

Ring of Lies



Victoria Howard

author of the Joan Hessayon Award Finalist *The House on the Shore*

RING OF LIES

PROMOTIONAL GIVEAWAY
Not for Resale

by

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DEDICATION

For Wendy and Paul

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CHAPTER ONE

Grace Elliott followed her husband's coffin down the cobbled path from the church to the graveyard and tried not to stumble on rain-slicked stones. She shivered and grasped the collar of her suit jacket, holding it tightly against her neck, as the winter rain seeped through her clothing and chilled her to the bone.

She felt hollow inside. And guilty.

Daniel's accident was her fault. If only she hadn't argued with him before he'd left for the conference, he might still be alive.

The small twelfth century church stood on a hill on the edge of the village, its yellow Cotswold stone weathered with age. Moss-covered headstones dotted the graveyard, the inscriptions faded and barely readable. High in the branches of a gnarled yew tree, a rook cawed. Even the angels on top of the monuments seemed to frown on her.

Grace straightened her shoulders and kept her eyes firmly fixed on the single wreath of yellow chrysanthemums, solidago, and eucalyptus on top of the casket.

Apart from her heavily pregnant best friend, Olivia, only half a dozen mourners clustered around the open grave. Daniel had many friends and business associates. Where were they? She flitted between anger and sadness. He'd thought he was so loved, yet he was reduced to this—nearly forgotten on the day of his rest. She looked at the small group. Daniel's business partner, Shaun, and his wife—what was her name? Grace struggled to remember: Mary? Margaret? No, Margot, that was it. And there was Liz, Daniel's secretary, standing self-consciously to one side, constantly dabbing at her eyes with a crumpled handkerchief.

She didn't know the short, smartly dressed, middle aged man with the pale, square jaw. But she recognized two of Daniel's friends from the local golf club, who had forsaken their daily round to attend.

But the person whose support she needed most of all was absent.

Despite all the phone calls to Catherine's mobile phone and messages left on her answering machine, her sister remained silent. It wasn't unusual for Catherine to do her own thing. She had always had a selfish streak, going her own way, letting the family down, and today was no different. Yet it was, because Catherine was leaving Grace alone at a time when she needed her only sister the most.

Head bowed, Grace took her place next to the minister beside the open grave, her sense of loss beyond tears.

The minister's voice intoned over the heads of the mourners. "We have entrusted our brother, Daniel, to God's mercy and we now commit his body to the ground. Earth to earth, ashes to ashes, dust to dust."

She struggled to hold back her tears and concentrate on the words, as grief and guilt squeezed her heart. Perhaps she should have organized a wake for Daniel's business colleagues and friends, but with his parents dead and her sister nowhere to be found, she couldn't face listening to their condolences and platitudes on her own.

At the minister's prompting, she stepped forward and picked up a handful of earth, allowing it to slip through her fingers, dusting the casket. The service over, the mourners crowded round her. Shaun was the first to step forward and take her hand.

"I just wanted to say how sorry Margot and I are. It's a very difficult time for you, Grace, and if there is anything we can do, please don't hesitate to let us know. Daniel was a good friend as well as my business partner."

"Thank you, Shaun. Daniel... Daniel would have been pleased that you remembered him. And I appreciate your kindness in clearing his desk and returning his personal items to me when I know you're so busy."

"It was no trouble, Grace. No trouble at all." Shaun leant forward and kissed her cheek. "Keep in touch."

One by one, the other mourners paid their respects then silently drifted away. Only Olivia remained by her side.

"Poor, poor dear," she said, draping an arm around Grace's shoulders. "Here you are. And where is that sister of yours? Doesn't she care?"

"You know she does, Olivia. I'm sure she'd be here if she knew, but I've been unable to contact her. She has a career and—"

"—and a sister, whom she is leaving to twist in the proverbial wind on the darkest day of her life. I swear, Grace, I don't know how you're holding together."

Grace shivered. "I'm not." She collapsed on Olivia's shoulder and shuddered with sobs. Olivia cradled her as a child—as the child she'd soon have, Grace thought. Another loss, she realized. She'd never have a child now that Daniel was gone.

"Oh, Grace. I know you loved him so."

"I did. I do. What do I do now, Olivia? How do I continue without him?"

"I'm here for you, dear, as is Tom. Somehow we'll get through this together."

Grace sniffed and blew her nose. "I... I'd like a few moments by myself. Could you wait in the car for me?"

Olivia narrowed her eyes. "Are you sure?"

"Yes. I need to say goodbye. I have to. I won't be long."

"All right. Take as much time as you need. I'll wait as long as I have to."

Not trusting herself to speak, Grace merely nodded. She clasped her slender hands together and bent her head to hide the pain in her eyes. She felt empty. A flash of wild grief ripped through her, threatening to shatter her resolve not to cry anymore.

She remained at the graveside, ignoring the rain as it dripped from the brim of her hat onto the back of her neck, her eyes fixed on the rain-speckled brass plate on the coffin.

Daniel Elliott. 1971-2009

Tears blinded her eyes. Daniel was too young to die. At thirty-eight, he'd been the youngest partner in a firm of international accountants. And he'd been her rock—her one constant in ten brief years. How would she cope without him?

With her emotions barely under control, she made her way over the slippery cobblestones towards the car park. A man stepped out from beneath the moss-covered lych-gate and made her jump. She recognized him as the smartly dressed stranger from the graveside.

He doffed his hat. "Mrs. Elliott?"

"Yes?"

"My condolences on the loss of your husband."

"Thank you. I appreciate you coming today. Now if you don't mind, I'd like to be on my own." Grace turned, but he grabbed her arm with the strength of a boxer. She winced. He relaxed his grasp slightly, but held her fast.

"What I have to say won't take a moment."

Grace felt her temper rise. "I don't even know you. I've just buried my husband. Have a heart!"

He grinned. "A heart? An interesting choice of words. Hearts aren't standard issue in my business, Mrs. Elliott. Information is."

Her head snapped up. "Information? What sort of information?"

"The kind you are about to provide."

Grace gave an involuntary shudder. The impenetrable blackness of his eyes and the way his tongue darted at the end of his sentences made her think of snakes. She glanced over her shoulder. Olivia beckoned from the car, no doubt anxious to get back to help her husband Tom, the local vet, with afternoon surgery.

"I have to go now. My friend is waiting."

"I realize that this is not the most suitable time to discuss matters, but I assure you this will only take a few minutes. Your late husband looked after my business interests."

"If you're enquiring about your accounts, I suggest you talk to Shaun, Daniel's partner. He's in charge now."

"Perhaps I'm not making myself clear, Mrs. Elliott. This has nothing to do with your husband's business." His tongue darted again. "Daniel and I had a private arrangement. He had access to some very, shall we say, sensitive information. I just want to ensure that it doesn't fall into the wrong hands."

Frightened, Grace tried to pull away, but his fingers tightened. "Whoever you are, let me go."

“In a moment, Mrs. Elliott.”

“You’re hurting me!”

The stranger’s lips twisted into a cynical smile. “That’s good, since it’s my intention.”

“I’ll scream. Someone will come.”

“We’re quite alone out here. If I wanted to, I assure you I could drop you where you stand.”

Grace ceased to breathe. She knew he was right. “What do you want from me? Who are you?”

“Your husband kept files that are of great importance to me.”

“All client files are stored at the office.”

The stranger shook his head. “Not paper files. Electronic files—computer disks.”

“Whether the information you require is on paper or on a computer, I can assure you, I don’t have anything belonging to you.”

He smirked, never blinking, and then released her arm. “You’re telling the truth.”

“Of course I am.”

“It’s a good thing you are. I know when women are lying. You wouldn’t want to lie to me, Mrs. Elliott. Not ever. It wouldn’t bode well for you. Now I’ll let you go. You’ll be late for your appointment with your husband’s solicitor.”

“How do you know that?” Her fingers tightened around the strap of her purse, until her nails dug into her palm.

“It’s my business to know things. By the way, have you spoken to your sister lately?”

Grace’s head jerked up. “That’s none of your business.”

The man merely smiled. “No. Of course it’s not. I won’t keep you any longer, Mrs. Elliott. I’ll be in touch again soon.” He turned and limped away into the mist.

Sweat gathered along Grace’s spine as fear replaced grief. Her heart hammered beneath her ribs. “Wait! Please! Is Catherine in trouble? If you know anything at all about her, please tell me.”

He didn’t turn around. “Goodbye, Mrs. Elliott.”

She stared at his retreating back. *Who was he? Someone violent enough to instill fear, that much was certain. And what did Catherine’s whereabouts have to do with the stranger’s computer disks? And how did this man know about her appointment with the solicitor? Was it a lucky guess?*

She took a deep, unsteady breath, and hurried out of the churchyard toward the waiting car.

“Who was that?” Olivia asked, as Grace slipped into the passenger seat.

“One of Daniel’s clients.” Grace rubbed her arm absently. “I told him to speak to Shaun.” She twisted in her seat to look back at the wooden lych-gate, but the stranger had vanished.

“Well, not to worry, my dear,” Olivia replied. She selected first gear and released the handbrake. “Are you sure you don’t want me to come with you to see the solicitor?”

“Thanks for the offer, but no. I think this is something I should do on my own.”

Olivia sighed. “Then I’ll drop you off in town. But you need to know I don’t approve.”

“I’ll be fine. Besides, didn’t you say one of the veterinary nurses is off with the flu?”

“Rufus, Tom’s assistant, has come down with it too. Otherwise Tom would have come to the funeral. It’s very difficult to find a locum vet at short notice. And you know how agitated Tom gets if he has to cope with reception duties as well as his patients. But if you wanted me to stay, I daresay he could manage on his own for another hour or two. Can I change your mind?”

“You and Tom have been marvelous. I don’t know what I would have done without your support. And thank you for letting me borrow a hat. I just hope the rain hasn’t ruined it.” She took it off and laid it on the rear seat.

“Darling, think nothing of it. That’s what friends are for.”

Grace turned and smiled at the woman next to her. Olivia’s dark hair was cut into a sleek dark, chin length bob, and despite the sadness of the occasion, her blue eyes brimmed with happiness. Pregnancy suited her.

“I have to get used to being on my own. Besides, you’ve the baby to think of. You should be sat at home with your feet up, not running around after me.”

“Well, I must admit, I’m starting to feel tired. But if you would like me to stay until that wayward sister of yours contacts you, I can.”

Grace shook her head. “No, really, I’ll be fine.”

“Ah, here we are.” Olivia pulled the car into a vacant parking space outside the chemist. “I’ll call you this evening, just to make sure you’re all right.”

Grace climbed out of the passenger seat. It was market day, and the small Cotswold town was crowded with Christmas shoppers. Grace felt anxious as she walked along the bustling High Street toward the solicitor’s office. She hated dealing with people in authority: Daniel had insisted on handling everything himself.

As she passed the shoe shop, Grace caught sight of her reflection in the window. She looked gaunt, much older than her thirty-two years. The jacket of the hastily purchased black woolen suit hung off her shoulders, making her appear anorexic. Her normally pink cheeks were pale, and there were dark circles under her deep blue eyes. Even her chestnut-colored hair lacked luster. Perhaps she should have worn it loose instead of scraped back in a bun, which highlighted the hollows in her cheeks. She shrugged. It was too late to worry about her appearance now.

She took a deep breath, and pushed open the door of the solicitor’s office. The staccato of her heels echoed on the polished marble floor. She hardly noticed the décor as the exquisitely groomed receptionist showed her into the senior partner’s office where an old, bespectacled gentleman sat behind an enormous desk. He creaked to his feet when she entered the room.

“Mrs. Elliott. Please take a seat. I’m sorry to drag you here, especially today of all days, but it’s best for all concerned if these matters are settled quickly. I hope you’ll accept my condolences on your husband’s untimely demise. It must have been a terrible shock for you.”

“Yes, it was. Your letter came as a surprise. I hadn’t been aware that Daniel had made a will.” Grace’s hands twisted in her lap. “I didn’t think it was necessary as we purchased the house in joint names and have a joint bank account.” To her dismay, her voice cracked.

“Mr. Elliott made his will quite recently. Of course, it simplifies matters from a legal point of view, but I am surprised he didn’t discuss it with you first. He leaves the bulk of his estate to you. Applegate Cottage, as you pointed out, is held in joint names so your husband’s share passes to you automatically. I am sure it will come as a relief to know there are ample funds from his life insurance to pay off the outstanding sum on the mortgage, so you needn’t worry about that. There is only one other legacy, to a Miss Catherine Peterson.”

“Catherine? Daniel included my sister in his will? Do you know why?”

“A will is a very personal thing, Mrs. Elliott, as I’m sure you appreciate. It is not my place to ask my clients the reason behind their decisions.”

“No, no, of course not.” Grace bent her head and studied her hands as she absently listened to the solicitor. Anger and confusion surged through her. *Why had Daniel felt it necessary to make a will? And why had he made Catherine a beneficiary?*

“—Probate should take four to six weeks to obtain and everything should be finalized within six months. I’ve already spoken to your bank and arranged to transfer your husband’s savings account into your name. You’ll need to make an appointment to see the manager and sign some papers, but it’s all very straightforward. With regard to the beach house in Florida, I’m afraid your attorney in America will have to handle the transfer into your name.”

Grace’s head jerked up. “Excuse me? A house in Florida? An attorney in America? I don’t understand. We don’t own any property overseas.”

The solicitor examined the papers in front of him. “Actually, you do, Mrs. Elliott.” He took off his reading glasses and smiled at her benevolently. “I can assure you there’s no mistake. Your husband purchased the beach house on Gasparilla Island some months ago. I have a copy of the purchase contract here in the file. As I mentioned, Mr. Parous, your American attorney, will be able to handle the transfer into your name. Now, is there anything else you’d like to ask me?”

“Mr. Parous?”

“Yes, that’s right.” He handed Grace a business card. “I’ve already spoken to him and faxed him a copy of the will. He sounds like a very competent chap. I’m sure he’ll deal with the legalities in a prompt and professional manner.”

Grace glanced at it. *Zachary Parous, Esquire, Attorney at Law.* Beneath the neatly typed name were a telephone number and an address in Miami. She sat dumbfounded. *Why hadn’t Daniel told her that he’d purchased a house in Florida?*

Her mind refused to accept what she’d been told. She was about to ask how Daniel could afford a second home when the solicitor pushed a pile of papers across the desk.

“If you’d just sign these, Mrs. Elliott, I can get started. Mrs. Elliott?”

“I’m sorry? My signature? Yes, of course.” She signed every sheet without reading it. Daniel always told her what she was signing. Daniel—

It was dark when Grace left the solicitor's office. Numbness had finally set in. She moved without thinking, without emotion as if she were one of the stick figures at a theme park—flagging down a taxi and giving the driver her address.

