

CALCULATED RISK

Zoe M. McCarthy

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Dedication

To my husband. May you always be so good-natured about being a role model for my fictional heroes; along with the Lord, you are my life's hero.

1

In search of the yellow sticky with her ideas for today's meeting, Cisney Baldwin sifted through papers on her desk. She had a choice: honor her rash commitment to spend the Thanksgiving holiday with Nick LeCrone and his family, or lie and join her friends on the Colorado ski slopes.

Biting cold air and exhilarating speed might keep her mind off slime-ball Jason. And, she'd need her Richmond friends nearby to nurse her self-esteem after she told Daddy she'd lost his pick for her future.

She planted fists on her hips and stared at the papers sprinkled with yellow stickies that covered her workspace. Minutes before her meetings with Nick, she could never put her fingers on her notes. Why did this always happen?

How was she going to face him today, after he'd stood in her office doorway last week and watched her disintegrate during Jason's dump-Cisney phone call? If only she'd stopped there, but no, she hung up and blubbered about the end of her six-month relationship and having nowhere to go for Thanksgiving.

She splayed her arms over her paper-covered desk and knocked her head on the piles. This was all Jason's fault. Jason needed space? Right. What he needed was freedom to date that woman with a waist the size of his muscular neck.

"Hi."

She shot erect, raking her hair from her face.

Nick stood in her doorway. He didn't have a greasy mop of hair or wear button-down shirts two sizes too small, but he carried a calculator loaded with countless complicated functions. The joke around Marketing was that actuaries were accountants without personalities.

Nick came from a long line of actuaries, several still kicking. And unlike go-getter, snap-decision-maker Jason, built like a football tackle, lean Nick was analytical, reserved, and deliberating.

Daddy would eat him for lunch.

She peeled a yellow sticky from her arm and stuck it back on her desk. "Hi. Come in and have a seat." She moved aside a stack of company summaries. Her new marketing strategy would turn the profiled companies into customers for Virginia National Health Insurance—if Nick approved the financial risks.

As he eased into the chair beside her desk, she fiddled with her pen. She needed to back out of the weekend now, before he had a chance to give her holiday details. Which of her excuses would avoid hurting his feelings?

He hooked his arm over the back of the chair and rested his ankle on his knee, as if he had no upcoming trips on his mind. "Did you come up with an alternative to shortening the pre-existing period?"

Happy day! Could he have forgotten he'd invited her to spend Thanksgiving with his family? Oh, yeah, he never chitchatted before getting down to business. Didn't he want to know how she was holding up the week after her boyfriend had dumped her? He must know her heart still hurt like a triple bypass.

She lifted a legal pad. None of the yellow stickies

beneath it had miraculously morphed into the one she needed since the last time she'd checked. "Yes, I do have a couple of new ideas that came out of our focus groups." If she could find them. She picked up an empty foam cup hinting of French vanilla and threw it into the trashcan. Maybe this was a good time to renege on their trip south.

Nick leaned over and removed a yellow sticky adhering to the side of her desk. "Is this what you're looking for?"

She squinted. Yep, that was the sticky. "How'd it get there?"

The knowing smile on the tight-lipped man's face probably meant he thought she'd resorted to using other surfaces of her desk, now that no space existed on top. What next, her forehead?

"Let's see..." She turned over a memo and drew boxes, circles, squiggles, and lines, labeling them while she pitched her proposal. His gaze kept up with her scurrying pen, until the paper filled with shapes and words, and she stopped.

He studied her pen scratches.

Was he entering one of his endless deliberations of her great ideas? Cisney didn't need this right now. Boyfriend problems and Thanksgiving among a family of actuaries still loitering on her calendar was enough. She would not nudge Nick for his opinions. Today, she'd let him sit and think. She'd bring blood to her lips before she'd say a word. She tapped her toe under the desk.

He didn't move. Not a comment. Not a question.

Would it be impolite to ease her new phone from her pocket and set the stopwatch? She put down her pen and bit her lip. *Cisney Ann, do not open your mouth.*

She sat back and crossed her arms. Did Nick have a girlfriend? He wasn't bad looking. Hair, ho-hum brown. Decent nose. Maybe turned slightly to the right? Lips...kissable, if actuaries knew how to kiss. Eyes...whoa. Nice job, Mr. and Mrs. LeCrone.

