

Chapter One

Chance paced the lobby area of the Executive Terminal at Phoenix Sky Harbor Airport. He looked at his watch and wondered how much longer the estimator from the insurance company was going to be. The guy was flying in from Dallas, then would get his luggage and take the inter-airport shuttle to the executive terminal where Chance was picking him up with the ranch's private airplane.

He walked over to the white courtesy phone to call the airline and find out if they had deplaned the passengers. He already knew it landed over an hour ago so he didn't know what the hell was taking this guy so long to get here.

A shuttle bus pulled up outside the main entrance to the small terminal and Chance hung up the receiver hoping that the insurance estimator would be on this shuttle. He stood and watched as three people got off the bus.

One was a middle-aged man who looked like he weighed close to four hundred pounds. Chance hoped he wasn't the insurance estimator. With all that weight, he'd need to figure out the weight and balance for the plane again before taking off in this heat.

The second person was a gorgeous, hot blonde babe who looked to be in her late twenties, wearing a tight skirt that only covered the upper half of her thighs, and a figure hugging top with a deep scoop that showed off her ample cleavage. She was pulling a large suitcase that had another smaller bag attached to it. She was more than nice to look at, and if he had more time he'd be interested in talking to her. But he needed to get back to the ranch and he turned his gaze to the third person who he hoped was his estimator.

This was a man who looked to be about forty-five years old, carrying a briefcase, wearing a suit, though the jacket was draped over his arm since it was a hundred and fourteen degrees outside. Chance approached him and introduced himself, "I'm Chance O'Callaghan. Are you the estimator from the insurance company?"

The man gave him a confused look and said, "No sir, I'm not."

"Damn," Chance muttered under his breath. "Sorry, I've been waiting a while for the estimator and I don't know why he hasn't shown up yet. The damn plane landed at Terminal Four over an hour ago."

He turned to go back to the courtesy phone and have the airline page the estimator when the hot looking babe walked over and said, "Mr. O'Callaghan? I'm your estimator."

She smiled smugly and Chance had the feeling she thought she pulled one over on him being a female when it was clear he was expecting a man to come and do the estimate.

He looked her up and down and smirked, "You're my estimator? What happened to Harry Sloan?"

The young lady gave him a look and said, "I'm Harrie... Harriet Sloan."

"Wait a minute, Frank said he was sending his best estimator." Chance felt he'd just been deceived by his insurance agent. "Sloan? Are you Frank's daughter?"

"Yes, I am. And I am his best estimator." She stuck out her hand and Chance reached to shake hands with her.

"You sure you know what you're doing when it comes to my damaged equipment?"

"My father wouldn't have sent me if he thought I wasn't up to the job. I hold the record in our office for writing the most estimates without any errors."

He chuckled and added, "Okay, then. It'll be interesting watching you get in the plane in that get-up you're wearing."

Her eyebrows came together in a frown and she asked, "Why? What's wrong with what I'm wearing? Aren't there stairs leading to the door?"

He gave a short bark of a laugh, "Not exactly. Didn't your father tell you that you were going to be picked up and taken to the ranch in a small aircraft?"

"Yes, he said it was a puddle jumper. What kind of airplane is it?"

"It's a Piper Saratoga. We just bought it last year. But we still use the two-seater Cherokee 140 for flying over the ranch."

"Two-seater? As in it only seats two people?"

"Yep, but the Saratoga seats six. Plenty of room and real comfortable."

"Your plane only carries six people?" She looked around the lobby and then asked, "Where's your pilot?"

"You're looking at him," Chance replied. He pointed to her suitcase and asked, "Is that all your luggage?"

"That's it, and I've got my purse and my messenger bag."

"All right, then, let's go. It took you long enough to get here from Terminal Four. I have to get back to the ranch."

He noticed her momentary hesitation. She looked up at him and said, "I'm not sure I'm ready to get into a dinky little airplane like that."

"You don't have a choice," he replied and then added, "I'll grant you it's not the size of a big-ass airliner, but it's safer. While it may not have all the amenities of a large jet, I think you'll find it very comfortable for the hour or so that we will be up in the air. Now let's get a move on, I've got work to do."

He took her suitcase and when he reached for her messenger bag, she said, "That's okay I got this."

"That's not the way things are done out here. You can carry your purse, I'll handle the rest of it."