Flicking on the hall light in her home, the home she and Daniel had shared and loved, the pain returned in a torrent. She dropped her purse on the table, and went straight to the study. Daniel's study, the one room in the house she never entered, not even to dust.

Grace rested her hand on the door knob, and half expected to hear his deep-timbered voice reminding her not to enter. She'd ignored his warning only once, the ensuing argument had left her reeling. Ever since then she'd respected his wishes. All of them.

But Daniel was no longer here to wish for anything.

She pushed open the door and stepped inside. The air smelt stale. She told herself that the lingering aroma of pipe tobacco was permanently embedded in the furniture, but her feelings told her otherwise—that he was here, alive somehow, yet invisible to her. She fumbled with the catch on the window and threw it open, impervious to the frigid air that flooded the room. An old leather chair, which had once belonged to Daniel's father, stood next to the soot-stained limestone fireplace where ashes of a half-burned log lay in the grate. A large oak desk, its surface covered with a faint film of dust, filled the bay window. The date on the desk calendar showed the seventeenth of November, the day Daniel had left for the conference. She tore off the pages without bothering to read the proverb printed underneath, and threw them into the wastepaper basket.

Daniel's face, and that of her own, smiled back at her from a small silver framed photograph on the corner of the desk. She picked it up and wiped the dust from the surface with her fingertips.

"What other secrets have you kept from me?"

Daniel's brown, unfathomable eyes seemed to stare everywhere but at her. With a heavy heart she replaced the photograph on the desk. She collapsed into the chair and rested her aching head in her hands. Their marriage hadn't been perfect; they'd had their fair share of ups and downs like every other couple, but she'd never thought of Daniel as being secretive. Yet the last few hours had proved that he was just that.

She leaned back and rubbed her temples. Nothing the solicitor had told her made any sense. They weren't rich. Their joint checking account, which last time she'd looked, held less than two thousand pounds. When they'd purchased Applegate Cottage four years ago, they'd put down the minimum ten percent deposit and borrowed the rest from the bank. *So where had the money come from to purchase a house in America? And more importantly, why hadn't Daniel told her about it?*

The desk held seven drawers; three in each pedestal and one in the center. Her fingers hovered over the small brass handle of the center drawer. Feeling like an intruder, she pulled it open. It was empty. One by one she opened the remaining drawers. Apart from an assortment of envelopes, a few credit card receipts, a letter opener shaped like a dagger, and some spare batteries for the hand-held dictating machine Daniel occasionally used, she found nothing connected to the beach house.

Daniel's briefcase, which the police had found in his car, and the personal items from his office, sat in a box next to the door. She slipped out of the chair, picked it up, and placed it on the desk. Item by item she removed the contents: a desk diary, a box of post-it-notes, a

calculator, and a framed photograph of her and Catherine. The desk diary she put to one side, replaced everything else, and then put the box on the floor.

She'd given Daniel the *Raffaello* briefcase for his thirtieth birthday. It had cost two weeks housekeeping money, but it had been worth it to see the smile on his face when he opened the box. She ran her fingers over the now scuffed and torn calfskin.

Grace pressed the locks to open the case, but nothing happened. She dug the fingertips of her right hand into the frame and tugged at the handle. The catch on one side gave, and she realized that the force of the impact had warped the frame. With great care she eased the blade of the letter opener into the lock on the opposite side and twisted sharply. There was a loud click and the case popped open. Inside lay Daniel's MacBook and a number of manila folders. One by one, she went through the internal compartments, but found nothing else of interest.

Part of the silk lining had come away from the frame. When Grace ran her fingers along the edge she felt something underneath. She pulled back the fabric and found an envelope taped to the bottom of the case. She tore it free and turned it over in her hand.

Why go to so much trouble to hide something as innocuous as an envelope? She slipped her fingernail under the flap and opened it. A passport and a tiny piece of paper fluttered on to the blotter. A series of numbers, written in Daniel's unmistakable scrawl, covered the surface. Perplexed, she counted the digits. Twenty-four. Daniel was fascinated by numbers and frequently designed puzzles as a way of relaxing. *Were these something he was working on, or the combination to the safe at the office?*

The latter seemed the most likely explanation, yet Daniel had an eidetic memory. There was never a need for him to write anything down.

Grace opened the passport at the photograph on the back page. Daniel's face stared up at her. Only the name in the passport wasn't his, but that of Lionel Lattide.

A flicker of apprehension coursed through her. She tried to catch her breath, but couldn't get air. The more she struggled to control her breathing, the more terrified she became. Beads of perspiration dotted her forehead. She willed herself to relax, just as the doctor had told her to, but it was impossible.

She staggered into the kitchen. Her medication lay on the shelf next to the fridge. Standing on tiptoe, she reached for the bottle, but her hands shook so much it slipped from her grasp, the contents spilling out along the shelf and onto the floor.

She could get through this, she told herself. It was only a panic attack—she wasn't about to die. It wasn't real. Crying with frustration, her fingers trailed along the floor until she finally pinched a wayward pill between her thumb and forefinger. She popped it in her mouth, and washed it down with a glass of water from the tap.

Leaning against the sink for support, she forced herself to breathe deeply—in, out, in, out. The pill started to do its work, and the room began to steady itself. As her heartbeat slowly returned to normal, she tried to ignore the questioning voice in her mind, but couldn't. She pressed her hands over her eyes in an attempt to blot out her fears.

What have you been up to, Daniel, that you needed a second passport?

She took another sip of water. The passport lay on the drainer next to her hand. With trembling fingers, she opened it and turned to the visa section.

It was stamped.

She froze. Her mind and body benumbed.

She peered at the faint impression and could just make out the words ‘*Department of Homeland Security*’. America! She turned to another page, and found that too, had been stamped. During the last six months alone, Daniel or whoever he was, had travelled to the United States on five occasions.

Why?

She wrenched the calendar off the wall, and compared it to the passport. Every entry visa coincided with a date when Daniel had been away on business.

Waves of panic and nausea overwhelmed her, and she sank to her knees and sobbed. The man to whom she had trusted her heart had lied to her. Not once, not twice, but least four times.

Pain yielded to anger.

Who was her husband?

It seemed that the only way to find out was to fly to Miami and meet with the attorney, Zachary Parous.

It sounded so easy when she said it quickly. But the thought of such a journey aroused old fears and anxieties. She wasn’t a traveler—and certainly not alone. *What if she had a panic attack mid-Atlantic? Who would help her?* And then there was the small problem of getting from Miami to some place called Gasparilla Island and locating the mysterious beach house. *How hard would it be to find? Would she be safe?*

She’d heard such things about Florida, stories of gangs, drug lords, and even worse. She snatched up the phone before she could change her mind and booked a seat on the ninety-three flight to Miami the following morning.

Then there was only one call left to make.

CHAPTER TWO

Emilia was wailing. Again. Jack West waited a moment for the baby's shrieking to stop. It didn't. Emilia hit a new high note. He hadn't bargained for this.

He rammed the paintbrush into the jar of white spirit. Exasperated at yet another interruption, he washed his hands, and then stormed into the family room. He lifted the red-faced, screaming baby from the Moses basket and placed her on his shoulder, gently rubbing her back. How Rosa, Emilia's mother, could sleep through the piercing cries, he had no idea. But then most new mothers didn't stay out partying with their friends till dawn.

Emilia's cries settled into snuffling sounds. He gently bounced the squirming infant down the hallway. Over the course of the last two weeks, Emilia had changed from a placid, six-week old angel into an '*enfant terrible*,' crying at every opportunity and for no apparent reason. During that time, they'd tried everything to placate her, including pushing her in the stroller and playing soft music. But nothing had worked. Finally, Rosa had given in to his pleas and taken the child to the Miami Children's Hospital to be checked by the pediatrician, who said the most likely cause of the incessant crying was colic. Jack wasn't convinced. He thought it had something to do with Rosa's lack of interest in the child.

Emilia burped and threw up all over his shoulder. "Damn it," Jack muttered. It was his own fault; he knew better. Next time he'd remember to throw a towel over his upper arm before he picked her up.

"Shush, little girl," he murmured, and carried her into the bathroom. He kissed the tufts of black curly hair. "Need to change that nasty diaper. You're not only a noisy little thing, you reek, sweetheart."

At six feet two and one hundred and eighty-five pounds, his large hands weren't designed for fastening diapers and easing tiny limbs into pink romper suits.

In the family room, his cell phone rang. He ignored it, but when it rang for a fourth time, then a fifth, he realized he'd forgotten to switch it over to the answering service. He fastened the last popper, scooped up the baby and snatched up the receiver, wedging it between his neck and shoulder as he rocked Emilia.

"West."

"Hello, Jack West? This is—"

"Grace Elliott," he interrupted.

"How did you know?"

“I have a good memory.” Her voice was rich, and smooth like honey, every word a caress. He put the hollow feeling in his gut down to surprise, not the memories of a chance meeting six months previously that filled his mind. “Why are you calling, Grace?”

“Daniel’s dead,” she blurted out. “He died in a car accident two weeks ago.”

“I’m sorry for your loss. It must be a difficult time for you.”

“Thank you, Jack. And no, the last few weeks haven’t been easy.”

“But I don’t understand why you’re calling or what your husband’s death has to do with me.”

“It doesn’t, not directly. But do you remember the last thing you said to me?”

“Remind me.”

“You said that if I ever needed any help, I should contact you.”

He chuckled mirthlessly. “You never fail to amaze me. Look, Grace, things have changed. I’m no longer attached to the embassy in London.”

“I know that. And that’s exactly why I need your help. It’s difficult to explain over the telephone. My flight gets into Miami International at two twenty-five local time tomorrow. Could you meet me at the airport? I’ll explain everything then, I promise.”

“I don’t know, Grace. I have commitments,” he said looking at the sleeping baby cradled in the crook of his arm.

“Please, Jack. I’ve no one else to turn to. I don’t fully understand, but something odd has happened. And you’re the only person I know in America who can help.”

The strain was evident in her voice. For a moment he didn’t answer. Instead he closed his eyes and remembered the day he’d first seen her—a beautiful woman with glossy, sable hair, sad blue eyes, and a shy smile. She’d slid past his defenses then, just as she was doing now.

“Jack? Jack, are you still there?”

“Look, are you sure there’s no one else you can ask for help?”

“I’m sure.”

“All right, Grace, I’ll meet you. But I can’t promise you anything, you do understand that?”

“I understand, and thank you, Jack. I’ll see you tomorrow.”

He laid Emilia in the Moses Basket. Her eyes fluttered open, and then closed as she stirred briefly. He brushed a finger over the cap of dark fluffy hair. Satisfied that she was indeed asleep, he tiptoed out of the room. As he passed the kitchen, he grabbed a clean T-shirt from the stack of laundry waiting to be ironed and changed his shirt.

While he slapped buttercup-yellow paint on the wall of what was once his study, and was now the nursery, he thought about Grace. Early June last summer, they’d been two people in a crowd of thousands attending the Wimbledon Tennis Championship. His two month assignment with the Embassy in London over, he’d taken what was left of his accrued leave and purchased a seat for the duration of the tournament. As it happened, Grace had been allocated the seat next to his. When rain showers halted play, he’d offered her shelter under his umbrella, and they started chatting. Equally knowledgeable about the game, it

turned out that they both played for their local clubs. Their relaxed banter soon developed into an easy I-like-you kind of rapport.

Whenever there was a break between matches or play was abandoned due to inclement weather, they found a quiet spot to share a bowl of strawberries and a bottle of wine. By the end of the first week, they were constant companions.

Then on the final day of the tournament, he'd suggested they have dinner together. At first Grace had said no, but changed her mind on condition they split the bill. Somewhere between the entrée and dessert, their relationship changed. The conversation became more personal. He'd told her about Rosa, his Cuban girlfriend, from whom he'd parted some months earlier on less than friendly terms, and about his life in Florida. In turn she'd told him about her sister, and the village in Gloucestershire where she lived.

When it came time to say goodnight he saw her safely back to her hotel.

"Thank you for dinner."

"My pleasure. Are you going to ask me in for a nightcap?"

Her smile faltered. "I'm sorry, I can't." She took a deep breath and looked up at him. "I—oh, I don't know how to say this, so I'll just come out with it. Jack, I'm sorry. I'm married."

His smile didn't falter, it collapsed. "You're married?"

She nodded.

A combination of disappointment and bewilderment clouded his features. "That's a hell of a thing to hear. Couldn't you have told me before this?"

"Oh, I tried, believe me, but it never seemed be the right moment. I... I like you, Jack."

"Like me enough to lie to me." He glanced at her left hand and wondered why he'd never noticed the thin platinum band on her finger. Something in her eyes told him the marriage wasn't all it should be. For the longest time he just stared at her, saying nothing.

Eventually, she held out her trembling right hand. "It was wonderful meeting you, Jack."

He took her hand, leant forward, and brushed his lips against her cheek. "You too."

"Have a safe journey home."

"Grace—"

"I'm sorry. Goodbye, Jack." She turned and walked quickly toward the bank of elevators before he could say anymore.

That was the last time they'd had any contact. He'd often wondered what might have happened if she had invited him in for a drink.

Rosa padded into the room. "You do realize you've been painting the same piece of wall for the last five minutes."

Startled, he jumped at the sound of her voice. The can of paint in his hand tipped, threatening to spill its contents over the polished wood floor.

"Damn it, Rosa, do you have to creep up on me like that?"

She yawned, and then brushed her long black hair from her eyes. "You were someplace else, what were you thinking about?"

“I was thinking that I’d finish this a whole lot quicker if I wasn’t interrupted every five minutes.”

“You haven’t been interrupted by me, so there’s no need to be a grouch. Did I hear the phone?”

He looked at her with something akin to disgust. “Christ, Rosa. You wake up when the phone rings, but not when your daughter cries. What sort of a mother are you?”

Hands on hips, Rosa glared at him. “Don’t start, Jack. You’ve no idea what it’s like to give birth. I just can’t stand her needing me all the time.”

He sighed. Rosa hadn’t told him about the pregnancy until it was too late to do anything about it, not that he believed in abortion. It was just that fatherhood had never featured high on his list of priorities. But whether the pregnancy was due his carelessness or her forgetfulness in taking the birth control pill, he’d accepted the responsibility and moved her into his condo. What he couldn’t tolerate was her total lack of interest in the child, and the home he was providing for them.

“Besides, I’m not feeling well. I’ve a terrible headache.”

“Yeah? That’s not surprising is it? You should be looking after our daughter rather than spending the evening drinking with your friends.”

“You don’t understand, Jack. I can’t cope with her on my own. Not when she cries all the time.”

“It’s what babies do. You’ve got enough brothers and sisters with kids to know that. I can’t be around all the time, Rosa. I’ll have to go back to work at some point.”