Why, in the year she'd professionally known this man, hadn't she noticed how his abundant lashes framed and gave life to his gentle brown eyes? Probably because of the get-down-to-business glasses he always slipped on as soon as he sat.

Nick punched numbers on his calculator and jotted figures next to her drawings.

Ah, movement from the actuary. *Come on, Risk Man, bless my proposal.*

Who'd have thought this analytical man of few words would sympathize with her falling-apart moment and tell her she'd spend Thanksgiving with his family in some small town in North Carolina? Who'd have...?

Ha! He hadn't asked her, he'd told her. She'd nodded, while she blew her nose, but her nod was ever so slight. So insignificant it didn't count as a commitment.

"Sounds doable and the risks are manageable."

She startled. "What?"

"They're good ideas, Cisney."

She sat up straight. "Really? I mean, that's great." She jettied her hands upward. "Hurray! I can move forward with actuarially sound ideas."

He smiled while removing his glasses. "I knew you'd come up with something workable."

Was that a second bona fide compliment? "Thanks, Nick."

"Anything else?"

She rose as he stood. Time to weasel out of Thanksgiving with the LeCrones. Her heart hammered and her hands trembled. Could she deliver her spiel without her voice betraying her twist of the truth? She swallowed. She could do this. The words were simple: She was so sorry. When she'd accepted his kind offer during her stressful moment, she'd forgotten about the ski trip with her friends.

"Um..." Her tongue sought saliva, but finding none, ran over her lips like a dry cotton swab.

Let your yes be yes and your no be no.

But she needed the companionship of the other singles in Marketing. Marketing people were outgoing and fun. With Mom and Daddy in Germany, wasn't a ski trip with her friends the balm for her wounded heart? Angela and the others were her safety net after she told Daddy his ideal future son-in-law had bolted.

Let your yes be yes and your no be no.

OK. Fine. She'd go with Nick.

He collected his calculator and legal pad. Wasn't he going to give her trip details? After all, they would leave for his hometown in less than three days. She needed to know the Thanksgiving dress code and what time he'd pick her up.

He put his pen in his shirt pocket.

If he still wanted her to spend four days with his actuary infested family, why didn't he act like it? She widened her eyes and arched her eyebrows. "Well...?"

He met her gaze. "Yes?"

She refused to drag trip information from him. He needed to learn to communicate. Before she'd met Jason's parents, Jason told her to wear her royal blue dress, bring a homemade dish to wow his mother, and remove her shoes on the welcome mat.

She shrugged off her comment.

He moved to the door.

Lord, aren't you going to prod him, as you so rightly did me?

Nick stopped.

Ah. Now he remembered he'd invited a guest who needed particulars.

He nodded at the paper she'd used to pitch her proposal. "As soon as you turn your collage into a document, get it to Julie, and she'll run the official numbers."

She stared at him, speechless.

He held up his hand in farewell and left.

She sank to her chair and thrust her hands toward the drop-ceiling tiles. "Actuaries! They should be forced to take remedial communication classes."



Cisney hunched over the kitchen counter in her apartment, her stocking feet resting on the rungs of the barstool. While she crunched her second bowl of fruit-flavored cereal, she stared at her phone. Nick hadn't called, and probably wouldn't. She rolled her eyes and pushed her cell to the other side of the counter.

"Your plan to show him the consequences of poor communication backfired on you, didn't it?" she said between munches. "He's not suffering. You are."

If she'd asked him about the Thanksgiving Day dress code while he stood in her office, life would be simpler now. But, no, she had to punish him for the way God wired him.

She swirled her spoon through the cereal. Why did she always create trouble for herself? Maybe Jason

wouldn't have dumped her if she were more refined and less headstrong. If she'd nurtured his ego more. How would she ever find another man like Jason?

Daddy had banked on Jason rescuing her from spinsterhood. She couldn't visit Mom and Daddy without him voicing how proud he'd be to call Jason his son-in-law. Now, jilting Jason was gone. Would she ever find her forever man? A man Daddy would be proud to have in the family? One who'd sweep her heart up to where the angels harmonized?

She loved Jason for his charm, but had the charismatic skunk ever taken her heart to heavenly heights?

She raised her spoon like a sword. "Forever Man, where are you?"

