

Holding the Dream

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Extract

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Chapter One

Her childhood had been a lie.

Her father had been a thief.

Her mind struggled to absorb those two facts, to absorb and analyze and accept. Kate Powell had trained herself to be a practical woman, one who worked hard toward goals, earned them step by careful step. Wavering was not permitted. Shortcuts were not taken. Rewards were earned with sweat, planning, and effort.

That, she had always believed, was who she was; a product of her heredity, her upbringing, and her own stringent standards for herself.

When a child was orphaned at an early age, when she lived with the loss, when she had, essentially, watched her parents die, there seemed little else that could be so wrenching.

But there was, Kate realized as she sat, still in shock, behind her tidy desk in her tidy office at Bittle and Associates.

Out of that early tragedy had come enormous blessings. Her parents had been taken away, and she'd been given others.

The distant kinship hadn't mattered to Thomas and Susan Templeton. They had taken her in, raised her, given her a home and love. Given her everything, without question.

And they must have known, she realized. They must have always known.

They had known when they took her from the hospital after the accident. When they comforted her and gave her the gift of belonging, they had known.

They took her across the continent to California. To the sweeping cliffs and beauty of Big Sur. To Templeton House. There, in that grand home, as gracious and welcoming as any of the glamorous Templeton hotels, they made her part of their family.

They gave her Laura and Josh, their children, as siblings. They gave her Margo Sullivan, the housekeeper's daughter, who had been accepted as part of the family even before Kate.

They gave her clothes and food, education, advantages. They gave her rules and discipline and the encouragement to pursue dreams.

And most of all, they gave her love and family and pride.

Yet they had known from the beginning what she, twenty years later, had just discovered.

Her father had been a thief, a man under indictment for embezzlement. Caught skimming from his own clients' accounts, he had died facing shame, ruin, prison.

She might never have found out but for the capricious twist of fate that had brought an old friend of Lincoln Powell's into her office that morning.

He was so delighted to see her, remembered her as a child. It warmed her to be remembered, to realize that he had come to her with his business because of the old tie with her parents. She'd taken the time, though she had little to spare during those last weeks before the April 15 tax deadline, to chat with him.

And he just sat there, in the chair on the other side of the desk, reminiscing. He'd bounced her on his knee when she was little, he said, had worked in the same ad firm as her father.

Which was why, he told her, since he'd relocated to California and now had his own firm, he wanted her as his accountant. She thanked him and mixed her questions about his business and his financial requirements with queries about her parents.

Then, when he spoke so casually of the accusations, the charges, and the sorrow he felt that her father had died before he could make restitution, she had said nothing, could say nothing.

"He never intended to steal, just borrow. Oh, it was wrong, God knows. I always felt partially responsible because I was the one who told him about the real estate deal, encouraged him to invest. I didn't know he'd already lost most of his capital in a couple of deals that went sour. He would have put the money back. Linc would have found a way, always did. He was always a little resentful that his cousin rode so high while he barely scraped by."

And the man—God, she couldn't remember his name, couldn't remember anything but the words—smiled at her.

The whole time he was speaking, making excuses, adding his own explanations to the facts, she simply sat, nodding. This stranger who'd known her father was destroying her very foundations.

"He had a sore spot where Tommy Templeton was concerned. Funny, when you think it turned out that he was the one to raise you after it all. But Linc never meant any harm, Katie. He was just reckless. Never had a chance to prove himself, and that's the real crime, if you ask me."

The real crime, Kate thought, as her stomach churned and knotted. He had stolen, because he was desperate for money and took the easy way out. Because he was a thief, she thought now. A cheat. And he had cheated the justice system by hitting an icy patch of road and crashing his car, killing himself and his wife and leaving his daughter an orphan.

So fate had given her as a father the very man her own father had been so envious of. Through his death, she had, in essence, become a Templeton.

Had it been deliberate? she wondered. Had he been so des-

perate, so reckless, so angry that he'd chosen death? She could barely remember him, a thin, pale, nervous man with a quick temper.

