

# Forever Indebted

Lorane Hopkins

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Written by Lorane Hopkins.

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## Chapter One

The house was bustling with activity when Madeline “Maddy” Montgomery entered. When pulling up the long driveway to her family home, a 2000-acre cattle ranch outside of Livingston, Montana, she had wondered why there were so many cars parked in front of the building. Now she knew.

Her mother had invited her six bridesmaids over to discuss the schedule for the three weeks running up to her daughter’s wedding. It was the reason Maddy negotiated a leave of absence from her job as a copy editor for the *Seattle Today* magazine in Washington, to come home to help with the planning of the much too elaborate wedding Mrs. Montgomery insisted on holding. By telephone, Maddy had given up on changing her mother’s mind on that point.

“Maddy!” the young women exclaimed when they saw her standing in the doorway of the living room.

“Well, it’s about time!” her mother cried.

“What’s all this?” Maddy asked. She’d wanted her first night home to be a quiet one, especially after the long drive from Seattle.

“I told you I’d be having the girls over to go over the schedule,” Donna, Maddy’s mother explained. “There’s just so much to do before the wedding I’m not sure how we’re going to get it all done.”

Maddy was getting married in three weeks, to Martin Hale, her long-time, live-in boyfriend. She hadn’t wanted a big to-do but being the only child and a girl at that, her mother had insisted on throwing the “perfect” wedding. Perfect, according to Donna, as Maddy was finding out, included two huge tents, one for the ceremony and one for

the reception, a five-course dinner, a six-tier cake, and invitations to half the residents of Montana! So maybe it wasn't half, but it was close.

"I didn't know you were doing this tonight," Maddy said in hushed tones to her mother.

"I thought I told you...oh, never mind...everyone's here now," Donna said, talking a mile a minute. "Let's just get through this."

"Okay," Maddy said, noticing how happy her mother seemed. If doing this gave her mom so much pleasure, she would bite the bullet. *At least a wedding only happens once in a daughter's lifetime, right?* she thought with girlish hopefulness.

"You can sit here," Pam, an old friend from high school, told her as she moved closer to one of the other girls on the sofa.

Maddy nodded, squeezed in and looked around. The room was crowded with pretty, smiling young women but someone was missing, her best friend through high school and now her maid of honor, Denise Lafferty. She started to ask about Denise, but there was so much laughing and female chatter, she wasn't immediately heard, and then her mom had the floor.

"All right, girls," Donna said as soon as she saw that Maddy was seated. "I talked with Marie today at her dress shop, temporarily turned into a bridal salon, and she says that we can go in groups of three for the final fittings of your dresses on Wednesday and Thursday. You girls can decide who goes on which day."

As her mother droned on, Maddy's stomach began to growl. She hadn't taken the time to stop for dinner on the road and she was beginning to feel empty. "Excuse me," she said, getting up. "I'll be back in a minute." She ignored the questioning looks from everyone and went directly to the kitchen where Hannah, the Montgomery family's long-time housekeeper and cook, was making coffee and cutting chocolate cake.

"You should have gone home about two hours ago," Maddy drawled as she entered.

“There she is!” Hannah exclaimed and rushed over to give Maddy a big hug.

“Why are you still here?” Maddy asked, chuckling while returning Hannah’s embrace.

“Your mother asked me to stay to help serve coffee and cake to the girls,” Hannah told her, stepping back to give Maddy a once over. “You’re looking as pretty as ever, and as radiant as a bride-to-be should look. Hey, why aren’t you in the living room with your friends?”

“I wanted to see you.”

“And?”

“And I’m starving,” Maddy said. “Had nothing since breakfast this morning.”

Hannah turned around and pulled a sandwich out of the refrigerator which she handed to Maddy.

“What’s this?” Maddy asked.

“I knew you’d show up hungry,” the housekeeper said. “You always do. Now sit down and I’ll get you a glass of milk to go with that sandwich.”

The sandwich was one of Maddy’s favorites, cold roast beef with tomatoes and mayonnaise on homemade bread. Maddy ate every morsal and washed it down with a big glass of icy cold milk. “That wouldn’t be one of your famous chocolate cakes, would it?” she asked Hannah as she eyed a slice sitting on a plate almost in front of her.