Hopefully, he'd show up someday, but for now, she needed to know what to pack for the holiday. She shouldn't have to beg information from Nick, when she didn't even want to go. Calling him would only encourage his substandard communications skills. But, giving him another opportunity to bring up the trip might be a fruitful alternative. She needed a strategy.

He ate lunch in the cafeteria with other actuarial types a half hour before she usually went to lunch. Tomorrow, she'd go down early, and when he dumped his flatware in the utensils bin, she'd happen to bump into him.

Was she twenty-nine going on thirteen? She slurped the milk from her bowl. But what a crafty twenty-nine-year-old teen she was. Her plan would work.



Nick laid out all the ingredients on the kitchen counter to create the perfect hamburger: grilled medium rare sirloin patty, cheddar cheese slice, dill pickles, Dijon mustard, ketchup, onion, lettuce, and tomato. The aroma of hickory seasoning lingered in the kitchen, making his mouth water.

His cell vibrated. He glanced at its screen, wedged the cell between his shoulder and jaw, and built his burger.

"Hi, Mom. What's up?"

"Is everything set for your trip Wednesday night?"

"Uh-huh," he said around a bite of his burger.

"Is Cisney still coming?"

"Why wouldn't she?" He licked ketchup from his fingers.

"I'm setting the table now, and I need to know whether to set a place for her."

"If she's changed her mind, I think she would have told me. That'd be the polite thing to do."

Strange, after only one week, Cisney hadn't seemed depressed today over losing her boyfriend. Short mourning period. But a good thing for him. With Dana bailing on him, he understood Cisney's pain, but four hours in the car with her lamenting her breakup would be torture—the half hour in her office last week had been bad enough.

"Why is Cisney all alone for Thanksgiving?"

"Her parents are visiting her brother's family in Germany." His family needn't know Cisney's ex-boyfriend had abandoned her.

"I'm so glad you invited her to join us."

Why would Mom be so glad? She'd better not be getting any ideas about Cisney being daughter-in-law material. Cisney wasn't.

The clink of china sounded.

"Why are you setting the table now? It's Monday."

"I always set the table on Monday night. I need Tuesday and Wednesday to make rolls, stuffing, gelatin salad, and so forth."

"You realize they sell rolls ready to bake at the grocery store, don't you?" He smiled, waiting for her expected retort.

"Did I hear you right, Mr. Gotta-Have-Mom's-Snowflake-Rolls?"

He laughed. "Just ribbing you. Won't the plates get dusty sitting out for three days?"

"Are you saying my house is dusty, young man? What's Cisney's last name?"

"Baldwin. Dust in the air is a constant."

"Let me write that down."

"You're going to be tested on home air quality?"

"I'm writing down her name, smarty-pants. I turn the glasses and plates facedown until Thursday. What kind of soft drinks does she like?"

"I don't know."

"You've never had a soft drink with her?" He pictured Mom's raised eyebrows accompanying her shocked tone.

"No." During their weekly meetings, he'd seen only fancy foam coffee cups on Cisney's desk. Several.

"I'm not going to ask why not. Please find out what soft drinks she likes and get back to me."

"Mom, before you hang up, I have a favor to ask."

"Sure."

"I have business to take care of Friday and Saturday in Charlotte for a couple of hours each day. Will you entertain Cisney while I'm gone?" He prepared to mouth her response.

“Business during Thanksgiving?”

“As much as I’d like to see you and Dad again the week after Thanksgiving, this saves me the drive.” And if everything went as planned, he’d give his incompetent boss two weeks’ notice on Monday.

“What kind of business takes people away from their families during holidays?” Her tone sounded like his, when at age twelve he’d let her know he didn’t want to learn ballroom dancing.

After he narrowed his two options for his future down to one, he’d announce his intentions. For now though, he’d keep the nature of his business to himself. No use getting the family excited that he planned to move closer to home.

“The kind of business good for the futures of both parties,” he said.

Mom would dislike Option A if she knew it involved working in the same actuarial firm as Dana. Option A offered the best mental challenge, but was potentially hazardous to his heart. Although Dana had been cordial, she’d made it clear her call about the job opening was strictly business. That was fine with him.

After she’d broken his heart, God’s comfort, and hours reading his Bible, had put him back on his feet. That’s where he planned to stay. If Friday’s meeting with Dana, their first encounter since their breakup, proved he wasn’t over her, Option B was a worthy backup.