“But not yet. Please, Jack, stay at home a little longer. At least until we get her settled into a routine.”

“Another week, that’s the best I can do. The condo is a mess. There are dishes stacked in the sink, laundry waiting to be done. It’s about time you started pulling your weight. I can’t be expected to look after the baby, as well as cook, clean, and fix up the nursery. You’re going to have to learn to manage on your own.”

As if on cue, Emilia started bawling.

Rosa put her hands over her ears. “For God’s sake, what’s the matter with her?”

“She’s hungry.”

Rosa rested a hand on his arm and offered him a smile. “Can’t you feed her, Jack? She always settles after you’ve fed her.”

Jack put down the brush, and removed her hand from his arm. “No. I’m busy. You might try breastfeeding her for a change. It’s the motherly thing to do.”

“No way! I’ve seen what breastfeeding does to a woman.” She wrapped her arms around her generous chest. “I don’t want my tits ending up down by my knees.”

“In that case, there’s a bottle of formula in the fridge. You can nuke it in the microwave. Now go on, go and feed our daughter. And don’t forget to burp her before you put her back down.” He pushed her in the direction of the lounge. She hissed something in Spanish, but did as she was told.

With his ears still ringing from his and Rosa's latest futile argument, Jack pulled the black Ford Explorer into a vacant parking space at Miami International Airport. He glanced at his watch. Two o'clock. He locked the SUV and walked the short distance to the main terminal building. With half an hour to kill before Grace Elliott's flight landed, he headed to the nearest coffee shop. He chose a stool at the counter nearest to the exit and ordered a double espresso.

Airports fascinated him, not because he wondered where everyone was going to, but rather what they were hiding. He rubbed the dark beard on his cheeks. He didn't like the man he'd become—cynical, bitter, and when occasion demanded, tough and mean. He had the Bureau of thank for that, or rather fourteen years working as an undercover agent.

Jack drained the last of his espresso and headed for the international arrivals hall. The officer on the customs desk recognized him and waved him through. If anything, the hall was more crowded than the concourse. He glanced at the overhead display. Three flights had landed in quick succession: a British Airways flight from London, an American Airlines flight from Bogota, and an Air Taca flight from San Salvador.

Angry voices filled the air as people jostled for trolleys and stood shoulder-to-shoulder in front of the carousels waiting for their luggage. To his left, a small, wizened man was arguing with the custom official in a mixture of Spanish and halting English over the inspection of his luggage. Jack grinned. It reminded him of his arguments with Rosa. Whenever she thought she was in danger of losing the point, she reverted to her native tongue.

Out of habit, he watched the arriving passengers for tell-tale signs of nervousness and anything that seemed out of place. A sniffer dog and its handler worked the luggage from the Columbian flight. The dog gave no reaction, but Jack knew from experience that agents from the DEA—the Drugs Enforcement Agency—would be closely monitoring the passengers, selecting those who acted suspiciously, for a more thorough examination of their luggage.

He turned his attention to the carousel for the London flight and recognized Grace straightaway. She stood to one side waiting for her luggage. Dressed all in black, she was thinner than he remembered and her complexion appeared more translucent. She looked more ethereal than ever, if that was possible.

More than one man glanced in her direction, openly appraising her. Jack grinned. He wasn't the only man to find her attractive. He started to turn away, but one individual in particular caught his attention. A short, stocky man, dressed in a well-cut suit, continued to stare at Grace from the opposite side of the carousel. Without seeming to, Jack memorized the face. He wasn't sure if Grace had noticed, but something unnerved her. She constantly put a hand to her throat. He shrugged and put her nervous behavior down to a combination of jetlag and unfamiliarity with her surroundings. It took him several minutes to cut through the crowd and reach her side.

"Grace? It's good to see you again. I just wish it could have been under happier circumstances."

She offered him a tremulous smile. "Me too. Thanks for coming, Jack. How have you been?"

"I'm fine, all things considered. You look tired. How are you holding up?"

Her blue eyes clouded with tears, she lowered her gaze. "Oh, you know. Some days are better than others."

“Did you get any sleep on the flight over?”

“Not much. The passenger behind me had a young baby, and it cried for most of the journey.”

Against his will, he smiled. Despite what she said, she looked great. All the ‘if only’ feelings he fought to contain threatened to spill out. He looked away.

The conveyor belt whirred into life. Grace stepped forward to reclaim her suitcase.

“Here, let me get that for you.” He dragged it off the carousel, then took her elbow and urged her toward the exit. “I’m parked in the multi-story. Do you want to wait while I get the car? Or do you feel up to a short walk?”

“A walk would be good.”

Without speaking, they made their way through the terminal to the exit. As they neared the door, Jack caught a glimpse of the man who’d been staring at Grace. For a millisecond their gazes locked. Something about the man’s demeanor and his overt interest in Grace brought Jack’s senses to full alert. He lengthened his stride and hustled her towards the parking garage, where they took the elevator to the second level.

Jack couldn’t stand the silence anymore. “So where am I taking you?”

“I made a reservation at the Island Palm Hotel. Do you know it?”

“It’s about half an hour from here on Collins Avenue in South Beach.” He stowed the luggage in the trunk, then helped her into the passenger seat, before climbing behind the wheel. The engine growled to life with the first turn of the key. He cranked the air conditioning up to full, then steered the Explorer out of the parking lot into the steady stream of traffic heading for the city.

Grace sat in silence, her arms folded across her chest, and stared out the window.

“Jet lag is the pits. Trust me. After a hot shower, and something to eat, you’ll feel a whole lot better.”

“I’ll take your word for it. Right now my nerves feel as if I’ve drunk a year’s supply of coffee.”

Jack turned onto the Dolphin Expressway and followed the traffic towards the MacArthur Causeway. “All right, Grace. Time to tell me why you’re here.” He stole a glance at her.

She shook her head. “Not yet.”

“Then when?”

“Soon,” she whispered. Her eyes closed, she sat rigid, her fingers plucking at the fabric of her shirt.

He knew what it was like to feel strung out, and if her tight-lipped expression was anything to go by, she was near the breaking point. *But what had brought her to this?*

He reached for her hand to offer a little comfort, and then thought the better of it. Nothing had changed between them.

Everything had.

Instead, he pulled his sunglasses out of his shirt pocket and concentrated on getting her safely to her hotel.

The traffic on Collins Avenue consisted of the usual snarl-up of tourist buses and private cars. Jack drummed his fingers on the dashboard while an elderly matron tried to reverse into a parking space that was obviously too small for the Lincoln she was driving. After three attempts, she gave up and drove off, much to his relief and the queue of vehicles behind him.

The Island Palm Hotel, one of the more upmarket hotels in South Beach, was situated just north of the Art Deco District. He swung the Explorer into the hotel's forecourt and parked in front of the entrance.

"Grace? Wake up. We're here." He climbed out from behind the wheel and retrieved her luggage. By the time he walked round to the passenger side, she'd clambered out of the vehicle. Together they mounted the marble steps to the hotel.

The lobby, a mixture of South Beach Chic and Southern Charm, was quiet and blessedly cool. The concierge was on the phone, talking rapidly in Spanish, as they approached the desk. Jack understood enough of the language to know that he was berating whoever was on the other end of the line for taking a break rather than delivering fresh towels to room four-oh-six.

After a little haggling, he got Grace's reservation upgraded to a one-bedroom suite on the ninth floor overlooking the ocean. He picked up her suitcase, and ushered her toward the elevator. Once inside the suite, he placed her suitcase in the bedroom on the stand provided, and handed her the room key.

"I'll give you an hour to get settled and freshened up. I'll wait for you in the lobby. Then you can tell me why it was so important to travel six thousand miles just to ask for my help."

CHAPTER THREE

The door closed softly. Grace shot the bolt. She draped her jacket over the back of a chair, and dropped her oversized black leather purse and the room key onto the coffee table. Elegantly decorated in muted shades of cream and chocolate, the large airy sitting room felt welcoming after her long journey. She kicked off her shoes, stretched, and then winced. Hours of sitting cramped in one position had made her back, neck, and shoulders ache.

She removed a bottle of mineral water from the mini bar, emptied the contents into a glass, and added ice. The cold liquid tasted like nectar and was a welcome change from the bitter, semi-warm airline coffee she'd drunk for the last ten hours.

After the cold of England, the room seemed overheated. She crossed to the balcony and threw open the door. Warm, humid air billowed through the curtain. Nine floors below, the half-naked bodies of sunbathers stretched out on loungers around the pool. Through the palm trees, she could just make out the white sand beach and turquoise waters of the Atlantic Ocean beyond.

Grace let the curtain fall and walked into the bedroom. The digital clock on the nightstand showed three-thirty. She picked up the telephone and dialed Olivia's number. While she waited for her to answer, she tried to work out the time difference, but her weary, jet lagged mind refused to make the calculation.

"Olivia? It's Grace."

"Hello, my dear."

"I'm calling from Miami, so I won't stay on the line for long."

"Miami? Good gracious! What on earth are you doing there?"

"It's a long story, but it seems that Daniel owned property here. I'll know more once I've spoken to his attorney."

"Well, I always said he was secretive. But Miami? Why couldn't he have purchased a house in France like everyone else?"

"I've no idea. I'll explain everything when I get home."

"All right, but be careful. I've heard Miami can be a dangerous place."

"Don't worry, Olivia. I have a friend helping me. I just wanted to let you know where I was. I'll be in touch again in a couple of days. Give my love to Tom."

Grace replaced the receiver. The king-size bed looked soft and inviting, but even if she had time to undress and slide between the cool cotton sheets, she knew she wouldn't sleep. Instead, she opened her suitcase, took out her bag of toiletries along with some fresh underwear, and headed for the bathroom.

A quick look in the mirror told her she looked worse than she imagined. Her clothes were so crushed and travel-weary they looked as though they'd never seen an iron since the day she'd purchased them. Fatigue settled in dark pockets under her eyes. Her hair was a mess; tiny curling tendrils escaped her once-neat braid and now framed her pale, pinched face. She pressed her hands over her eyes and tried to wipe away the sadness. She felt empty and drained, and so tired that her nerves throbbed.

You've come this far. You can't fall apart now. A few more days, and then you'll know the truth.

She undressed like an automaton. Shook her hair free from its braid, and then stepped into the fancy marble and chrome shower cubicle. Turning the faucet full on, she let the hot water stream over her body and face. The pressure of the water did nothing to relieve the tension in her neck and shoulders.

Seeing Jack again had rekindled old emotions. Six months ago she'd been a within minutes of falling into bed with him. Only her strong sense of righteousness had stopped her—that, and the platinum band on the third finger of her left hand. Tall, dark, lean, self-assured—he was everything she remembered, everything she wanted but couldn't have.

Desire washed over her, followed by a wave of shame. Other memories filled her mind; his ready smile, the way his eyes crinkled at the corners when he laughed. But most of all she remembered his gentle, sensual touch.

Grace knew she ought to walk away, find someone else to help uncover the truth. Yet she knew he was the only man she could trust.

The only man who could protect her.

She'd told herself she could handle being close to him again. But she wasn't fooling anyone, especially herself.

She lathered herself with the complimentary orange and ginger scented shower gel, and then slathered shampoo and conditioner through her knotted hair. After rinsing off, she turned the faucet to cold and stood under the fine spray until her skin puckered and she began to shiver.

Most of the clothes she'd packed were more suited to a harsh British winter rather than the milder sub-tropical climate of Miami. But after much rummaging, she finally she settled for a pair of smoke-colored linen trousers and an apricot silk shirt. She towed her hair dry, shook her head, and finger-combed it into soft waves.

The woman in the mirror looked more together than the one who'd stepped off the plane a couple of hours ago, but her face remained chalk-white. A few strokes of blusher and a little mascara was all she could manage by the way of make-up. The next time she looked her cheeks at least had some color.

Conscious that Jack was probably pacing up and down she grabbed her purse and headed for the elevator. She found him seated in a quiet corner of the lobby reading a newspaper. He stood as she approached.

“Feeling better?” he asked.

Grace offered him a small, shy smile. “More awake, certainly.”

“In that case, let’s grab a bite to eat and something to drink.” He took her arm and steered her towards the exit.

Grace fell into step beside him. Once outside, the heat and humidity took her by surprise. She fanned her face with her hand. “Is it always this hot in winter?”

Jack grinned. “This isn’t hot. You should be here in summer. Give it a day or two and you’ll acclimatize.”

Collins Avenue, flanked by Art Deco buildings with a mixture of up-market hotels and trendy shops, was bustling with tourists. Grace struggled to keep up with Jack’s long strides as he wove his way in and out of the crowds.

Without any preamble of any kind, he said, “You’ve let your hair grow.”

“What?”

“Your hair, it’s longer than last time we met.”

Grace looked away from his intense green eyes. “I felt like a change.”

“It suits you.”

She swallowed hard. “Thank you.”

“Still play tennis?”

“Occasionally. Look, Jack, this isn’t a—”

He gave her a sideways glance. “A good idea? Probably not, but I’m only making small talk, Grace. I’m not asking you to fall into bed with me. God knows I gave up on that idea months ago.”

An unwelcome blush crept into her cheeks. “I realize that. I just assumed that you’d treat this like a business meeting, that’s all.”

They walked on in silence. After two blocks, they turned left and made their way to Ocean Drive. Like those of Collins Avenue, the buildings were a mixture of pastel colored mansions, ultra-chic hotels, bars and clubs.

Jack ignored the enticing aromas wafting from the stylish restaurants and upscale eateries. Instead, he chose a table at one of the crowded sidewalk cafés. Once seated, he ordered two shrimp salads, a glass of *Pinot Grigio* for Grace, and a small beer for himself, then turned to face her.

“Okay, Grace. What’s so important that you need my help?”

She took a deep breath and organized her thoughts. “Two weeks ago Daniel was killed in a road traffic accident. On the day he died he was supposed to be in Birmingham attending a conference, yet the police found his car on a country lane not far from Heathrow Airport.”

“There could be any number of explanations for that. He might have changed his mind at the last minute and decided to fly.”

“Jack, you and I both know it takes longer to drive to Heathrow than it does to drive to Birmingham from my home.”

The kitchen staff had been uncommonly quick. Jack waited until their server was out of earshot before continuing. “Maybe he’d arranged to pick someone up and take them to the conference.”

“That doesn’t make sense either. Besides, the police told me he was alone in the car. But that’s not the only strange thing about his death. As I was leaving the church after the funeral service a man approached me.” She shivered at the recollection. “I’d never met him before and had no idea who he was. He asked about some electronic files Daniel was keeping for him. When I said I knew nothing about them, he threatened me, and grabbed my arm. Not only that, he knew all about my appointment with the solicitor. He even mentioned my sister, Catherine.”