A man with big plans, she thought now. A man who had spun those plans out into delightful fantasies for his child. Visions of big houses, fine cars, fun-filled trips to Disney World.

And all the while they lived in a tiny house just like all the other tiny houses on the block, with an old sedan that rattled, and no trips to anywhere.

So he stole, and he was caught. And he died.

What had her mother done? Kate wondered. What had she felt? Was that why Kate remembered her most as a woman with worry in her eyes and a tight smile?

Had he stolen before? The idea made her cold inside. Had he stolen before and somehow gotten away with it? A little here, a little there, until he'd become careless?

She remembered arguments, often over money. And worse, the silences that followed them. The silence that night. That heavy, hurting silence in the car between her parents before the awful spin, the screams and the pain.

Shuddering, she closed her eyes, clenched her fists tight, and fought back the drumming headache.

Oh, God, she had loved them. Loved the memory of them. Couldn't bear to have it smeared and spoiled. And couldn't face, she realized with horrid shame, being the daughter of a cheat.

She wouldn't believe it. Not yet. She took slow breaths and turned to her computer. With mechanical efficiency she accessed the library in New Hampshire where she'd been born and had lived for the first eight years of her life.

It was tedious work, but she ordered copies of newspapers for the year before the accident, requested faxes of any article mentioning Lincoln Powell. While she waited, she contacted the lawyer back east who had handled the disposition of her parents' estate.

She was a creature comfortable with technology. Within an

hour she had everything she needed. She could read the details in black and white, details that confirmed the facts the lawyer had given her.

The accusations, the criminal charges, the scandal. A scandal, she realized, that had earned print space because of Lincoln Powell's family connection to the Templetons. And the missing funds, replaced in full after her parents were buried. Replaced, Kate was certain, by the people who had raised her as one of their own.

The Templetons, she thought, who had been drawn into the ugliness, had quietly taken the responsibility, and the child. And, always, had protected the child.

There in her quiet office, alone, she laid her head on the desk and wept. And wept. And when the weeping was done, she shook out pills for the headache, more for the burning in her stomach. When she gathered her briefcase to leave, she told herself she would bury it. Just bury it. As she had buried her parents.

It could not be changed, could not be fixed. She was the same, she assured herself, the same woman she had been that morning. Yet she found she couldn't open her office door and face the possibility of running into a colleague in the corridor. Instead, she sat again, closed her eyes, sought comfort in old memories. A picture, she thought, of family and tradition. Of who she was, what she had been given, and what she had been raised to be.

At sixteen, she was taking an extra load of courses that would allow her to graduate a full year ahead of her class. Since that wasn't quite enough of a challenge, she was determined to graduate with honors as well. She had already mentally outlined her valedictorian speech.

Her extracurricular activities included another term as class treasurer, a stint as president of the math club, and a place in the starting lineup of the baseball team. She had hopes of being named MVP again next season, but for now her attention was focused on calculus.

Numbers were her strong point. Sticking with logic, Kate had already decided to use her strengths in her career. Once she had her MBA—more than likely she would follow Josh to Harvard for that—she would pursue a career in accounting.

It didn't matter that Margo said her aspirations were boring. To Kate they were realistic. She was going to prove to herself, and to everyone who mattered to her, that what she had been given, all she had been offered, had been put to the best possible use.

Because her eyes were burning, she slipped off her glasses and leaned back in her desk chair. It was important, she knew, to rest the brain periodically in order to keep it at its keenest. She did so now, letting her gaze skim around the room.

The new touches the Templetons had insisted she choose for her sixteenth birthday suited her. The simple pine shelves above her desk held her books and study materials. The desk itself was a honey, a Chippendale kneehole with deep drawers and fanciful shell carving. It made her feel successful just to work at it.

She hadn't wanted fussy wallpaper or fancy curtains. The muted stripes on the walls and the simple vertical blinds fit her style. Because she understood her aunt's need to pamper, she'd chosen a pretty, scroll-sided settee in deep green. On rare occasions she actually stretched out on it to read for pleasure.

Otherwise, the room was functional, as she preferred.

