bribe her? What did you have to bribe her with, Blake?"

"I'm real good with IOUs," he admitted.

"So I noticed. Did you promise her New York, too?"

Blake laughed and threw a delighted glance toward the eaves over her door. "Oh, boy, are you going to be surprised when I tell you why I'm here."

"I doubt that," Julie said. Somehow the laughter in his eyes was contagious, and she couldn't help matching it. "You're here to give me these stolen flowers and pay off your IOU, right?"

"Wrong," he said, laughter rippling in his voice. "I came because of that half sweepstakes ticket I left you. You know—the one that probably ticked you off because you thought it was worthless?"

Julie narrowed her eyes and bit her lip, trying to hold back her grin.

She had to admit he was cute when he was mysterious. “I vaguely remember something like that,” she said.

Blake took a deep breath and pulled his half out of his pocket. In a voice vibrating with controlled excitement, he said, “Well, Julie, you might want to go get it. I was just watching *Wheel of Fortune*, and they drew the winning number. If my eyes aren’t playing tricks on me, we’re about to be rich.”

Julie sucked in a breath. “The winning number? How much?”

Blake’s grin trembled. “Twenty million dollars,” he whispered. “Ten for me and ten for you.”