“Electronic files? You mean the computer disks they’re stored on? What did Daniel do for a living?”

Grace stared at Jack, trying to see past the cold eyes and expressionless face. “He is... was an accountant.” She speared a shrimp and took a bite.

“That explains it then,” Jack said with a smile. “The guy must have been a client.”

“He said not. And even if he were, it doesn’t explain how he knew about my appointment or Catherine.”

“I don’t know, Grace. It could just have been a lucky guess.”

“I don’t think so. When I got home I went through Daniel’s briefcase. I found these.” She opened her purse and handed him the passport and the slip of paper.

He flicked it open. “Lionel Lattide. Do you know this guy?”

Grace held his gaze. “Oh, yes, I know him. He’s Daniel Elliott, my late husband. At least that’s who I thought he was.”

Jack let out a low whistle, but said nothing.

“That’s not all.” She took a sip from her glass. “Six months ago, Daniel or Lionel, or whoever he is, purchased a beach house on Gasparilla Island. It came as a shock when I heard that he’d left it to me in his will. But I have no idea where he got the money from. So you see, Jack. I had no choice but to come to Miami.”

“You’ve got my attention, Grace. Do you know which real estate agent sold him the house?”

“Actually, it looks like it was handled by an attorney. Our family solicitor gave me his business card. I have it here.”

He took the proffered card. “Zachary Parous. Can’t say that I’ve heard of him or his firm, but that doesn’t mean a thing. How about we pay him a visit?”

She tipped her head to one side and smiled. “I was hoping you’d say that.”

Jack pulled out his cell phone, punched in the number off the card, and hit send. He handed Grace the phone.

While she listened to it ring, he said, “Try and set up an appointment for tomorrow. If they say no-can-do, insist.”

The phone answered on the third ring. “Parous and Associates. How may I direct your call?”

“I’d like to speak to Mr. Parous, please. My name is Grace Elliott. I’m calling in connection with my late husband’s estate.” Grace covered the phone with her hand. “They’re connecting me.” She angled the phone so that Jack could listen to the conversation.

“Hi, Mrs. Elliott. Your solicitor told me to expect your call. I’m kind of surprised to hear from you so soon, though. What time is it in England?”

“Actually, Mr. Parous, I’m calling from here in Miami.”

The attorney paused for three beats. “You’re here? Right now?”

“I arrived this afternoon. I was rather hoping we’d be able to meet—tomorrow morning, perhaps?”

“That’s pretty short notice, Mrs. Elliott. Or Grace. May I call you Grace?”

“Yes, of course, but—”

“How about next week? I’ve got space on my calendar on Thursday at ten-thirty. I can fit you in then. In the meantime, you can relax and enjoy our fair city. Take a couple of tours, maybe a day cruise. Those are great. My assistant can get you hooked up with a couple of tour operators.”

She looked at Jack. He shook his head and covered the mouthpiece with his thumb. “Sound tearful. If he still says no, tell him you’ll be there tomorrow at two, and then hang up.”

“This is a difficult time for me, Mr. Parous, as I’m sure you appreciate. I had rather hoped to have everything settled and be on my way home by then.”

“I need to draw up some documents before we can meet, Grace. I’m not sure I can be ready any sooner. That’s stretching it.”

“In that case, Mr. Parous, I’m sure your assistant will appreciate the overtime. I’ll see you at two instead.”

Jack nodded, took the phone, and hung up. He took a pull on his beer.

“Parous should be able to tell us how Elliott paid for this house. He’d also know whether or not he had a bank account here or whether the funds were transferred from a British bank.”

Without thinking, Grace rested her hand on his. It felt warm and strong, just like she remembered. When she realized what she’d done, she pulled back. He didn’t react either to the touch or the retreat.

“Thanks, Jack. I feel better knowing that you’ll be coming with me. It was hard enough understanding the English legalese without having to get my head round the American legal system too.” She speared another shrimp with her fork, dipped it into the chili-lime dressing, and took a bite.

He shrugged and looked away. “No thanks necessary. I’d do the same for any friend.”

Silently she watched him. There were more lines around his eyes than she remembered, and his once black hair was now threaded with silver. But apart from that, he looked no different than when she’d last seen him.

“I’ve never heard of Gasparilla Island. Is it part of the Florida Keys?”

“No, it’s a Barrier island on the Gulf Coast about two hundred miles from here. Why? Are you thinking of going there?”

“I don’t know. I haven’t thought that far ahead. I guess it depends on what the attorney says tomorrow.”

“I’ll ask around, see if I can find out whether Zachary Parous has any unsavory connections.”

Grace frowned. “I don’t understand.”

“Miami is full of people with underworld connections. Racketeering, money laundering, drug peddling, murder; you name it this city has it all.”

“Surely an attorney would be above all that?”

“You’d think. But not everyone is as honest as a new born babe. People get sucked in one small dirty deal at a time. A favor for a friend, and then another, and another, until they’re in so deep there’s no way out.”

“What are the police doing about it?”

He smirked. “Not a lot. They don’t have the manpower. For every criminal they take out of circulation, there’s another waiting on the sidelines to take his place. And a lot of the force is crooked too. It’s no wonder Miami has one of the highest crime rates in the country.”

Grace didn’t like what she was hearing. She toyed with her salad, trying not to think about the reasons behind Daniel’s trips to Miami.

“You’ve gone quiet. You okay?”

“I’m worried, that’s all.”

“Don’t let your imagination get the better of you, at least not yet. You said Elliott was an accountant. What was his specialty?”

She frowned. “Daniel never really discussed his work with me, but I do know he monitored the foreign exchange rates. There are numerous books in his study on overseas tax laws. I could ask his business partner, Shaun, for more details if you want.”

“No need.” Jack leaned forward, his dark eyes intense. “Had there been any change in his habits? Did he stay later at the office than usual, that sort of thing.”

She glanced at him sharply. He was asking a lot of questions. But he was also listening. Talking to him helped, but made her feel uneasy. She took a breath and answered his question.

“After our marriage he stopped trying, as if it were too much effort to ensure I was happy. He became very critical, unfriendly, cold almost.”

“In what way?”

“He stopped buying me flowers and taking me out for dinner. We never had a holiday. He was very particular. The house had to be spotlessly clean, yet he didn’t want anyone apart from Catherine to visit.”

“What about the friend you mentioned?”

“Olivia? We met in town or at her house.”

“That’s indicative of abusive behavior. First you isolate your victim, undermine their confidence, and make them feel worthless. Did he ever—”

“Hit me?” She hesitated, wondering how much to reveal. “No. But verbally, Daniel could be very cruel.”

Jack swore under his breath, but said nothing. Instead, his hand closed over hers, his thumb brushing the soft skin on the inside of her wrist.

“It was just after we were married. I entered his study without knocking. I’d never seen anyone get so angry. After that, I did as he requested and never went in there, even when he was at work.”

“What about more recently? Any changes in his routine or behavior?”

She paused to take a sip of water. “He seemed nervous, more tight-lipped. When I asked if there was anything troubling him, he didn’t answer. I assumed it was pressure of work.”

Grace sat back in her chair. There was a slight tremor in her hand as she reached for her coffee.

“Did you ever consider divorce?”

She looked at the platinum band on the third finger of her left hand. “I made a commitment. Why should I break my vows?”

“Not even after you found out about his uncontrollable temper?”

“I told you, that was my fault.”

“Bullshit! Let’s put the question of whose fault it was to one side for the moment. The dates in the passport—”

Grace cast her eyes downward. “—correspond with times when Daniel told me he was attending work-related seminars or conferences.”

“And you had no idea he was actually out of the country?”

She shook her head. “Why would I? He was never away for more than a week. He phoned each evening and we’d chat for a few minutes.”

That now familiar feeling of uneasiness crawled over her skin. “Do you think Daniel was involved in something illegal?”

“I can’t tell you at this point, but I can tell you property, especially beach houses, is very expensive. Unless your late husband won the lottery or inherited a whole stack of money, then he must have been involved in some pretty heavy stuff.”

Grace stared at Jack. She wanted to scream at him. Tell him he was wrong. Daniel was a good man; a kind, thoughtful man. He would never jeopardize his career by being involved in a criminal activity. But the truth was there in Jack’s eyes. Her world spun, her breath came in great wheezing gasps.

“Oh, shit!” Jack yanked her chair back from the table and pushed her head between her knees. “Don’t you dare faint on me,” he said roughly. “Breathe! In. Out. In. That’s it, slow and easy.”

Grace struggled to sit up, but the weight of his hand on her back held her in place. “Not... fainting... pills... in... my...” she hissed.

Jack released her, grabbed her purse, and riffled through the contents. Finally, his hand closed on a small brown bottle. “These?”

She merely nodded her head. He quickly read the instructions on the label, shook one into her hand, and held out a glass of water. He waited while her breathing gradually settled into a more normal rhythm and the color returned to her cheeks.

“Damn it, Grace, you scared the hell out of me. Feeling better?” His gaze roved over her face.

“I’ll be fine. It was just a minor panic attack. Give me a minute.” She squeezed her eyes shut and concentrated on her breathing. When she opened them again, Jack was watching her intently.

“When did they start?”

“About seven months ago. My doctor says they’re caused by stress and are probably only temporary.”

“I have to ask. Were you and Elliott having marital problems?”

Grace felt the color flood her cheeks. “We had our differences, but we got through them.”

He held up his hands. “I’m sorry. I’m just trying to figure out why Elliott would lie about his business trips. Do you think he was involved with someone?”

“You mean having an affair? No, definitely not.” But as soon as the words escaped her lips, Grace realized she wasn’t certain. Most days Daniel would come home from work, eat his dinner, and then lock himself in the study for the rest of the evening. His interest in their sex life amounted to a two minute fumble once a month.

“How can you be so sure? You’ve just admitted he lied to you.”

“Because—” She was about to say *I trusted him*, but she knew that was no longer true.

“The first thing I learnt about my job is always expect the unexpected. That way when your world turns from sugar to shit you’re prepared for the worst.”

Grace stared at him, trying to see past the cold eyes. “When did you become a cynic, Jack?”

“Maybe I’ve always been one.”

“No, I don’t believe that.”

“There’s too much history between us, Grace. You should hire a private detective and let him investigate this for you.”

Her hands clenched. “I can’t. I couldn’t trust a stranger. Besides, I need to do this for me.”

“Last June when—when—”

“Yes?”

“Oh, nothing. It doesn’t matter.” He gave a fake shrug and threw some bills on the table, then stood and pushed his hands in his pockets. “Come on. It’s time I took you back to your hotel.”

Grace picked up her purse and followed him out of the café. It was only when they reached the steps of her hotel that he spoke again.

“You’ve got your room key?”

She nodded. “Would you like to come in for a coffee?”

Jack’s dark eyebrows rose. “What?”

“I’m sorry. I just meant coffee. I didn’t mean—” She saw the flash of impatience on his face, and suddenly felt embarrassed.

“Yeah, that’s right. I almost forgot. You don’t always mean what you say. I’ll see you tomorrow at one-thirty. He spun round and stormed towards his car.

Grace stood on the marble steps and watched him drive away. Twin spots of scarlet stained her cheeks.

CHAPTER FOUR

Jack climbed into the Explorer and gunned the engine. He glanced in the review mirror. Grace stood on the hotel steps watching him.

Damn it! I don't need this!

He sped out of the car park onto Collins Avenue and nearly collided with a red Mustang. The driver sounded his horn and yelled obscenities. Jack ignored him. He couldn't face going back to the condo and whatever awaited him there, instead he drove north.

Agreeing to help Grace had been a bad idea. A real bad idea. Hearing the pain in her soft voice had made him want to pull her into his arms and hold her until the sorrow went away. But that would be stupid. He'd watched her struggle for composure and knew that one kind word from him would make her collapse like a marionette with cut strings.

He should have walked away, left her to sort out her own problems, but he hadn't. Couldn't.

He'd been attracted to her from the moment of their first meeting. That hadn't changed, and he wondered if it ever would. Whether it was her eager smile and easy-going manner, her radiant vitality or the gleam in her eyes which had caught his attention, he couldn't say for sure. But his instinctive response to her had been so powerful that he hadn't been able to get her out of his mind since.

His instincts told him that he had too much to lose. His life was with Rosa and his beautiful baby daughter, not chasing after half forgotten dreams and desires.

Rosa. He'd never intended her to be a permanent fixture in his life. He certainly didn't love her, not in the way a man should love his partner. And certainly not enough to marry her.

But Emilia, she was different. Nothing could have prepared him for the surge of love and joy he'd felt when the nurse placed her in his arms. She was so beautiful—so perfect—with her cap of wispy black hair and big blue eyes. He'd watched her take her first breaths and knew that he'd lay down his life to keep her safe.

She was only a few weeks old and already bore a strong resemblance to his elder sister, Charlotte, who by all accounts, had broken every teenage boy's heart by the time she was fourteen. He had no doubt that Emilia would do the same.

He turned left and headed west onto Interstate 95. He kicked down the accelerator and watched the needle climb, when it settled on sixty, he set the cruise control. The traffic on the three-lane highway was heavy with commuters returning home from work. Out of habit, he

glanced in his mirrors. A silver Mercedes convertible shot past him. The driver was in for a shock. Jack had already spotted the cop car coming down the ramp and adjusted his speed. Sure enough, within seconds the cop had switched on his siren and was giving chase.

Jack wove the Explorer through the traffic and took the off ramp. At the next intersection he turned right, then right again into the parking lot of a non-descript building. From the outside it looked like a warehouse, in reality it housed the FBI shooting range.

He showed his ID and signed in, then made his way through to the changing rooms. He swapped his jeans and T-shirt for a pair of coveralls, collected a pair of ear defenders, four clips of bullets, and a SIG Sauer 228 from the range manager then took up position in one of the booths. He adopted a shooting stance, and fired at a silhouette suspended from a wire twenty meters away. When he checked the target, his aim was off. He replaced the clip and was about to fire again, when the door opened and Mike Zupanik walked in.

Bald and a few pounds overweight, Mike was head of the Miami field office. He'd exchanged his normal work outfit of a three piece suit for black coveralls. With twenty years service under his belt he was counting the days to his retirement when he planned to buy an RV and travel the country with his wife, Chrissie.

Jack watched the older man take aim and fire, hitting the target dead center every time. When Mike paused to reload, Jack walked over to talk to him.

"Hi, Mike. Nice shooting."

"Thanks, Jack. I'm surprised to see you here. I thought you'd be busy with your new baby daughter."

"I decided I'd get some practice in before my leave's up."

The SAC smiled. "More like you wanted to get away from all that crying. I remember what it's like. Chrissie went months without a decent night's sleep when our two were babies. The endless round of feeding, changing diapers, your life stops being your own for a while. Another week and you'll be begging me to come back to work."