“Of course we’ll entertain Cisney.” Mom sounded too cheery, as if she couldn’t wait to have Cisney to herself. “Your sister and Allison will want to hit the Black Friday sales. She can join them. We’ll think of something else for Saturday.”

“Thanks, Mom. I knew I could count on you.”

“Don’t forget to ask Cisney about the soft drinks. We can’t wait to meet her. Bye.”

He jammed his cell into his pocket. Last week during his call with Mom to let her know Cisney was coming, he’d told her Cisney was a co-worker, not someone special. Now, her enthusiasm over Cisney’s visit sent warning sensations up the back of his neck.

He bit into his burger. It suddenly tasted like an over-processed veggie patty.

Inviting Cisney home probably ranked up with Option A as one of his worst ideas, especially if it started Mom dreaming about gaining a daughter-in-law.

Cisney’s face streaming with tears had touched a sympathetic chord inside him. And that was all.



Cisney entered the cafeteria.

Nick was sitting at a table by the window with two of his staff.

She turned in the direction of the tray-return station. Her scheme to bump into Nick at the utensil bin as a reminder he needed to tell her travel information was finally underway. Fair was fair. She gave up skiing with her friends. He needed to show her the courtesy of bringing up the trip. It was a matter of principle.

She moved into the alcove housing the swinging doors to the kitchen. With Nick’s mind probably on actuarial matters, and not on his guest for the holiday, chances were good he wouldn’t wonder what she was doing there, since she hadn’t been through the food line yet.

When she peeked out of the recess, his table was in view. The trick was to time her exit to look as if she'd come from the elevators. That required angling to the far wall, and then making a quick U-turn. Making sure no one approached from the elevators, she executed a dry run. It would work.

Cisney craned her neck to monitor Nick's movements.

He stood and carried his tray toward the bins.

She ducked farther into the alcove. A count of five should do it. One, two, three, four—

The kitchen doors whooshed open. A cart rattled behind her and nipped her calves.

"Oh!" She scooted forward and into Nick's tray.

His tray tipped. The plate slid off, skated down her skirt, and broke in half on the floor.

"Cisney!" He gawked at her skirt. "I'm sorry."

Frozen, her hands spread, she took in the damages. One spaghetti noodle clung to a smear of red sauce on her cream-colored wool skirt.

With him staring at her as if he couldn't figure out why she'd exited the kitchen, she had to say something. "Was the spaghetti good?" She laughed. Did it have to come out so loud and high-pitched? She grabbed the napkin from his tray and wiped at the tomato pulp.

"I'd have eaten more if it had tasted better. Sorry."

"Excuse me, ma'am," the cafeteria employee behind the cart said. "I've got to get these lunch plates to a VP meeting." He rolled his cart toward the elevators.

Nick took care of his flatware, trash, and tray. "I'll find a wet rag and someone to clean this up."

People filing to the bins gave her sympathetic

looks. Some offered solutions for removing stains from wool.

Why did she have to be the one to lose face when she merely wanted Nick to own up to his responsibilities as host for what would most certainly be a miserable holiday.

Nick returned with a wet cloth. "Here, this will work better than the napkin."

She attacked the marinara with the dishrag. "I think it's going to take more than a wet cloth."

"Why were you coming out of the kitchen? I hope you're not marketing the spaghetti."

No comeback formed in her mind, and the truth was best left unsaid. She rubbed harder on the smear.

"Can I do anything else to help?"

"No. I'm fine." About as happy as a thief whose stolen cash exploded and covered him in red dye.

Nick headed toward the elevators, and then turned and faced her, walking backwards. "What soft drinks do you like?"

Mid-scrub, she paused, blew hair from her face, and gaped at him. Had he lost his mind? What did her soda preference have to do with a one-hundred-dollar-cleaning-bill stain?



Cisney stared at the two open suitcases on her bed. Mounds of wool, silk, and leather extended above their sides. She'd have to sit on the cases to close them. That's what happened when one packed a set of casual clothes and a set of go-to-church clothes needed for four days.

How would she make it through the day on three

hours' sleep? Last night weeping over Jason's choices, worrying over Daddy's reaction to her losing her "real man," and fuming over Nick's failure to call had hit her like a triple dose of caffeine.

She checked her watch. If she didn't leave in the next five minutes, she'd be late to work.

Her cellphone played the marimba. Who would call so early in the morning? Jason? She fumbled in her handbag. Had he changed his mind? She looked at the display and her heart sagged. Nick?