Hannah looked at her with a sly grin. “And you’d better grab a hunk before your father comes in here in the night and eats whatever those girls in the living room don’t.”

“Can you hide a piece for me?” Maddy pleaded. “I’m way too full right now.” She knew Hannah would do it, she always kept things Maddy loved out of the reach of others.

Maddy left the kitchen, smiling and happy to have seen Hannah, who’d always felt like part of the family. She fully intended to return to the living room, but as she neared the doorway, she could hear her

mother's voice. "...and then this Friday we'll work on the gift bags..." She rolled her eyes. Her mother wasn't even finished laying out the first week's schedule and who knew how long that tiring speech would go on. Maddy headed for the front door instead and stepped out into the cool night air.

*I'll just get my bag out of the car,* she told herself. But once she began walking, she didn't stop at her car. She continued down the driveway a few yards and took the dirt road that led to the largest corral and barn and then the ranch hands' bunkhouse. She thought about going into the barn to see her favorite horse, a pinto she'd name Little Joe, but didn't stop there either.

As Maddy got closer to the bunkhouse she could hear the cowboys inside laughing and talking and it brought back a childhood memory. At five, she'd decided she was going to be a cowboy and moved a bunch of her clothes and dolls to the building before her father found her and brought her home, crying all the while. That didn't stop her though, not from learning to ride and rope cattle. She'd become proficient in both and followed her dad around while he worked at various chores whenever he permitted it. Her mother used to cringe every time she went out during round-up with her dad. By the time she'd reached high school, though, she'd pretty much given up the idea of being a cowhand and began concentrating on much more important things, such as boys!

The moon was full, and the sky was filled with stars as Maddy continued walking beyond the bunkhouse. It was amazing, she thought, how well she could see. She wasn't aware of where her feet were carrying her until she got halfway there. Unsurprisingly, she'd headed for the spring-fed pond that sat on the border between the Montgomery and Wilder ranches. Over a hundred years ago, when both families settled in the area, building their houses in a close proximity to one another, undoubtedly because of their close friendship, an extremely important agreement was made that the pond would be shared. It had always been

Maddy's favorite place to go when she needed to think or just get away. And other than the occasional cow, she knew she could be alone.

Maddy approached the pond and drank in the beauty of a streak of moonlight across its placid surface, and with a deep breath of air was immediately more relaxed. There was a wonderful sense of tranquility she felt now that she was here and had *always* felt from the large pool of water surrounded by cottonwood, water birch trees, and dogwood bushes.

She neared the edge of the pond and thought about taking her shoes off and dipping her toes in the cool water. If she did that, though, she might not stop with just her shoes. She might drop everything and take an after-dark skinny dip as she'd often done in her youth. Back then, she'd had the good sense to bring a towel.

She gazed up at the starry sky and again filled her lungs with clean Montana air. She really did miss this place. The thought brought tears to her eyes and blurred the beauty around her. She should—

"Maddy, Maddy, Cincinnati," came a voice from the trees behind her. Maddy's head instantly filled with the memory of a boy chanting those words on the school bus, a scrawny kid with too big ears and unruly black curly hair, her neighbor and childhood nemesis—Grayson Wilder.

She whirled around with a hand on her hip, ready to tell him to grow up. The problem was, he'd *already* grown up! And Maddy's breath caught in her throat as she got a good look in the moonlight, for the first time in years, at Grayson. He was tall, at least six foot, three or four inches, he wore tight blue jeans and a black short-sleeved tee shirt, and it was stretched across a muscular chest, his usually messy hair now looked tamed around his ears with a few curls still falling over his forehead, and speaking of his ears, it looked like he'd finally grown into the ones he'd had as a teen. How had this happened? How had that snotty little boy grown into what she was seeing now?

"Grayson?" she asked, still bewildered by his appearance.

His lips turned up and she could see that he still had that mischievous crooked grin. Yes, it was Grayson Wilder, all right.

“You still owe me a kiss,” was all he said.



GRAYSON WILDER HAD known, thanks to the housekeepers' gossip network, that Maddy Montgomery would be coming in from Seattle today. Seated in his office, he was thinking the situation over in great detail. At least, the details he knew about. Maddy was getting ready to be married—a fact that greatly disturbed him. He'd grown up thinking, or at least hoping, that he would be the one to win her heart. Apparently, that wasn't going to happen. In just three short weeks, she would be taking wedding vows with another man. Every time that image came to mind, not by his direction, a bolt of something painful jammed his system, and try as he might, Maddy and a faceless groom standing together at an altar kept intruding on his mind and time. He kept wondering if there was something he could do about it, and so far, he was stumped.