Jack nodded. "Yeah, something like that. Mind if I ask you a question, Mike?"

"Sure, go ahead."

"You've got kids."

"And two grandkids, don't forget. David's seven and Angie's nine."

Jack dragged a hand through his hair. "I just wondered, after they were born did... did Chrissie lose interest in them?"

Mike snorted. "Hell, no. Hey, what kind of a question is that? You got problems at home?"

"Rosa — she doesn't pay much attention to Emilia. Doesn't want to feed her, hold her or do anything for her. It's not natural."

"You spoken to her doctor?"

"Not yet."

"I'm no expert, but I know what Chrissie went through giving birth, and I'm telling you, I'd rather face a bullet than that kind of pain. May be that has something to do with it."

"Rosa had all the pain relief drugs known to medical science."

“Then I dunno. Maybe it’s that post-partum depression you keep hearing about. It happens sometimes.”

“Maybe. Thanks for the advice, Mike. I’ll make sure Rosa gets it checked out.” He patted the other agent on the shoulder and turned to walk away.

“Aren’t you going to practice some more?”

“No, I’ve left Rosa with Emilia for long enough. Better head back.”

“Wait up. I know you well enough to know there’s something else bothering you.”

Jack frowned. “You’re right. You ever heard of an attorney by the name of Parous, Zachary Parous?”

“No, never heard of the guy. What’s up with him?”

Jack shrugged. “I’m not sure. Someone I know has an appointment with him tomorrow, and I said I’d ask around, that’s all.”

“Make sure that’s all it is, Jack,” Mike said curtly.

“Don’t worry. I have no intention of getting involved in anything you don’t sanction.”

“Glad to hear it. Any chance you could cut short your leave and come back to work? The office is short-staffed since Hayes and Santos transferred to Chicago.”

“Sorry, Mike. But with things they way they are—”

“That’s okay, I understand. Just thought I’d ask all the same.”

Jack returned his gun and ear defenders to the range manager, then left. He unlocked his car and climbed in behind the wheel, but rather than take the freeway back to his condo in Coral Gables, he drove downtown.

The central business district was a mixture of high-rise luxury condominiums and modern office blocks, and home to the tallest building in the State, the Four Seasons Hotel. According to the card Grace had shown him, Zachary Parous had his office in a building on South Biscayne Boulevard.

He pulled into the curb, and rolled down the driver’s window. A blast of sultry air filled the vehicle. He read the building directory etched into the wall at street level. Apart from the offices of Parous and Associates, the steel and glass skyscraper housed a bank, a collection of brokerage firms, international financial advisors and a public relations company, as well as a number of luxury apartments.

One thing was certain; Parous was no two bit lawyer to afford offices in such prime real estate. Jack’s gut tightened. Whatever Elliott had been involved in, it was bad news.

He put the car into gear and drove home.

Rosa was waiting for him when he opened the door of the condo. The first thing he noticed was the stain on her shirt. The second was that her generous full lips were compressed into a tight, thin line. He bent to kiss her cheek, but she deftly turned her head to one side.

“You’re late. You said you’d be home by five.”

“I’m sorry. My meeting took longer than expected. And then I bumped into Mike from the office.”

Rosa's husky voice took on a sharp edge. "What meeting? Damn it, Jack. You're supposed to be helping me with the baby, not working!"

"Her name is Emilia. She's not just 'the baby,' Rosa."

She clicked her tongue. "Okay, Mr. Metrosexual, Emilia. Are you happy? That little monster's been screaming since you left. Driving me nuts. And who were you meeting, anyway? Out with some other girl?"

He flinched. *How the hell did she know these things?*

"I met an old friend. She wanted my advice."

"What kind of old friend? You bastard! You're cheating on me!"

"Shush! Calm down or you'll wake Emilia. Grace really is an old friend, nothing for you to get worked up about."

Rosa folded her arms across her chest. "You're lying."

"I don't lie, Rosa, you know that. Now, instead of standing here arguing over nothing, why don't you tell me how Emilia is?"

She shook her head; her thick black hair tumbled loose from its clip. "I don't know what to do with her. I fed her and she threw up all over my shirt. It's silk. It's ruined. The stain will never come out."

"Who feeds a baby in a silk shirt?"

"I do, you asshole!"

"Okay, you do. I officially give up." He groaned and walked down the hallway to the family room. He'd hoped that looking after the baby on her own for a few hours would have enabled Rosa to bond with the child. He was obviously mistaken. Emilia lay on her back in the Moses basket; her unfocused eyes stared at the mobile hanging from the frame. Then she saw him and cooed, favoring him with a gummy grin. He tickled her tummy and she gurgled. He turned back to Rosa.

"She looks all right now. Probably ate too quickly."

"But what about my shirt?"

He closed his eyes and fought his anger. "Screw the shirt, Rosa. Is that all you can think of? If your clothes are more important than our child why did you go ahead with the pregnancy?"

She started shrieking in Spanish, and slapped him hard across the face.

"Stop it." He placed a hand on her arm. "You know I can't understand you when you speak so quickly."

"I said I only had the baby so that you'd marry me."

"And that's not going to happen—ever."

The blunt words made her flinch. She stared at him with something akin to disgust in her chocolate brown eyes. "You're a cold bastard, Jack. I hate you! Jorge and Ramon told me about you."

Jack looked at Rosa and wondered what he'd ever seen in her. "What do your brothers have to do with this?"

“Jorge said that if I got pregnant you’d never marry me. He warned me. He was right.”

“Warned you? Wait a minute—” Then he realized that he’d been played. “Green cards. That was it, wasn’t it?”

Rosa said nothing, but hatred burned in her eyes.

“That’s what you really wanted, wasn’t it? You wanted me to sponsor the whole damned brood for green cards? Well, I never promised marriage. I said I would take care of you and Emilia.”

“But—”

“Look, Rosa. I’ve seen what working in law enforcement can do to a family. My mother watched my father walk out the door each day never knowing if he was coming back. It tore her apart. When I was six she had a breakdown and spent the rest of her life in a mental institution. I promised I’d never risk that happening to someone I care about.”

Silence stretched.

Rosa gave a broken laugh. “But what will I tell my family?”

“I don’t give a shit what you tell them. Marriage was never part of the deal for us.”

“So what is the deal for us?”

Jack rubbed the back of his neck. “I don’t know, okay? I just don’t know. Now, if you don’t mind, I going to get changed, have a beer, and then I’m going to finish painting the nursery.”

He stormed into the master bedroom. The door closed behind him with a thud. Emilia began shrieking again and he instantly regretted what he’d done. He hadn’t intended to fight with Rosa, but he only had to open his mouth and she found something to complain about. He supposed it had something to do with her hormones and Latin temper, but he sure could do without having an argument every time he walked through the door.

He stripped off his shirt and threw it in the laundry basket along with his jeans. He wasn’t in the mood for painting and had planned to spend the evening doing some research on his laptop, but that was out of the question now. If he went anywhere near the family room Rosa would glare at him and pout her lips like a spoiled child. No, it was better to let her work the angst out of her system on her own.

He pulled on a pair of shorts, and an old T-shirt, then went into the kitchen. He dumped the laundry in the machine, and then turned his attention to the sink full of unwashed dishes. He stacked the dishwasher, and then mixed sufficient baby formula for the following day. He placed the bottles in the fridge, and took out a Budweiser. He took a long swallow from the bottle, and carried it into the nursery, along with the brushes and paint. Across the hall Rosa had the TV on, no doubt watching some mindless reality show as usual.

He opened the tin of gloss, dipped the brush in and started painting the moldings on the cupboard. If he’d known how things were going to turn out he would never had moved Rosa and Emilia into the condo. Instead he’d have done what many other men did, and simply paid child support.

He’d talk again to Rosa in the morning. Maybe she’d be less pissed off by then. Or more. Who knew? It didn’t really matter if she ever understood why he needed to go with Grace to see the attorney.

CHAPTER FIVE

Located on the twenty-first floor of the city's most enviable high rise, the offices of Parous and Associates were furnished with an eclectic mix of glass topped chrome desks, leather chairs, and modern art. Jack and Grace followed Parous' executive assistant down a long hallway lined with offices. Each bore the nameplate of a junior attorney and his paralegal assistant. At the end of the hallway they were shown into a conference room overlooking the bay.

Behind the large oval-shaped desk hung the most garish, unframed oil painting Grace had ever seen. She looked at it from every angle, and tried to make sense of the random splashes of reds, blues and blacks, but only succeeded in making her eyes cross and her head ache.

Jack sat next to her as they waited for the attorney to appear. The familiar spice of his cologne filled her senses. She closed her eyes and tried to blot out the memory of a sunny June afternoon, and the easy laughter they'd once shared. He'd smiled more back then; now all he seemed to do was frown. Even his voice, once softer, more seductive, had a hard edge and she wondered what had brought about this change in his demeanor. When she opened her eyes again, he was watching her.

She tugged at the skirt of her newly purchased azure blue silk suit in an attempt to show Jack less of her long legs. "Stop staring at me, Jack."

"I'm not staring, I'm regarding. There's a difference. I can see this isn't easy for you. You okay?"

"I'm coping, that's all that matters. I'm also wondering what's keeping Mr. Parous."

"He's probably snorting coke in the executive bathroom or meeting his dealer."

"Attorneys don't do drugs or hang out with drug dealers," Grace said. "That wouldn't be professional or legal."

"Bullshit! Don't you read the papers or listen to the TV? Who do you think defends the drug barons when they come up in court? I'll tell you. It's a thousand-dollar-an-hour attorneys like Parous. How do you think they afford offices like this? And don't tell me it's from legitimate earnings, because I won't believe a word of it. Corruption is rife in Miami; bankers, attorneys, cops, even high court judges—they're all on the take."

She wanted to disagree, but the morning paper had carried the news that a district attorney in another state had been charged with corruption. "Are you corrupt, too?"

“Hell, no. I’m just another patsy being taken for a ride!”

Grace opened her mouth to say something but was silenced by his dark, angry expression.

He rubbed his beard. “Forget I said that. I didn’t get much sleep last night and it’s been a rough morning. When Parous shows up introduce me as a distant relative or a friend of the family. Whatever he tells you about Elliott’s affairs, act like you already know.”

“I’m not sure I can.”

“Look, Grace, if you want learn the truth about your late husband, you have to trust my instincts. If I tell you to do something, you do it, no questions asked. Now, you do all the talking. I won’t interrupt unless I think he’s hiding something or lying, okay?”

Grace nodded. Her fingers played with the strap of her purse, the only outward sign of her nervousness. The longer the attorney kept them waiting, the more she wished she’d stayed in England.

Suddenly, the door to the conference room opened. Zachary Parous stepped inside, a manila folder tucked under his arm. He appeared younger than Jack. Tall, athletic-looking, with wide-shoulders and a deep tan, he had blond hair and blue eyes. He looked as if he’d stepped straight out of the pages of a fashion magazine. His suit, like the furniture in his office, hadn’t come from the local *K-Mart* store. Everything about his appearance shrieked money — from the handmade leather shoes to the heavy gold cufflinks and designer watch on his wrist.

“Grace, it’s good to meet you. I can’t believe you actually came here and at such a tragic time.” He took her hand in his own soft, well-manicured one, and held on to her fingers longer than considered necessary. His gaze settled on Jack. “And you are?”

Grace withdrew her hand. “This is Jack West, an old family friend. He’s helping me while I’m here in Florida.”

The attorney eyed Jack suspiciously for a moment, then took his seat behind the massive desk. “Daniel always spoke fondly of you, Grace. And I can see why he chose to leave you at home rather than have you travel with him. With such a charming smile, you’d be prey for every beach lothario within a hundred miles.”

Grace lowered her head, and glanced at Jack from under her lashes. His expression was one of derision, but he said nothing.

“Thank you for the compliment, Mr. Parous. As you know, I’m only here for a few days and I’d like to settle Daniel’s affairs before I return to England. So, if we could get on?”

“Daniel was quite a character, always telling jokes, and a hell of a golfer, too.” The attorney looked out of the window at the Miami waterfront. Then he looked at Grace without meeting her eyes. “Do you play golf, Grace?”

“I wasn’t aware that you knew my husband in anything other than a professional capacity, Mr. Parous.”

“Daniel and I played whenever he was in town, and had dinner together afterwards. He often talked of you two moving here permanently one day.”

Grace drew in a breath and tried hard to keep her expression neutral. But the shock of Daniel’s duplicity was hard to hide. “Yes, I know. The purchase of the beach house was the

first step in his plans for our future. Unfortunately, he died before he could tell me exactly what they were. My priority now is to ensure that the house is—”

“Sand Dollars, you mean?”

“Sand Dollars?”

“Yes, you know. That’s the name of the house.”

“Oh, yes. I forgot. Sorry.”

“You can hardly be blamed. You’ve been through a lot. By all accounts it’s a stunning property, although I’ve only seen pictures. Seems likely you’re a very rich widow.”

Jack’s temper finally snapped. “Look, Parous, Mrs. Elliott is here to sign the transfer papers. She didn’t come to listen to you ramble on for an hour in order to justify your exorbitant fee.” He turned to Grace. “Give him the documents.”

Grace glared at Jack. “I apologize for Jack’s rudeness, Mr. Parous.” She pushed an envelope across the desk. “Inside you’ll find proof of my identity — certified copies of my birth and marriage certificates.”

The attorney ignored Jack. He quickly scanned the documents. “These all seem to be in order.” He opened the folder in front of him and spread the contents out on the desk. “My assistant has prepared the necessary papers. If you’ll just sign where indicated, I’ll arrange to get them filed with the court.”

Grace leaned forward and angled the document so that Jack could read it too. She took her time, although the legalese was beyond her comprehension. Under the cover of the desk Jack squeezed her knee lightly. She glowered at him. He ran his fingers down the page to where the address of the property had been entered. Grace gave a slight nod, then lifted the pen, and added her signature.

The attorney stood and took her hands again, squeezing her them too tightly for her comfort. “It was really good meeting you, Grace. Sorry to cut this short, but I have some important calls to make.”

Grace managed a stunning smile before pulling her hands free. “Just one more thing before I go. I wonder if you could tell me the name of the bank my husband used here in Miami. I want to set up a checking account so that any staff I employ to look after the house in my absence can be paid.”

“It’s the First Apopka Bank on the corner of First and Third. If you wait in reception I’ll ask my assistant to call ahead and see if the Manger is available.”

“No, that’s okay,” Jack said. He stood and touched Grace’s elbow lightly, urging her toward the door. “We’ll take our chance and see if he’s free.” He cast a glance over Grace’s drawn face as they walked toward the elevators. “Feel up to visiting the Bank, or have you had enough for one day.”