The knock on her door interrupted her just as she was burying her nose in her books again. Her answer was a distracted grunt.

"Kate." Susan Templeton, elegant in a cashmere twin set, entered, her hands on her hips. "What am I going to do with you?"

"Nearly finished," Kate mumbled. She caught the scent of her aunt's perfume as Susan crossed the room. "Midterm. Math. Tomorrow."

"As if you weren't already prepared." Susan sat on the edge of the tidily made bed and surveyed Kate. Those huge and oddly exotic brown eyes were focused behind heavy-

framed reading glasses. Hair, sleek and dark, was tugged back into a stubby ponytail. The girl cut it shorter every year, Susan thought with a sigh. Plain gray sweats bagged over a long, thin frame down to the bare feet. As Susan watched, Kate pursed her wide mouth into something between a pout and a frown. The expression dug a thinking line between her eyebrows.

“In case you haven’t noticed,” Susan began, “it’s ten days until Christmas.”

“Umm. Midterm week. Nearly done.”

“And it’s six o’clock.”

“Don’t hold dinner. Want to finish this.”

“Kate.” Susan rose and snatched Kate’s glasses away. “Josh is home from college. The family’s waiting for you to trim the tree.”

“Oh.” Blinking, Kate struggled to bring her mind back from formulas. Her aunt was watching her owlishly, her dark blond hair curled smoothly around her pretty face. “I’m sorry. I forgot. If I don’t ace this exam—”

“The world as we know it will come to an end. I know.”

Kate grinned and rolled her shoulders to loosen them. “I guess I could spare a couple of hours. Just this once.”

“We’re honored.” Susan set the glasses on the desk. “Put something on your feet, Kate.”

“Okay. Be right down.”

“I can’t believe I’m going to say this to one of my children, but . . .” Susan started toward the door. “If you open one of those books again, you’re grounded.”

“Yes, ma’am.” Kate crossed to her dresser and chose a pair of socks from an orderly pile. Beneath the carefully folded socks was her secret stash of Weight-On, which had done pitifully little to put more pounds onto her bones. After tugging the socks on, she downed a couple of aspirin to kick back the headache that was just beginning to stir.

“It’s about time.” Margo met her at the top of the stairs. “Josh and Mr. T are already stringing the lights.”

“That could take hours. You know how they love to argue

whether they should go clockwise or counterclockwise.” Tilting her head, she gave Margo a long study. “What the hell are you all dolled up for?”

“I’m simply being festive.” Margo smoothed the skirt of her holly-red dress, pleased that the scoop neckline hinted at cleavage. She’d slipped on heels, determined that Josh should notice her legs and remember she was a woman now. “Unlike you, I don’t choose to trim the tree wearing rags.”

“At least I’ll be comfortable.” Kate sniffed. “You’ve been into Aunt Susie’s perfume.”

“I have not.” Lifting her chin, Margo fluffed at her hair. “She offered me a spritz.”

“Hey,” Laura called from the bottom of the staircase, “are you two going to stand up there arguing all night?”

“We’re not arguing. We were complimenting each other on our attire.” Snickering, Kate started down.

“Dad and Josh are nearly finished with their debate over the lights.” Laura shot a look across the spacious foyer toward the family parlor. “They’re smoking cigars.”

“Josh smoking a cigar?” Kate snorted at the image.

“He’s a Harvard man now.” Laura affected an exaggerated New England accent. “You’ve got shadows under your eyes.”

“You’ve got stars in yours,” Kate countered. “And you’re all dressed up too.” Annoyed, Kate pulled at her sweatshirt. “What’s the deal?”

“Peter’s dropping by later.” Laura turned to the foyer mirror to check the line of her ivory wool dress. Busy dreaming, she didn’t notice the wincing that Margo and Kate exchanged. “Just for an hour or so. I can’t wait till winter break. One more midterm, and then freedom.” Flushed with anticipation, she beamed at her friends. “It’s going to be the best winter vacation ever. I have a feeling Peter’s going to ask me to marry him.”

“What?” Kate yelped before Laura could shush her.