She wasn't used to playing the simpering helpless female. As an estimator, which was traditionally a man's job, she'd learned to fetch and carry for herself. Now this cowboy, who didn't realize it was the twenty-first century, and for some reason apparently found something amusing about her, was going to turn back time by fifty years and schlep her luggage for her.

Might as well let him, she thought. He's definitely big and strong enough to handle it. If it made him feel better, who was she to keep the cowboy from doing what he thought he needed to do?

She watched as Chance opened a small hatch to the luggage area, unhooked the small suitcase from the larger one, and slid them both in. She watched the muscles in his arms flex and when he turned to put them in the plane, she could see more muscles move in his upper back. *Damn if he wasn't just the yummiest looking man she'd ever seen.*

She'd expected some sort of weathered, older cowboy would pick her up. Someone that probably chewed tobacco and was grumpier than he needed to be. This was a pleasant surprise and might make this assignment very interesting.

Next, he put in the messenger bag, then he turned to her and said, "You'll sit up in the cockpit with me. Give me your purse and I'll toss it on the seat behind me so you can easily reach it if you need to."

She handed it to him distractedly as she tried to figure out how she was going to get up into the airplane. The door to enter the cockpit of the plane was above the wing and a little forward. It looked like she was going to have to actually walk on the wing to get inside. That wasn't going to be easy in her tight pencil skirt and four-inch heels. Now she understood his comment that it'd be interesting watching her get into the plane.

She noticed the narrow footstep protruding from the plane just behind the wing and a small handhold on the body of the plane that she assumed was what she could grab to help boost herself up. She heard him close and lock the hatch to the luggage compartment.

"Move over," he said impatiently. "I'll go up first, then I can turn around and help you get up on the wing."

She ignored his tone and replied, "Okay, I think I figured out how to get up there but I'd like to watch you do it first before I attempt it."

"No problem, it's really pretty easy."

He put his hand on the side of the plane, his left foot went on the little footstep that was really nothing more than a peg, and he pushed himself off the ground with his right foot and placed it on the black area that indicated where they could step and then he was on the wing. One more small step and he was at the door. He opened it before turning around to help her.

"Okay, just put your left foot on the little step like I did and use your right foot to boost yourself up. Grab the handle with your left hand and reach your right arm out so I can take your hand and help you up. Be sure to stay on just the black area as that's the only place where it's safe to walk."

The small peg-like step was about a foot from the ground and her tight skirt hampered her movements as far as climbing or stepping up went. She moved a little closer and tried again but her leather skirt didn't have a lot of give.

Glancing up at him she said, "Close your eyes please. I need to hike my skirt up just a little to get up on this step."

He gave her a little smile, one she thought was more of a smirk, and said, "If I close my eyes, I might not be able to help you. I won't know if you're about to fall."

Giving him a scathing look, she sniped at him, "Just hold your hand out so I can see it and I'll grab onto it. You don't need to see me."

"Okay, but don't blame me if something goes wrong and you land on your backside."

She looked up to make sure his eyes were closed and then hiked her skirt up high enough so she could get her foot on that damn peg. Reaching for the handgrip with her left arm, she boosted herself up and put her right foot on the wing while reaching forward with her right arm to grasp his outstretched hand. She was pretty sure she would've fallen if his hand hadn't been there for her to grab. Stylish high heels were not the most stable shoes to be wearing while climbing up onto an airplane wing.

"I got you," he said. "Are you okay now? I'm going to get in the plane and get into the pilot seat. Once I'm in, you just step in and sit down. Ready?"

She nodded her head in agreement. She was busy trying to quell the uneasy feeling that was in her stomach now that she realized how small the airplane really was. It was tiny—a toy—compared to the airliner she'd just taken to Phoenix. Could this thing actually stay in the air? She sure hoped so. If it weren't for the fact that she knew her father was testing her by giving her this assignment, she would have turned right around and gone home.

But she'd fought too hard to become an estimator and to get the men she worked with to see her as something more than just a pretty face to decorate the insurance office. She'd taken the

boring classes and learned what she needed to know so she could get out there and do something besides the traditional female roles that most women did in an insurance office. Her dad had been her champion, but the other men still looked at her as someone who should get their coffee.

She inched her way to the door and then had to do a slight squat as she put her left leg down to the floor of the airplane and then lowered herself into the seat, bringing her right leg in with her. She sighed with relief once she was seated. Tugging her skirt down, she tried to cover up as much as she could of what now seemed like too much thigh.