“I’ll cope. The sooner I learn the truth, the sooner I can return to England and get on with my life.” The warmth of his hand seeped through the fine silk fabric of her jacket. She felt her pulse leap, and a shiver run down her spine. The attraction she’d felt for him six months ago was still as strong. She let out a long breath and stepped away from his body.

The elevator doors opened. Jack pushed her inside. “The house belongs to you now, but what if Daniel bought it with dirty money? What will you do then?”

Suddenly angry, her head snapped round. “Dirty money? You mean illegally? I don’t know. I hadn’t thought about it.”

“Maybe you should.”

“Why are you so sure that Daniel was involved in some form of criminal activity?”

“Instinct. Gut feeling. Call it what you like, but something tells me your late husband’s business dealings were less than honest. How long were you married?”

Scowling, she shifted the strap of her purse on her shoulder. “Ten years. Why?”

“And in all that time Elliott never talked about his work?”

Tension vibrated through Grace. It took all of her willpower to remain calm. “I’ve told you. Daniel never discussed his work or clients with me.”

“So you keep saying. But can you prove it?”

“I... no.”

“You may have to.”

Ever since the solicitor had revealed the contents of Daniel’s will the fear had been building. She fought the panic bubbling within her chest, but even so her breath hitched.

“You’re scaring me, Jack.”

“Good.”

“I had nothing to do with it, remember?”

“I believe you, but others in authority might not. In fact, they probably won’t. Let’s hope Daniel didn’t use money he scammed from his clients.” The elevator doors glided open. He let go of her arm. “Come on, the bank is this way.”

Downtown Miami bristled with life. Office workers mingled with tourists, newspaper and street vendors. Buses battled with taxis, cars, and delivery trucks. Every building appeared to touch the sky.

Grace felt overwhelmed; she’d never been comfortable in big cities. To her they were places she visited to shop for that special occasion dress or a trip to the theatre, but she could never live in one. She matched her stride to Jack’s, and kept close to his side, as he zigzagged his way in and out of the pedestrian circus. The hot, moist air felt oppressive, and overhead storm clouds gathered. She wondered whether they were about drop their load on Miami or on her.

The First Apopka Bank was situated in an older, brick building, and at only five stories high it was dwarfed by the skyscrapers on either side. Distinctly Spanish in design, the ornately carved façade reminded her of buildings she’d seen in Seville on the only occasion she’d accompanied Daniel on a business trip.

She tilted her head. “What happened here? Did the city run out of steel and glass?”

Jack grinned. “Give it another few years, and some crazy architect will tear it down and put up another glass monstrosity.”

He held open the swing door and allowed her to pass. But rather than take a place in the line of people waiting to be served by the tellers, he steered her toward an advisor sat at desk on the left hand side of the banking hall.

Grace paused to catch her breath, the feeling that Jack was about to be proved right — that Daniel had been embezzling his clients, was stronger than ever. She swallowed hard, lifted her chin, and stepped up to the desk.

The dark-haired young woman in a smart grey business suit and crisp white blouse, turned away from her computer screen to study them.

“Hi, there. My name’s Tracy. If you take a seat; I’ll be with you in a moment.” She tapped away at her computer keyboard for another moment until satisfied with the entries she’d made.

“So what can we do for you, Mr. and Mrs.?”

“Jack isn’t my husband, he’s just a friend.” Grace answered quickly. “I’m Grace Elliott. My late husband held an account with your bank.”

“I’m so sorry to hear about your loss,” Tracy said, with the appropriate sadness. As quickly as she manufactured the condolence, she snapped back into business mode. “How can we help you today?”

“I wish to transfer his account into my name. I have the necessary documentation — a copy of his will, my birth and marriage certificates, along with a copy of the death certificate — to prove that I’m entitled to contents of the account.”

“And to any safety deposit box Mr. Elliott had,” Jack added.

Tracy swiveled her chair and fixed her gaze on him, then turned back to Grace. “You’ll need to speak to someone more senior. I’m not authorized to deal with such matters. I’ll see if someone’s available.” She picked up the phone and punched in a few numbers. The brief conversation was held in hushed tones.

Almost immediately, a short balding man with spectacles approached the desk.

“Mrs. Elliott, it’s good to see you again,” he said, and shook her hand warmly. “Come into my office.” He turned on his heel and strode towards a door at the rear of the bank.

See you again?

Grace’s knees buckled. She stumbled, and would have fallen had not Jack’s arm circled her waist, and pulled her to her feet. She bit down hard on her lip, lest the scream that was bubbling inside her should escape. “What’s going on, Jack?” she whispered. “I’ve never met this man before.” She took a deep breath punctuated with several even gasps, and clung to reality, praying she wouldn’t betray her shock.

“I think I know what it means. Stick close to me, I’ll explain later.”

Grace stared at him, speechless. Just thinking about all the lies and deceit made her feel physically sick.

“Can you hold it together for a bit longer?” Jack asked.

Her voice wobbled. “I think so.”

He let her go. His thumb skimmed her cheek as his fingers brushed the hair back from her face. “Remember what I said earlier about going along with whatever you’re told?”

Grace forced a smile and gave a tense nod of her head.

The bank official held the door to his office open, and motioned them inside. As she entered, Grace squinted at the name badge on his lapel. She settled into the chair nearest to the large oak desk, and rested her hands in her lap.

“Forgive me, Mr. Cody, if I seem forgetful. It’s been a difficult time.”

“I understand. You have my condolences on your loss. Your husband’s account shows a healthy balance. My assistant will prepare a duplicate set of statements for you. Do you plan on keeping funds here in the United States or would you prefer to transfer the balance to your bank in England?”

“I’m not sure. My plans are fairly fluid at present.”

“In that case, why don’t we set you up with a check book and bank card? I see you have a house on Gasparilla Island. Will you be staying there?”

“Oh... yes. Of course.”

“That’s fine, then. We’ll show that as your residence here. That way you’ll have access to your money while you’re stateside. Then, at a later date, if you decide that you want to transfer the money into some other account, it’ll be easy.”

“That sounds reasonable. Did Daniel have an ATM card, only I didn’t find one among his effects?”

“We issue all our customers with an ATM card.”

“What about a safety deposit box?”

“If Mr. Elliott owned one, it wasn’t with this bank. We don’t have that facility here. Now, if you’ll just sign these forms, Mrs. Elliott, I’ll take care of everything for you.”

“I’m staying at the Island Palm Hotel here in Miami... just for a few days. If you could direct any correspondence there, I’d be grateful. Of course, I’ll be in the house in a week or two, I’m sure. Just not today.”

“I see.”

“I mean, I just got here and—” Jack nudged her knee with his. She got the message. “I’m sure you understand, Mr. Cody.”

“Of course. Thanks for dropping by today. You’ll be hearing from us.”

Grace shook hands with the banker, and then she and Jack left. They’d only walked the length of one block when he pulled her toward the window of a jewelry store.

“If you’re expecting me to buy you a Rolex in return for all your help, forget it,” she said, scanning the price tags on the skillfully displayed watches. “They are way out of my price range.”

“Just pretend to be interested.”

“Why?”

“Because the plate glass makes a good mirror and I want to check out the guy who’s following us.”

“We’re being followed?” More surprised than frightened, she started to turn.

His hands clamped around her upper arms. “Don’t turn around. Point something out to me, as if you want me to buy it for you.”

Grace tilted her head and pointed to a ladies watch with a mother of pearl face. "You're sure someone's behind us?"

"I'm sure. A man wearing dark glasses, black jeans, and blue shirt followed us all the way from the attorney's office to the bank. He got into the teller line. When we left, he was standing next to the newspaper stand outside. He's not too careful about blending in. A pro would have changed his appearance, different jacket, a hat, glasses—or switched places with a partner."

"It could be just a coincidence."

"I doubt it, but there's only one way to find out." He glanced at her feet. "Those shoes make your legs look great, but can you run in them?"

Grace shot him a withering glance. The navy blue Italian leather shoes with four inch heels were new. "Run? In these, in this heat, are you serious?"

"Yep." Jack looked in the window. Their tail had crossed the road and was standing at the edge of the sidewalk talking into his mobile phone.

"These cost me all of two hundred dollars."

"Then take them off."

"You're mad."

"Very probably, but sometimes it's the only way to stay alive. Listen carefully. Act as if we're having an argument, then walk away as quickly as you can. Do you think you can find your way to the parking lot?"

"I think so."

"Okay." Jack slipped the keys to the Explorer into her hand. "I want you to go there and lock yourself in the car. If I'm not there in ten minutes, drive until you see a cop and tell him you were followed. I'll catch up with you as soon as I can."

"But—" She stared wordlessly at him, her heart pounding.

"No buts. Now do what I told you to do."

Grace turned to face him and froze. His eyebrows rose. He lifted his palms upward. Feeling terrified and foolish, she gesticulated wildly, then pulled off her shoes, and ran down the street. Jack stomped inside the store, and pretended to examine the merchandise. Through the shop window he watched their shadow take off after her.

He waved the approaching sales assistant away, with a 'another time, maybe' and exited the store. By the time he reached the intersection, he'd caught up with their stalker. The lights changed to red and pedestrians queued impatiently at the curb, waiting to cross. Jack grasped the man by the arm and spun him round.

"Hey, Carlos, how you doing?"

"Hey, let go of me!"

The little guy tried to wriggle free, but Jack's grip tightened on his arm. He bowed his head and said, "How about you and I have a chat about who sent you, and why you're following me and the lady?" Jack pulled him out of the crowd and led him toward an alleyway.

"You're crazy, man. I'm not following anyone."

“You’ve been clinging to me and the lady like shit to a shovel ever since we left the bank.”

“You’re mistaken. I’ve never seen you before in my life.”

“Don’t lie to me. Who sent you?”

Suddenly, the man twisted and kneed Jack in the groin, following it up with a punch to his jaw.

Jack tasted blood and fell to his knees, the air whooshing out of his lungs. Before he could move his attacker was hoofing it back down the alleyway and onto the crowded street. He cursed his stupidity; he should have backed the guy up against the wall before questioning him. He staggered to his feet; his breath came in great heaving gasps. At least he’d remained conscious, but his jaw was going to ache for the next couple of days and he was going to have one hell of a bruise. He wiped the blood from his lips, brushed the dust off his jeans, and stumbled out of the alleyway.

When he reached the Explorer, he found Grace sat in the driver’s seat, her knuckles white where they clutched the steering wheel.

“Oh my God! Your face!” she cried. She stretched out her hand to touch him, but thought the better of it, and hastily withdrew.

“It’s nothing that a stiff drink, and a long soak in the tub, won’t cure. Move over. I’ll drive.”

She shifted across the seat. “Why would anyone want to follow us?”

“Not us, *you*. The bastard made off before I got chance to ask. But I think he and your mystery man from the graveyard are maybe connected.”

“That’s impossible. I only decided to come to Miami after the funeral.”

“Yeah? Then either you were followed here or Zachary Parous has some real nasty associates who are keen to get their hands on either the money in that bank account, or you.”

CHAPTER SIX

Jack watched Grace for the space of a long breath; saw the fear in her eyes, and without stopping to think about the consequence of his actions, pulled her into his arms.

“Don’t panic. As long as you’re with me you’ll come to no harm,” he whispered against her hair. He tried not to notice the warmth of her body against his, and exotic scent of her perfume filling his senses. While he rocked her in his arms, he told himself he was just offering comfort as he would to any other woman who’d just lost her husband. He even tried to believe it. But while he could fool his brain, he couldn’t fool his body.

He tilted her face to his. “Say something, Grace.”

She blinked and focused her gaze. “None of this makes any sense.”

“The way I figure it, Elliott or Lattide or whatever else your late husband called himself, got involved in a scam. A bad one. Now his boss or clients want their money back. And the only way to get it is through you.”

The stricken look on her face made him wish Elliott was still alive so that he could beat the crap out of him for putting his beautiful wife in such danger. As it was, he was glad the son-of-a-bitch was dead.

Grace shuddered. He reached out and caught her slender hand in his.

“I don’t believe—” Her voice broke.

“Honey, I hate to say this, but your late husband was a bastard. Not only was he keeping secrets from you, he was having an affair. If he hadn’t died in that car accident, then sooner or later his criminal friends would have caught up with him, and chances are the outcome would have been the same. I know that’s cruel, but it’s true. And you have to accept it.”

Grace shot him a cold look, and pushed free of his grasp. “I don’t know that. *You* don’t know that! You’ve no idea what Daniel was like. He would never do anything to place his family in danger.”

Jack bit back a searing curse. When he spoke his voice was deceptively calm. “No? Then why did that guy back there follow us and try to kick my head in?”

“I don’t know. I wish I did. But I wish you wouldn’t talk about Daniel as if he’s on the ‘most wanted list.’ He was my husband. I would have known if he was involved in anything... in anything illegal.”

“For Christ’s sake, open your eyes! You’ve already told me he never discussed his work with you. It’s pretty clear that the jackass who followed us was going to tail you as far as your hotel, and then call his buddies. They wouldn’t be quite so polite when asking questions.”

Grace covered her face with her hands. “Stop it! Stop it! You’re scaring me! I’m sorry I ever called you. You’re horrible!”

He covered her hands with his own, and drew them into his lap. “Yeah, I’m horrible, but I’m also right. You should be scared, Grace. Shit happens, and when it does, we can’t bury our heads in the turnip patch and ignore it. And this, love, is serious shit.”

Grace turned and looked out of the window. She stopped chewing her bottom lip and stole a look at him. When she spoke her voice was barely a whisper.

“So what happens now?”

He started the engine and drove out of the parking lot. “We go back to your hotel. You pack your bags and we find you someplace else to stay. Then we go over those bank statements with a magnifying glass. Hopefully, we’ll find some clue as to where the money for the house on Gasparilla Island came from.”

“And if we don’t?”

“Then we go visit your new home.” He pushed hard on the accelerator and cut across two lanes of traffic. The driver of the car following took exception to the maneuver and sounded his horn.

Grace grabbed the door handle. “Are you nuts? You nearly got us killed.”

His fingers clenched around the wheel. “Not hardly. I plan to lose anyone else who might be following us.”

“And are we... being followed?”

“Not yet.”

“Thank God for small mercies. But I don’t see why I need to move to another hotel.”

Jack steered the Explorer into the parking lot at the Island Palm. “Parous knows where you’re staying. So do the people at the bank. And I’m betting whoever sent our tail knows where you’re staying, too.”

There was no sign of the concierge as they passed the front desk on their way to the elevators. Jack thought it odd, but said nothing. All the same, he unbuttoned his jacket and kept Grace by his side. The elevator arrived, they stepped inside. The ride to the ninth floor took seconds.

Jack held out his hand. “Give me your room key.”

She shot him a hard glance.

“Okay, I’m sorry. Give me your room key... *please*,” he sighed.