“Quiet.” She hurried back across the blue-and-white-tiled floor toward Kate and Margo. “I don’t want Mom and Dad to hear. Not yet.”

“Laura, you can’t seriously be thinking of marrying Peter Ridgeway. You barely know him, and you’re only seventeen.” A million reasons against the idea whirled through Margo’s mind.

“I’ll be eighteen in a few weeks. It’s just a feeling, anyway. Promise me you won’t say anything.”

“Of course not.” Kate reached the bottom of the curving staircase. “You won’t do anything crazy, will you?”

“Have I ever?” A wistful smile played around Laura’s mouth as she patted Kate’s hand. “Let’s go in.”

“What does she see in him?” Kate mumbled to Margo. “He’s old.”

“He’s twenty-seven,” Margo corrected, worried. “He’s gorgeous and treats her like a princess. He has . . .” She searched for the word. “Polish.”

“Yes, but—”

“Ssh.” She spotted her mother coming down the hallway, wheeling a cart laden with hot chocolate. “We don’t want to spoil tonight. We’ll talk later.”

Ann Sullivan’s brow furrowed as she studied her daughter. “Margo, I thought that dress was for Christmas Day.”

“I’m in a holiday mood,” Margo said breezily. “Let me take that, Mum.”

Far from satisfied, Ann watched her daughter roll the cart into the parlor before she turned to Kate. “Miss Kate, you’ve been overworking your eyes again. They’re bloodshot. I want you to rest them later with cucumber slices. And where are your slippers?”

“In my closet.” Understanding the housekeeper’s need to scold, Kate hooked her arm through Ann’s. “Come on now, Annie, don’t fuss. It’s tree-trimming time. Remember the angels you helped us make when we were ten?”

“How could I forget the mess the three of you made? And Mr. Josh teasing the lot of you and biting the heads off Mrs. Williamson’s gingerbread men.” She lifted a hand to touch Kate’s cheek. “You’ve grown up since. Times like this I miss my little girls.”

“We’ll always be your little girls, Annie.” They paused in the parlor doorway to survey the scene.

It made Kate grin, just the look of everything. The tree, already shining with lights, soared a good ten feet. It stood in front of the tall windows that faced the front. Boxes of ornaments brought out of storage sat ready to be opened.

In the lapis hearth decked with candles and fresh greenery a sedate fire flickered. Scents of apple wood and pine and perfume filled the room.

How she loved this house, she thought. Before the decorating was done, every room would have just the right touches of holiday cheer. A bowl of Georgian silver filled with pinecones would be flanked by candles. Banks of poinsettias in gilt-trimmed pots would crowd all the window seats. Delicate porcelain angels would be placed just so on glossy mahogany tables in the foyer. The old Victorian Santa would claim his place of honor on the baby grand.

She could remember her first Christmas at Templeton House. How the grandeur of it had dazzled her eyes and the constant warmth had soothed that ache just under her heart.

Now half of her life had been lived here, and the traditions had become her own.

She wanted to freeze this moment in her mind, make it forever and unchangeable. There, she thought, the way the firelight dances over Aunt Susie’s face as she laughs at Uncle Tommy—and the way he takes her hand and holds it. How perfect they look, she thought, the delicate-framed woman and the tall, distinguished man.

Christmas hymns played quietly as she took it all in. Laura knelt by the boxes, lifting out a red glass ball that caught the light and tossed it back. Margo poured steaming chocolate from a silver pot and practiced her flirting skills on Josh.

He stood on a ladder with the lights from the tree glinting in his bronze hair. They played over his face as he grinned down at Margo.

In this room filled with shining silver, sparkling glass, pol-

ished old wood and soft fabrics, they were perfect. And they were hers.

“Aren’t they beautiful, Annie?”

“That they are. And so are you.”

Not like them, Kate thought, as she stepped into the room.

“There’s my Katie girl.” Thomas beamed at her. “Put the books away for a while, did you?”

“If you can stop answering the phone for an evening, I can stop studying.”

“No business on tree-trimming night.” He winked at her. “I think the hotels can run without me for one night.”