She swallowed back the pain in her throat. "Hello?"

"It's Nick."

"Hi." Now he called—after she'd packed. *Thanks a bunch, Nick.*

"Would you mind bringing your suitcase to work and leaving your car in my apartment parking spot over the holiday? My apartment is three minutes from work, and we can get an earlier start if we leave from there."

He wasn't going to pick her up and haul her luggage to his car? Peachy. Now it would take her ten minutes—ten minutes she didn't have—to wrangle her suitcases to her SUV.

She curbed a heavy sigh and rolled her eyes. "Sure."

"Good. Let's park in the south lot. I'll meet you inside the south door at five-thirty."

"About how long is the drive to your parents' home?"

"Four to five hours."

She mumbled an OK and ended the call.

Five hours! The only way she'd survive the drive and four days with the LeCrones was to earn a notch

on her challenge belt, playing best buddy Angela's creation, The Challenge Game. With uncommunicative Nick at the center of her challenge.

Cisney sat on her suitcases and latched them, then pushed and bumped the first down the apartment stairs. At her SUV, she grabbed the case's handle and performed a heft-and-swing, propelling the bottom of the case upward. One set of rollers caught the rim of the bumper. From this position, she put her weight into the bag and shoved it into the cargo area.

She slapped her hands together in a dusting-off gesture. "Ha! Take that Nick LeCrone. I am woman." If traffic was normal, she could make it to work on time.

After using her push-and-bump method to transport her second suitcase to ground level, she rolled it to her SUV and opened the back.

A curly-haired teen with a backpack slung over one shoulder bounded from the stairwell. He pivoted toward her and offered to help just as she performed the heft-and-swing motion. The bottom of the suitcase missed the bumper. She lost control and the suitcase hit the pavement. One latch flew off. The second released. The suitcase flapped open, and her lacy white, her flower-patterned, and her hot pink undergarments sprang out like popcorn and landed at the teen's feet.

"Awesome."

2

Positioned near the south exit, Nick scanned the herd of Virginia National employees funneling through the double doors. Where was Cisney? Caught in a meeting? Anyone holding a meeting on the Wednesday before Thanksgiving should be shot. Now, leaving would be like inching out of the parking lot after a Super Bowl.

An elevator dinged. He craned his neck toward the sound.

Cisney's dark hair bobbed as she hurried off the elevator to join the crowd. She caught sight of him and waved her hand like a determined New Yorker flagging a cab. She reached him, out of breath. No wonder. She'd been hot-footing it on high-heeled boots. Wasn't she tall enough without wearing boots set on railroad spikes?

"Sorry I'm late. Had to fax a ten-page document, and the fax machine ran out of paper."

"Doesn't the department secretary take care of that?"

"She needed to get on the road."

And we don't?

He grabbed her hand and merged into the crowd.

She held on tight as if she feared being trampled.

When they cleared the doors, he released his grip.

"Where are you parked?"

She pointed into the darkness. "I park in the back

next to the fence to avoid dents.”

Give me a break. He nodded at a beige sedan on the front row. “This is my car. Hop in. I’ll take you to yours.”

At his building, he lowered his window and pointed to his parking spot. She pulled in her SUV. He parked behind her, got out, and then raised the hatch on her vehicle. Two huge suitcases greeted him, both red, one banded together with a stretchy pink belt linked to one covered in purple rhinestones. What in the world...? Did she think they were staying until next Thanksgiving?

She came around to the back. “What’s the matter?”

He opened his trunk and gauged the space.

She stood beside him. “Kind of tight, huh?”

He’d have to stow his carry-on bag and one of her suitcases on the backseat.

“Do you want to take my car?”

“No.” He tossed his bag inside the car.

“You’re angry.”

He walked around her and hefted one suitcase into his trunk. “No. Just amazed.”

“No one called to tell me whether Thanksgiving at your home was casual or dressy, so I had to pack for both.” Ice capped her words.

“I didn’t know your cell took only incoming calls.” He deposited her other suitcase on the back seat and opened her door.

She climbed in. “Thank you. But gentlemen—”

He closed the door on her comment. It was going to be a long four hours, and an eternal four days. When he plugged in his seatbelt, she touched his coat sleeve.

“Sorry, Nick. I’m a little cranky after only three hours’ sleep last night. Can we start over?”