Grace dug in her purse and pulled out the electronic card. Jack swiped it through the lock and pushed open the door. He listened for the sound of movement, but the only noise came from the air conditioning unit. Satisfied that everything appeared as it should, he stepped aside to allow her to enter.

“Go and start packing. I’ll ring down to the front desk and ask them to make up your bill.”

“Which hotel are you taking me to?” Grace asked, kicking off her shoes and walking barefoot into the bedroom.

“I’m not sure yet. Depends which of the hotels in Coral Gables has a vacancy.”

Grace popped her head back round the bedroom door. “Just so long as it’s not some soulless motel down by the railway tracks, where your shoes stick to the carpet and breakfast consists of lukewarm coffee from a machine.”

“No soulless motel, I promise,” Jack smiled. “How do you feel about a bed and breakfast, instead?”

“So long as it has a comfortable bed, and serves decent food, that’s all that matters if it means I’ll be safe.” She started tossing clothes out of the wardrobe onto the bed.

Jack rang the front desk, and then made one other call. He replaced the handset, and joined her in the bedroom. He leant against the door and watched her fold her clothes. She placed them in the suitcase with such care, as if they were fragile and might break if she didn’t do it perfectly. He wondered if that’s how she approached life; as if it too would break if she wasn’t careful. Or maybe it had already broken, and he was called in to sweep up the shards.

If only she knew how destroyed his life was.

He considered telling her about Rosa, and the hell their life had become. He thought about telling her about Emilia, the bright and shining star he never expected to see in any firmament. Then he saw the sadness in her eyes, and his resolve to tell her about any of it collapsed in a heap.

“Grace,” he said softly, and took a step towards her. “Under different circumstances, I’d ask you stay at the condo with me. As it is, I can’t. And I can’t be with you twenty-four/seven, so having you switch hotels is the next best thing until I can get you a bodyguard.”

Grace’s smile flickered, and then vanished. “A bodyguard? Isn’t that taking things a bit too far?”

“Possibly. But I can’t take any chances with your life, Grace. You mean—”

Grace dropped the pair of trousers she was folding, and wheeled round to face him, an almost hopeful glint in her blue eyes. “Yes?”

Unable to stop himself, Jack crossed the room and swept her into his arms. “Damn it, Grace, you know how I felt about you — then. It hasn’t changed. But the timing is all wrong for us, and it always will be. You’re grieving and my life... well, my life’s complicated.” He closed his eyes, savoring the feel of her body against his, then let her go, swearing that he’d never allow himself to get this close to her again.

“Jack—”

He rubbed his beard, and then ran his hand round the back of his neck. “Accept it, Grace. I have. There’s no point in fretting over what might have been. Now, if you’re about done, let’s go. I want to get you settled before I leave you alone for the night.”

Stunned, Grace snapped the locks on her suitcase, and picked up her purse. A quick glance around the room told her she’d not left anything behind. Jack dragged her case off the bed and strode out of the suite.

In the lobby, Grace paid her bill, and arranged for any mail to be held, then followed him out to his car.

“Did you leave a forwarding address?” Jack asked.

“I could hardly do that, seeing as I don’t know where you’re taking me,” she replied, curtly.

“Sorry, I was thinking about something else.” *Like how Rosa is going to react when I tell her I’m not going to be around to help with Emilia tomorrow.*

While he waited for a tourist bus to clear the exit of the parking lot, he studied Grace’s face. Tight-lipped and somber, her expression was easy to read. *Was she angry because he’d suggested that her husband was a crook or because he’d admitted that he wanted her? Or both?*

The drive to Coral Gables didn’t take long, and by the time Jack pulled up in front of the Cutler Inn he’d had enough of the silence and tension in the car.

“You’ll be safe here,” he said. “It’s run by Frank Davis, and his wife, Maisie. We’re old friends. I’d trust both of them with my life.”

Grace didn’t even look at him. “Why should I trust them with mine?”

“Because Frank’s an ex-cop. One of the best. And he’s real keen on security, and short of taking an axe to the doors, there’s no way for anyone to gain entry to the guest rooms. That’s why.” He clambered out of the Explorer, pulled Grace’s luggage off the back seat, and herded her toward the front door.

The two-storey Florida mansion house had recently been restored. Painted white, with double galleries supported by pillars, it overlooked the Coral Gables Waterway.

Jack shouldered open the massive carved oak door and stepped aside to let Grace pass. He dropped her suitcase on the floor. “I’ll go find Frank.”

While she waited, Grace wandered around the room. Decorated in soft cream, with oak floors, rattan furniture and colorful cushions, the reception room was a picture of elegance and old Southern Charm. Overhead, a huge brass fan stirred the air. She was busy examining an old, framed photograph of the property when Jack returned with a man wearing a green, blue and yellow Hawaiian shirt and khaki shorts.

“Hi, I’m Frank,” he said, and held his out hand.

“Grace Elliott.” She took it and felt the inherent strength in his fingers. Frank Davis might be in his sixties, but he was stronger and looked fitter than men half his age. Nor had age dulled the sparkle in his blue-grey eyes. Deeply tanned, his white hair was cut crew cut short.

“Jack tells me you’ve had some trouble. Don’t worry, you’ll be safe here. I’ve given you the room next to Maisie and me. Ordinarily we don’t serve dinner, but for you, I’m making an exception.”

Grace forced herself to smile. “That’s very kind of you Mr. Davis.”

“Naw, call me Frank. Everyone else does. And it’s no trouble at all.” He picked up her suitcase. “I’ll show you to your room. After you freshen up, we’ll eat. Maisie is a great cook. You staying for dinner, Jack?”

“Thanks, Frank. But I’d better get back. Things do to.”

Grace and Jack followed him upstairs to a room at the front of the house. The bedroom, complete with private bathroom, was large and airy and tastefully decorated in

muted shades of green. A king-sized bed, covered by a rose colored throw, and two bedside cabinets filled the center of one wall. The furniture, like that of the reception room, was made of oak.

“This is wonderful. It’s very kind of you to take me on such short notice,” Grace said.

“It’s always a pleasure to help Jack. Okay, I’ll leave you to settle in and see you downstairs when you’re ready.”

Jack closed the door. “Frank is a good man, Grace. He sleeps with a .38 next to the bed, so you only have to holler and he’ll come running.” He nodded towards the phone. “I’ve asked him to ensure you have an outside line at all times. If you hear anything that makes you nervous, you call me no matter what the time is, and I’ll be here right away. Otherwise, I’ll see you in the morning, and we’ll go over the bank statements then. In the meantime, try and get a good night’s sleep.” He bent to kiss her cheek then decided it wasn’t such a good idea after all, so settled for giving her shoulder a reassuring squeeze, then left.

Grace crossed to the window and leaned her head against the glass. Outside, colored lights twinkled in the branches of the trees, reminding her that Christmas was just but a few short weeks away.

Her first Christmas without Daniel.

Life would never be the same again. She felt hurt, empty, lost. Unlike Catherine, her sister, she’d never been one for the social scene, and the idea of forging new friendships was abhorrent. But, then so was the prospect of spending the rest of her life on her own.

Too weary to unpack, she flopped down on the bed, and buried her head in the pillows. Tears she’d fought so hard to contain spilled down her cheeks.

Coming to Miami had been a mistake. If she’d been thinking straight she’d have stayed in England and instructed the family solicitor to sell the house. But her strict upbringing had instilled such a strong sense of right and wrong in her that she had no option but to uncover the truth.

And then there was Jack.

One minute he was full of concern and hinting that he cared for her, the next he was pushing her away. Her skin tingled whenever he touched her, and she couldn’t deny the gravitational pull he exerted on her, but allowing her feelings to exceed the bounds of friendship would be dangerous.

And lying there wallowing in self-pity didn’t help her situation. She knuckled her tears away, conscious that her hosts were waiting to serve dinner. A quick shower and a change of clothes at least made her feel more human, but did nothing to calm her swirling emotions.

When she emerged from her bedroom twenty minutes later, she found Frank and his wife, Maisie, waiting for her in the lounge.

A small, plump, brown-haired woman came forward and wrapped her arms around Grace. “I’m Maisie, and you must be Grace, Jack’s friend. It’s a pleasure to meet you.”

Unprepared for the show of affection, Grace withdrew. “It’s good to meet you too, and I’m sorry if my sudden appearance has inconvenienced you.”

“Don’t be silly. Now, I hope you don’t mind, but Frank and I usually eat in the kitchen when the Inn has no guests.”

“Please don’t go to any trouble just for me.”

“Come on through. Dinner’s nothing fancy; just red snapper and fresh greens. Frank! Are you going to sit reading that newspaper all night?”

He folded it up and tossed it aside. “I’m coming, ma. I wouldn’t want to ignore our lovely guest!”

The kitchen was warm and homely. The aroma of freshly baked biscuits filled the air and Grace realized that she was hungry. At the end of dinner Maisie produced what Grace determined was the largest key lime pie she’d ever seen.

“It’s our specialty,” said Maisie.

Frank beamed at his wife. “This is citrus country. Maisie makes the best key lime pie in the state, so you can imagine how many wayfaring strangers flock to us to get a little taste.”

Grace took a bite. “It’s absolute heaven. I’m a fair baker, but I’ve never tasted anything like this. You must give me the recipe.”

Maisie beamed. “You’re awfully sweet, dear. Just enjoy it.”

“Thanks. I was wondering — how long have you known Jack?”

“Since he was a baby,” Frank replied. “His daddy, Hank, and I worked in the same precinct. Jack was six when his mom took ill. She died three years later. Hank found it hard to cope with two boisterous youngsters, so Maisie and I kind of stepped in. Jack and Lottie, that’s what we’ve always called his sister Charlotte, came here after school. Maisie would feed them, see that they did their homework, and if Hank was working the late shift they stayed over. Jack was fifteen, when Hank passed on. Charlotte was away at university by then, and rather than bring her home to look after her baby brother, Maisie and I took him in until he was old enough to go to college.”

“He’s been like a son to us,” Maisie smiled. “Never forgets my birthday, and spends Thanksgiving with us whenever he can. We don’t often see Charlotte. She’s married now and living in Buffalo. Three kids too! She’s a heck of a mom. What about you, Grace? Are your folks still alive?”

“They died in a boating accident while on holiday in Thailand some years ago. I have a sister, Catherine. She was just sixteen at the time. I gave up university to look after and support her. A year later, I married my husband, Daniel. Jack’s probably told you he died a few weeks ago.”

“How tragic for you, child,” Maisie said. “Are you and your sister close?”

“We were, but lately she’s been busy with her career. She’s a marketing executive for a pharmaceutical company. Her work is very involved, and she spends a lot of time on the road visiting hospitals and attending conferences.”

“It’s sad when siblings grow apart,” said Frank. “Your sister should be supporting you at a time like this. Do you have any children?”

Grace felt a twinge of disappointment. “No. I’ll have to hope that Catherine settles down one day and gives me lots of nieces and nephews.”

Frank placed the coffee tray on the table and poured Grace a cup. “Has Jack shown you the pictures of his daughter, Emilia? She’s a real cutie.”

Grace’s heart stopped. “No, he hasn’t as a matter of fact.”

“Oh, she’s going to be a heartbreaker, that one. Six weeks old and already she’s got him wrapped round her little finger. He’ll be riding shotgun by the time she’s old enough to date.”

Grace’s hand shook, spilling hot coffee into her lap and all over the white lace table cloth. She jumped to her feet, her face a vivid scarlet. “Oh, I’m so sorry. I... I’m not usually so clumsy.”

A war of emotions raged within her. *Jack had a daughter, a six week old baby daughter.* She tried to do the math, and was even more shocked to realize that this Rosa was already pregnant when she and Jack met at Wimbledon. No wonder he didn’t invite her to stay at the condo — he was married and his wife and daughter were living there.

Frank grabbed the roll of paper towel and started mopping up the brown liquid. “No harm done. I’m ham-fisted myself at times.” As he passed her chair on the way to the trash can, Maisie glared at him, a silent, *‘How could you’* message in her eyes.

“What’d I do?” he whispered. Her only response was to thump him hard on the arm.

Grace swallowed the despair in her throat. “Jack and I have been so busy trying to straighten out my late husband’s affairs that we haven’t had chance to catch up.” She turned to Maisie. “Thank you for a delicious dinner. If you don’t mind, I think I’ll go to my room. I... I didn’t get much sleep last night.”

She all but ran up the stairs. Once inside her room, she flung herself on the bed and sobbed.

CHAPTER SEVEN

If Frank and Maisie noticed the dark rings under Grace's eyes when she came down to breakfast the following morning, they said nothing.

While Maisie flipped pancakes with ease that came from years of practice, Grace sat down at the table. She helped herself to a cup of coffee, added a splash of cream and stirred the cup. After a night spent tossing and turning she felt drained, hollow, lifeless.

"If you stir that cup any longer you'll take the pattern right off the china."

Grace jumped at the sound of Jack's voice. "What?"

"You were someplace else. Maisie asked you three times if you want syrup or fruit with your pancakes."

Grace pushed the cup away. "I'm sorry, Maisie, I seem to have lost my appetite this morning." She swiveled in her chair to look at Jack who leaned against the door frame. "I didn't hear you come in."

"I'm not surprised. That was some day-dream you were having." His smile was as intimate as a kiss.

Grace rose from the table. Anger replaced pain, slicing through to her soul. "I'll go fetch the bank statements," she said tersely.

Jack caught her hand. "Hey, what's up?"

Grace frowned. "I didn't sleep well."

"That's as maybe. But something else is bugging you. I can see it in your eyes."

The screen door creaked. Frank came in from the garden. He took one look at Grace and Jack squaring off and tactfully withdrew.

"There's fresh coffee in the pot, help yourselves," Maisie announced. "I'm going to help Frank in the garden."

Jack didn't move. He just waited for Grace to answer, his expression one of barely suppressed tolerance.

"Are you hell bent on making my headache worse, or just being obtuse?"

"Neither one, but I'd sure like to know who, or what, made you so cranky this morning."

Grace regarded him impassively, then strode out of the room.

Jack watched her walk away. The pale peach linen dress she wore couldn't conceal her curves. She'd left her hair loose, and it glistened against her creamy skin like polished amber. He caught the citrus and jasmine notes of her perfume, swallowed hard, and tried to forget how good she felt in his arms. He had no business thinking about her in anything other than a platonic way, but she was like a drug, and right now he couldn't get enough of her.

While he waited for Grace to return with the bank statements, he poured a cup of coffee. Maybe a shot of caffeine would stop him thinking about her and what might have been, and concentrate his mind on more important matters, like finding out what Elliott had been involved in.

When Grace reentered the kitchen a few moments later, he was sat at the table reading the newspaper. She pulled out a chair and sat down next to him, and opened the envelope from the bank.