“Never as well as they run with you and Aunt Susie.”

Margo lifted a brow as she passed Kate a cup of hot chocolate. “Somebody’s bucking for another present. I hope you’ve got something in mind other than that stupid computer you’ve been drooling over.”

“Computers have become necessary tools in any business. Right, Uncle Tommy?”

“Can’t live without them. I’m glad your generation’s going to be taking over, though. I hate the blasted things.”

“You’re going to have to upgrade the system in Sales, across the board,” Josh put in as he climbed down the ladder. “No reason to do all that work when a machine can do it for you.”

“Spoken like a true hedonist.” Margo smirked at him. “Be careful, Josh, you might actually have to learn how to type. Imagine, Joshua Conway Templeton, heir apparent to Templeton Hotels, with a useful skill.”

“Listen, duchess—”

“Hold it.” Susan cut off her son’s testy remark with an upraised hand. “No business tonight, remember. Margo, be a good girl and pass Josh the ornaments. Kate, take that side of the tree with Annie, will you? Laura, you and I will start over here.”

“And what about me?” Thomas wanted to know.

“You do what you do best, darling. Supervise.”

It wasn’t enough to hang them. The ornaments had to be

sighed over and stories told about them. There was the wooden elf that Margo had thrown at Josh one year, its head now held on its body with glue. The glass star that Laura had once believed her father had plucked from the sky just for her. Snowflakes that Annie had crocheted for each of the family members. The felt wreath with silver piping that had been Kate's first and last sewing project. The homey and simple hung bough by bough with the priceless antique ornaments Susan had collected from around the world.

When it was done, they held their collective breath as Thomas turned off the lamps. And the room was lit by firelight and the magic of the tree.

"It's beautiful. It's always beautiful," Kate murmured and slipped her hand into Laura's.

Late that night when sleep eluded her, Kate wandered back downstairs. She crept into the parlor, stretched out on the rug beneath the tree, and watched the lights dance.

She liked to listen to the house, the quiet ticking of old clocks, the sighs and murmurs of wood settling, the crackle of spent logs in the hearth. Rain was falling in little needle stabs against the windows. The wind was a whispering song.

It helped to lie there. The nerves over her exam the following day slowly unknotted from her stomach. She knew everyone was tucked into bed, safe, sound. She'd heard Laura come in from her drive with Peter, and sometime later Josh returned from a date.

Her world was in order.

"If you're hanging out for Santa, you've got a long wait." Margo came into the room on bare feet and settled down beside Kate. "You're not still obsessing over some stupid math test, are you?"

"It's a midterm. And if you paid more attention to yours, you wouldn't be skimming by with C's."

"School's just something you have to get through." Margo slipped a pack of cigarettes out of her robe pocket. With every-

one in bed, it was safe to sneak a smoke. "So, can you believe Josh is dating that cross-eyed Leah McNee?"

"She's not cross-eyed, Margo. And she's built."

Margo huffed out smoke. Anyone not struck blind could see that compared to Margo Sullivan, Leah was barely female. "He's only dating her because she puts out."

"What do you care?"

"I don't." She sniffed and smoked and sulked. "It's just so . . . ordinary. That's something I'm never going to be."

Smiling a little, Kate turned to her friend. In a blue chenille robe, with her tumbled blond hair, Margo looked stunning and sultry and sleek. "No one would ever accuse you of being ordinary, pal. Obnoxious, conceited, rude, and a royal pain in the ass, yes, but never ordinary."

Margo raised a brow and grinned. "I can always count on you. Anyway, speaking of ordinary, how stuck do you think Laura really is on Peter Ridgeway?"

"I don't know." Kate gnawed on her lip. "She's been dreamy-eyed over him ever since Uncle Tommy transferred him out here. I wish he was still managing Templeton Chicago." Then she shrugged. "He must be good at his job or Uncle Tommy and Aunt Susie wouldn't have promoted him."

"Knowing how to manage a hotel has nothing to do with it. Mr. and Mrs. T have dozens of managers all over the world. This is the only one Laura's gone over on. Kate, if she marries him . . ."