Grayson and Maddy had basically grown up together. Neither of them had siblings so when they were small children, their mothers would get together to let them play. They had stayed friends all through grade school, sitting with each other on the bus and even doing homework together. When they reached junior high, however, everything changed. That was when Grayson discovered that Maddy was actually a girl—a very pretty girl.

Maddy had sandy-blond hair that fell in voluminous curls down to the middle of her back, big green eyes, a full pouty mouth that would turn up into a dazzling smile when she was happy, and a backside that was made for tightly fitted jeans. Grayson, on the other hand, had been a gawky teen who hadn't really filled out until after graduating from high school. During those early years he'd harbored deep, abiding feel-



ings for Maddy and no courage to let her know, so to mask his teenage heartache, he'd teased her, unmercifully.

And by the time they reached their senior year, when he'd finally done some growing up and even gained a little self-confidence, she'd have nothing to do with him. He would devise ways to get her attention, jokes and comments that he'd thought hilarious and witty, but no matter how cleverly he'd delivered his ideas, every attempt only fizzled out. In later years, looking back, he realized that she'd still seen him as the scared little wisecracking boy who'd made her life on the school bus a nightmare.

Then one winter morning it began snowing. It came down heavily all day and by the time school got out there was over two feet of it laying on the ground. Maddy had happily stopped riding the bus after she'd received a new car for her sixteenth birthday. On *his* sixteenth birthday he'd received one of the well-used ranch trucks, and while he'd never had warm feelings for that old truck, it came in very handy on that particular day.

Grayson plowed that truck through snow like it wasn't there and when he came to the corner where both he and Maddy turned off to go to their respective homes, he found her car sitting in the ditch, with her standing nearby. He got the picture at once. Her fancy new car had obviously slid off the road when she made, or tried to make, the turn.

He'd stopped and lowered his window. "Need some help?" he offered politely, cleverly concealing the fact that he was thrilled beyond words over the prospect of being alone with her out here, a perfect opportunity to show her that he wasn't exactly a kid anymore.

"Not from you!" she'd shot back.

It wasn't anything unexpected, considering their years of hostility. Hers, anyhow. "So, you gonna wait for the next guy who comes along?" he inquired cheekily with a grin that wasn't faked. After all, the setting hadn't changed because of her animosity. They were still alone in the snow, maybe not as alluring as *alone at the beach* might be, but still

alone. He was going to make the most of it, he decided. "You could be frozen into an icicle by the time someone else comes along."

"I'll walk down and get my father," Maddy said coldly with a glance over her shoulder in the direction of her family ranch.

Her stubbornness was nothing new to Grayson, but he wasn't giving up yet. He got out of his truck and stood there looking at her. "That's well over a mile, Maddy. I don't think frostbite would look very good on you." He then reached back into the cab of his truck and pulled a chain from behind the seat. "I'll have you out of the ditch in a minute." It had taken about five minutes, but true to his word, Grayson's old truck had easily pulled Maddy's car back onto the road. He was pleased with himself and hoping in his heart that she would say something nice to him. It wasn't to be.

"Here," she'd said stiffly, trying to hand him a twenty-dollar bill.

"What's this for?" he asked.

"Well, for...you," Maddy told him with a shrug of her shoulders. "For pulling me out of the ditch."

"I don't want your money, Maddy," he said with a grin and this one *was* faked. All he'd hoped to receive was a pleasant *thank you* and maybe one of her fabulous smiles.

Maddy frowned. "What then?"

"I want a kiss."

Her entire body became visibly stiff. "That, Grayson Wilder, is something you'll never get from me!" She'd thrown at him as she flounced off to her car.

Grayson could remember that little scene like it was yesterday. At the time he'd resigned himself to never getting that kiss, but there was no shame in hanging onto hope, was there?

There was another little scene that Grayson remembered, and it was one that he played over and over again in his head. On a warm summer's night, he'd gone down to the pond. He'd thought about going for a swim but hadn't totally made up his mind. When he approached,

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