“Pull the door closed and then push down on the locking lever,” Chance said.

She did and he reached his arm across her and checked that the door was shut and secure.

He sat back in his seat and as he fastened his seatbelt he told her to fasten hers. She gazed at the numerous dials and switches on the dashboard and wondered if pilots called it a dashboard. She had no idea what all those dials and little screens might be.

She watched him put the key in the ignition and just before turning it, he looked to the right and the left, then opened a tiny little door built into his window and yelled out, “Clear!”

Then he switched on the ignition, adjusted a lever that was labeled ‘mixture,’ and the propeller began to turn, the engine caught, and she could feel the vibration of the plane.

She was scared. She looked at him and asked, “You do know how to fly this thing, don’t you?”

“I sure do, sweetheart. Been flying since I was about twelve years old. Even before I ever had a license, I used to fly all over the ranch in an old Piper Cub to check on the cattle. I got my license as soon as I was old enough and I’m instrument rated. This baby has all the bells and whistles and is well maintained. We’ll be just fine, you’ve got nothing to worry about.”

“I sure hope so. I’ve never been in a flying tin can before.”

Chance picked up the radio mic and contacted the control tower giving them the call numbers of his plane, and said he was ready to taxi for takeoff. There was so much chattering and static on the radio, she couldn’t tell what part of what they were saying was directed at Chance and his plane. Apparently, Chance knew because shortly he said his call sign again and then gave the throttle a gentle push forward and pulled out. She noticed his left hand was in his lap while his right was on the throttle and she said, “Don’t you think you should have one hand on the steering wheel?”

He sighed and said, “First of all, it’s not a steering wheel. It’s called the yoke and it’s not what I use to steer the plane on the ground. The rudder does the steering when we’re taxiing.”

She felt a little bit silly, and then asked herself, *why should I feel silly? How was I supposed to know the steering wheel doesn’t steer the plane? Oh yeah, it’s not a steering wheel.*

She sat in silence, looking out her window as they taxied. When he reached the end of the taxiway, he pulled off into a little area, took a laminated checklist from the side pocket and started messing around with a few controls. Then he took the throttle and pushed it far forward while his feet pressed down hard on the rudder pedals of which she later found out the top half was the brake pedal.

“What are you doing now?”

“This is called the run-up. It’s just a checklist to make sure all is well before we take off.”

“You have to do that every time you take off?”

“Yes, ma’am. If you want to be sure the airplane is airworthy, it’s a good thing to do.”

He finished fooling around with everything, picked up the mic again and said, “Cherokee four-niner-bravo-oscar-bravo, ready for takeoff.”

She looked off to the left and saw there were two airplanes coming in for landing and she asked, "Don't you have to wait for those airplanes to land before you can take off?"

He gave her a look like he wished she would just sit there and shut up, but he answered, "We are going to wait, but I have to let the tower know that I'm ready for takeoff. That way if they decide to move one of the incoming airplanes to the other runway and this one opens up for us, they'll know I'm ready to go and they can give me the all clear."

She had to admit it was kind of exciting being in this small airplane. It was so much closer to the ground, and she could see a lot that she never could see if she were in an airliner. Though it didn't really seem to matter that they were in a smaller plane, they still had to wait before they could take off, just like the big jets had to wait. It took about ten minutes for both planes to land and the first one startled her a little bit by its size so close up. Then she heard the crackle of the radio and the numbers she had learned were their plane. The controller said, "Cleared for takeoff."

Chance gave the throttle a push forward and taxied onto the runway, turning to align the plane with the centerline. Next, he pulled a lever that was between the seats that looked like a parking brake on a stick shift automobile, and off they went, charging down the runway.

She held her breath while they barreled down the runway at full throttle, the small airplane vibrating quite a bit more than she expected. When they were about halfway down the runway, she felt a lightness as the plane became airborne. Looking out the window she watched as they gained altitude and everything became smaller, slipping away behind them.

The city of Phoenix was in a valley and she could see the mountains surrounding it. She spotted Camelback Mountain easily because it was shaped like a two-humped camel lying down. She had no idea what the other mountains were named. For now, she was enjoying the view.

The radio crackled some more and Chance clicked the button on the mic twice, made a gentle bank to the right and then a few minutes later another bank to the right again. There was one more communication with the tower as he banked left and continued to climb.