"Yeah." Kate blew out a breath. "It's her decision. Her life. Christ, I can't imagine why anyone would want to get tied down that way."

"Neither can I." Stubbing the cigarette out, Margo lay back. "I'm not going to. I'm going to make a splash in this world."

"Me, too."

Margo slanted Kate a look. "Keeping books? That's more like a slow drip."

"You splash your way, I'll splash mine. This time next year I'll be in college."

Margo shuddered. "What a hideous thought!"

"You'll be there, too," Kate reminded her. "If you don't tank your SAT."

"We'll see about that." College wasn't on Margo's agenda. "I say we find Seraphina's dowry and take that trip around the world we used to talk about. There are places I want to see while I'm still young. Rome and Greece, Paris, Milan, London."

"They're impressive." Kate had seen them. The Templetons had taken her—and would have taken Margo as well if Ann had allowed it. "I see you marrying a rich guy, bleeding him dry, and jet-setting all over."

"Not a bad fantasy." Amused by it, Margo stretched her arms. "But I'd rather be rich myself and just have a platoon of lovers." At the sound in the hall, she shoved the ashtray under the folds of her robe. "Laura." Blowing out a breath, she sat up. "You scared the wits out of me."

"Sorry, couldn't sleep."

"Join the party," Kate invited. "We were planning our future."

"Oh." With a soft, secret smile, Laura knelt on the rug. "That's nice."

"Hold on." Eyes sharp, Margo shifted and took Laura's chin in her hand. After a moment's study, she let out a breath. "Okay, you didn't do it with him."

Flushing, Laura batted Margo's hand away. "Of course I didn't. Peter would never pressure me."

"How do you know she didn't?" Kate demanded.

"You can tell. I don't think you should have sex with him, Laura, but if you're seriously thinking marriage, you'd better try him on first."

"Sex isn't a pair of shoes," Laura muttered.

"But it sure as hell better fit."

"When I make love the first time, it's going to be with my husband on our wedding night. That's the way I want it."

"Uh-oh, she's got that Templeton edge in her voice." Grinning, Kate tugged on a curl falling over Laura's ear. "Un-

budgable. Don't listen to Margo, Laura. In her head, sex is equated with salvation."

Margo lit another cigarette. "I'd like to know what tops it."

"Love," Laura stated.

"Success," Kate said at the same time. "Well, that sums it up." Kate wrapped her arms around her knees. "Margo's going to be a sex fiend, you're going to search for love, and I'm going to bust my ass for success. What a group."

"I'm already in love," Laura said quietly. "I want someone who loves me back, and children. I want to wake up each morning knowing I can make a home for them and a happy life for them. I want to fall asleep each night beside someone I can trust and depend on."

"I'd rather fall asleep at night beside someone who makes me hot." Margo chuckled when Kate poked her. "Just kidding. Sort of. I want to go places and do things. Be somebody. I want to know when I wake up in the morning that something exciting is right around the corner. And whatever it is, I want to make it mine."

Kate rested her chin on her knees. "I want to feel accomplished," she said quietly. "I want to make things work the way I think they should work. I want to wake up in the morning knowing exactly what I'm doing next, and how I'm going to do it. I want to be the best at what I do so that I know I haven't wasted anything. Because if I wasted it, it would be like . . . failing."

Her voice broke, embarrassing her. "God, I must be overtired." Because her eyes were stinging, she rubbed them hard. "I have to go to bed. My exam's first thing in the morning."

"You'll breeze through it." Laura rose with her. "Don't worry so much."

"Professional nerds have to worry." But Margo rose as well, and patted Kate's arm. "Let's get some sleep."

Kate paused at the doorway to look back at the tree. For a moment she'd been shocked to discover that a part of her wished she could stay here, just like this, forever. Never have to worry about tomorrow or the next day. Never have to con-

cern herself with success or failure. Or change.

Change was coming, she realized. It was barreling down on her in the dewy look in Laura's eyes, the edgy one in Margo's. She turned off the lights. There was no stopping any of it, she realized. So she'd better get ready.