Turning to look at her, he said, "We'll be out of Sky Harbor's airspace in a few minutes and then I won't need to talk to the tower again. They'll hand us off to Albuquerque Center and they'll keep track of us on radar until I tell them we've reached our destination."

"So somebody knows where you are all the time in an airplane?"

"If you want them to, and you file a flight plan, then yeah. But a lot of private pilots don't mess with flight plans. They don't tell anybody when or where they're going so if they end up with a problem, no one knows where to start searching for them. I like to do things by the book. Flying around the ranch checking on the cattle and things is one thing, but once I leave the ranch, I want Center to know where I am."

A short while later, Chance dialed a different number into the radio and picked up the mic, "Albuquerque Center, Cherokee four-niner-bravo-oscar-bravo, with you."

The radio came back with, "Cherokee four-niner-bravo-oscar-bravo, please set transponder to seven two five five."

Chance reached out to one of the many knobs and buttons on the instrument panel and she watched as he changed the frequency to the one Center had given him. Then he got back on the radio and said, "Bravo-oscar-bravo, transponder set to seven two five five."

Finished with the radio work, Chance turned to look at her, and said, "We'll be at the ranch in about forty-five minutes."

Busy looking out her window, Harrie barely mumbled a reply. Not five minutes later, she shrieked as a gust of wind buffeted them to the side and then seemed to lift them several hundred feet before dropping back down.

“Quiet!” Chance ordered as he craned his neck to take a look on both sides of the plane. “Shit! There’s a wall of dust coming straight at us from your side. Didn’t you see that?”

“Well, yeah. But how was I supposed to know what it was?”

“That, my little estimator friend, is a haboob. And it’s coming for us. If we don’t set this baby down, that beast could very well toss us right out of the sky.”

“What do you mean? I thought you said you knew how to fly this damn contraption!” She was scared now. There was nothing but mountains and desert below them. There weren’t any big highways, just some skinny little dirt roads.

He gave her an impatient look and said, “No one can fly through that.”

Picking up the mic, he called Center, but the winds were garbling the communication, so he hung the mic back on its hook, turned to her and said, “Tighten up your seatbelt sweetheart, and hang on. I’m going to put her down.”

“Put it down where? There’s nothing but desert down there. And what the hell is a haboob?”

“A very large dust storm. We have a massive wall of dust bearing down on us from our four o’clock. We don’t have a choice but to put down.”

“What does that mean that the storm is coming from our four o’clock?” There he went again with that stupid jargon she had no clue about.

“Imagine you’re in the center of a clock. Directly out our windscreen is the twelve o’clock position. Directly behind us is six o’clock. So the dust storm is on our right, and slightly behind us where four o’clock would be on that clock. And I realize there’s nothing below us but desert. We’ll just have to deal with it.”

“Okay, I get it. At least on the clock thing. I don’t know why you just can’t go faster so the haboob can’t catch up with us,” she said, watching the ground get closer and closer as he descended.

“Because the wind you felt a minute ago will continue and the plane has a maximum maneuvering speed. That wall of dust will catch up with us. Visibility is already decreasing. I’m putting her down.”

Harrie had a lot more questions, but Chance seemed busy with getting the plane on the ground and she didn’t want to break his concentration. She held onto the handgrip above the door and prayed that she would live through this and everything would be all right.

Chance lowered the flaps, throttled back to slow the plane, and pointed the nose towards what looked like a relatively flat stretch of desert terrain. The wheels touched the ground and the plane bounced up a little, then touched down again and stayed down. He cut the power way back and applied the brakes.

When they finally came to a stop, Harrie started to open her door. Chance stopped her and harshly said, “Leave the door closed.” He followed it with a more gentle tone, saying, “We’ll sit here and wait for it to blow past us before we open the doors. No point in bringing all that dust into the plane.”

“Okay, that makes sense. Then we can take off once things have calmed down again.” She leaned back in her seat to get comfy and wished he wouldn’t talk like he was ordering her around. Couldn’t he have asked politely that she leave the door closed? Why did men always

treat women like children and talk down to them as if their heads were filled with nothing but air?

In a few minutes, she discovered there was nothing comfy about waiting for the storm to pass. It was a hundred fourteen degrees outside the plane and the longer they sat there, the hotter it became inside.