"Did you look at these last night?" Jack asked, putting down the paper and taking the sheaf of papers from her hand.

"Only briefly. The first statement is for March — four months before the date of the first entry in the passport. So that suggests someone other than Daniel opened the account."

"I'm guessing Parous. It'd be easy enough for him to do that on behalf of a client." He examined the first statement, and then compared it to the next three in the pile. "There's a pattern here. Each weekly deposit is small enough not to attract attention of the banking authorities who track transfers of more than ten thousand dollars."

"The same amount is transferred a week later. Where does it go, back to the client?"

"Probably into an offshore account or a limited liability company which no one technically owns. That way the authorities, such as the IRS have hard time unraveling the paper trail."

"How do you know that?"

His eyes narrowed. "Years of experience. When did Daniel buy the beach house?"

"June."

Jack flipped through the statements until he found the appropriate one. "Look," he slid the sheet of paper toward her. "Five withdrawals. I'll bet a year's salary that they are equivalent to the down payment on Sand Dollars."

Grace blanched. "Half a million dollars?" She quickly did the math. "Why, that's nearly two hundred and fifty thousand pounds. Where did Daniel get that amount of money?"

"Guess."

"Honestly, I have no idea."

"Well, start thinking. This ain't no board game, honey. You don't collect two hundred pounds every time you pass go. He got the cash from somewhere very real, Grace."

"Do you think Daniel embezzled the money from his clients?"

"No, the deposits are regular and the sums involved are too great. My bet is on a money laundering scam."

"Money laundering? She started at him, baffled."

“The criminal takes his profits from drug trafficking or other activities and moves it from one offshore account to another or from one offshore company to another. They may even do this several times every day. By the time the money arrives back in the country, no one knows that it was anything but legitimate. It’s been washed clean, so to speak.”

“Can’t the authorities do something to stop this money laundering?”

Jack shot her a twisted smile. “Banks follow pretty strict codes, so it’s not easy following the paper trail. It’s like trying to net a single fish in a shoal of thousands. Offshore banks and secrecy havens make it easy for drug traffickers to build complex international networks. Asia, the Caribbean, Central America and Europe all have major offshore centers.”

Stunned and sickened, Grace gazed at Jack in despair. “You’re kidding me.”

“Nope.”

“And you think Daniel was involved in a scheme like this?”

“There’s absolutely no doubt in my mind. I’m also sure that when we dig deeper, we’ll find this isn’t the only account your late husband had. Go grab your purse. There’s someone I want you to meet.”

Grace shook her head. “Where are you dragging me to this time?”

“I’m taking you to meet my boss.”

Her hands clenched. So did her whole body. “Wait a minute. I thought you worked for the embassy?”

Jack’s green eyes narrowed. “I was on assignment.”

“What are you? Some sort of cop?”

“Not exactly. Now are we going to go, or do I haul you out of here in steel bracelets?”

“You wouldn’t dare.”

The glint in his eyes said he would. “Mike doesn’t like to be kept waiting.”

Grace blinked, then focused her gaze. “You’re unconscionable!”

“That’s putting it nicely. Anyway, let’s hope that Mike believes your explanation.”

Grace said nothing on the drive downtown; she looked out the windshield, unblinking, filled with icy rage. By the time Jack pulled his SUV into the parking lot the silence had become unbearable.

Despite the anger seething in his blood, his voice remained smooth, and calm. “You asked for my help, Grace, and that’s exactly what I’m giving you. As much as I’d like to keep this just between us, I can’t. It’s against Bureau policy.”

“What Bureau?”

“There’s only one.”

“As in FBI?”

Jack nodded. “Before I met him, Mike worked with a number of international organizations, including your Serious Organized Crime Agency. He cracked quite a few money laundering rings in his time.”

“Which is why you want him to meet me.”

“Which is why I want you to meet him.”

They walked toward an unremarkable single-storey, grey concrete building. The Bureau’s Miami field office looked the same as every other building on the block. There was no sign. It didn’t need one. At the door, Jack showed his ID to the guard on the desk, signed in, and handed Grace a visitors’ badge.

“This way.” He took Grace’s hand and ushered her down a long corridor and into a sterile white office. Three darkly suited men and an equally darkly suited woman sat in front of a bank of computers. They murmured a brief ‘hello’ in acknowledgement of Jack’s presence then went back to what they were doing.

At the far end of the office was another room. Jack knocked on the door and then stood aside to allow Grace to enter.

“Grace, meet Special Agent in Charge, Mike Zupanik. Mike’s head of the Bureau’s field office here in Miami.”

Mike shook her hand then rested his hip against the corner of this desk. “Mrs. Elliott, why don’t you take a seat? Jack’s already filled me in on why you’re here.”

Grace sat down, her gaze fixed on the older man’s face. “I don’t know what he’s told you Mr. Zupanik, but I assure you I’ve done nothing wrong. Jack seems to believe that my late husband, Daniel, was involved in some sort of criminal activity. All I know is that he left me a property on Gasparilla Island. I refuse to accept he’s done anything illegal until evidence proves to the contrary.”

Mike ran a hand over his bald head. “Now, Mrs. Elliott, no one is accusing you or your late husband of anything. However, we do need to clear up a few things. Let’s start with this one. Where did your late husband get the money to buy the beach house? You have to admit that was a pretty big wad of cash.”

Grace bit her lip, but said nothing. Jack tossed the bank statements on the table. “Mike, take a look at these. There’s over two million dollars in that account. And what’s more, the account manager, guy called Cody, implied he’d met Grace before.”

Mike raised an eyebrow. “They say accountants stay close to the money, but that’s a lot of cash for a bean counter. Excuse me, Grace. That’s American slang. So here’s another question. Can you explain how that amount of money came to be in your husband’s account?”

“No.”

“You were his wife. Why not?”

Grace colored under Zupanik’s steady gaze. “When Daniel died our bank account held less than two thousand pounds and there was roughly twice that sum in our savings account. Our home is mortgaged, and my car is six years old. Daniel’s was leased through the business. As far as I’m aware, Daniel’s partnership in the accountancy firm was our only source of income.”

“I understand your husband never discussed his work with you. Is that correct?”

“Daniel believed in client confidentiality. He preferred to stay late at the office rather than bring work home.”

“Was your husband’s business in trouble?”

“I have no idea. You’d have to speak to Shaun, his partner.”

“What about debts? Did he have a gambling habit?”

“Not that I’m aware of.”

Mike frowned. “Could someone have been threatening him?”

Grace lifted her chin, meeting his icy gaze. “Why are you asking me all these questions, Mr. Zupanik?”

“I’m trying to establish whether or not your husband had reason to kill himself.”

“Daniel was as well balanced as you or I, and had no reason to take his own life.”

Jack leaned against the window ledge and let out a long sigh. “I told you, Mike. Grace knows nothing.”

“Everybody knows something,” Mike said, his steely eyes bored into Jack.

“Not this time.”

Mike gave an impatient shrug and turned to Grace once more. “Tell me about the guy who approached you in the graveyard.”

“I only spoke to him for a few minutes.”

“But surely you can recall what he looked like?”

“He was short. I remember, because I didn’t have to look up to him. And smartly dressed.”

“You mean he wore a suit?”

“Yes, I could see the collar of the jacket under his overcoat. His clothes were well cut, as if they’d been made-to-measure rather than purchased from a chain store.”

“Okay, but what about his build? Was he average for his height, thin or heavily built?”

“I don’t remember.”

“Try!”

Grace’s hands twisted in her lap and she began to shake as the image focused in her memory. “S-stocky, like a boxer.”

“Now, this is important, Grace. Can you recall what color his eyes and hair were?”

“He wore a hat, so I couldn’t see his hair.”

“Anything else? Any distinguishing features? A scar on his face perhaps?”

“It was raining and we sheltered under the lych-gate. I couldn’t see his face that well in the gloom. His eyes... I’m not certain, but I think they were brown.”

“What about his voice, Grace? Was he English or did he speak with an accent?”

“I... I’m not sure.”

“Come on, you must remember. The man threatened you.”

“Stop bullying me. I’ve told you all I know!” She cradled her head in her trembling hands.

Jack reached out and patted her shoulder. “Take it easy, Grace. Mike’s only trying to help.”

“A limp. He walked with a limp. He was strong, very strong.” Absentmindedly she rubbed her forearm. “And he had this odd habit of licking his lips at the end of every sentence.”

“It’s not much to go on,” said Mike. “I’ll get one of the guys to run it through the computer. Do you have a photograph of your husband?”

Grace took her wallet out of her purse, and removed a snapshot. “It was taken a couple of years ago.”

Mike picked up the bank statements and flicked through them. “Grace, I’m going to hold on to these, along with the photograph.” When she started to object, he held up his hand. “Jack will give you a receipt. I’m going to assign one of our forensic accountants to take a closer look at the listed transactions, see if we can track the deposits and find out where the money originated.”

“What about Cody, are you going to pull him in for questioning?” Jack asked.

Mike flicked an imaginary speck of lint off his shoulder. “Not at the present time; we’ll keep him and the bank under surveillance, see if anyone tries to access the account. Jack, hate to do this, but your vacation just ended. I want you to pay a visit to the house on Gasparilla Island.”

“You’re not going without me,” Grace said, surprised at her own bravery.

“No, not without you. Jack, you take Mrs. Elliott with you. See if you can find out what her husband did to while away the lonely hours when he was there. Now Grace, if you don’t mind, I’d like to have a word with Jack in private.”

Starchily, Grace stood and strode out of the room. When the door closed behind her, Mike turned to Jack. “She seems innocent. What do you think?”

“She is. Daniel Elliott dominated his wife. He paid all the bills, and gave her a monthly housekeeping allowance to cover food and clothes. He didn’t tell her anything about what money he had or how he spent it. If she asked too many questions he verbally abused her and undermined her confidence.”

“And she stayed with him?”

“Grace had a strict upbringing and she married young. Her father was a minister, so divorce was never an option for her. I wouldn’t say she’s entirely naïve, but whatever Elliott told her, she believed.”

“She sounds totally gullible to me.”

“Maybe. I like to think there’s some fight in her.”

“Now, Jack,” Mike counseled. “You aren’t developing some feelings for the pretty widow, are you?”

Jack kept his face impassive and hoped he sounded convincing. He knew what happened to agents who had a relationship with their informants — they were either fired or dispatched to some backwater to end their career in obscurity.

“Me? Oh, hell, no. You know me.”

“I do. That’s why I’m asking you.”

“The answer is no, Mike. Really.”

Okay,” Zupanik sighed. “So this lady’s husband was a control freak who kept secrets. Accountants can access a lot of financial information. But he wasn’t siphoning money from his clients’ accounts or the British Tax authorities would have picked up on that, most likely.”

“Most likely.”

“Which means, Jack, the money had to be coming from other sources. You know what I’m getting at.”

“That’s my thinking, too. Elliott had a second passport in the name of Lionel Lattide.” Jack handed it to his boss, along with the piece of paper Grace had found in Elliott’s briefcase. “He used it whenever he flew between here and London.”

“Lionel Lattide? Hmm. I’ll organize a background check on both names, and a search to see if he had any other bank accounts. I’ll also get the guys to show his photo round the hotels, see if anyone recognizes him. I don’t like it, Jack. My gut tells me this case has all the makings of a chimpanzee’s tea party.”

Jack raised an eyebrow. “Another one of your quotable quotes, eh? What’s this one mean, Mike?”

“It means anything can go wrong, so be careful.”

“Don’t worry, Mike, I will.” Jack headed for the door.

“Before you go — things any better at home?”

Jack frowned. “No, and Rosa’s not going be happy when she learns I’m taking on another case. It means she’ll have to actually take care of Emilia.”

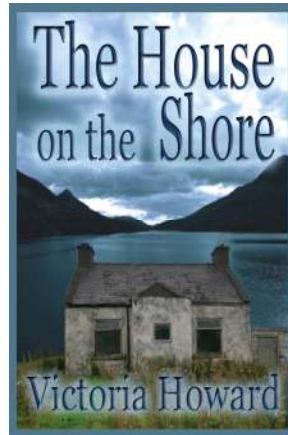
Mike didn’t respond immediately. When he did, his face was creased with lines of worry. “If your personal life is going to interfere I can always assign someone else to look after the widow.”

“It won’t. Grace barely trusts me. You assign another agent and she’ll fly back to London faster than you can order a pizza.”

“Okay, Jack. But any problems, you let me know. I’ll ask Chrissie to drop by your apartment in a day or so to see how Rosa’s coping. Now get going before Grace starts getting agitated.”

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“The House on the Shore is a sensually suspenseful story filled with non-stop action, romance, and mystery...told with brilliant description that bring the land to life and leave you feeling as if you have stepped out of your world and into the pages...Ms. Howard uses such passion and emotion when telling her story, making the tale flow right along until the last page is turned.” Danielle, Reviewer for Coffee Time Romance & More

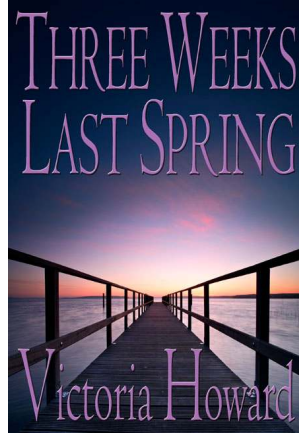
When Anna MacDonald leaves Edinburgh to find peace in the Scottish Highlands, she gets a twofold surprise: a lost sailor teaches her to love again...while a mysterious stranger has plans to kill her.

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Three Weeks Last Spring



ISBN 978-1-935407-04-1

Three Weeks Last Spring is a romance that takes the reader on a remarkable journey that gets better with each page. Skye and Jedediah both have problems that continue to be troublesome but no matter how bad things appear, their hearts seem to connect but neither wishes to be the first to express so. It is like a cat and mouse game of wits. One thing is certain; Ms. Howard spins a tale that places the reader directly into the lives of the characters. The blending in of the plot with the fish and the breaking into the computer made the story flow smoothly. The other secondary characters contribute to the storyline to make this read a great adventure. With a plate full of action-packed adventure that kept this reader entertained, Ms. Howard creates an enjoyable read. --Cherokee, Coffee Time Romance

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Victoria Howard was born in Liverpool, England, at a time when the Beatles (Twist and Shout!) were becoming popular. Her family moved to the Wirral on the “posh” side of the river Mersey when she was eleven. She attended the local girls’ grammar school, going on to college where she graduated with a Medical Secretarial Diploma.

She worked as a medical secretary to an ophthalmic surgeon before going on to work as a legal secretary. In 1980 she moved to Scotland with her husband. She spent the next twenty years living in a croft on the outskirts of a village in the Highlands, and while there, managed a company involved in the offshore oil industry. She feels Scotland is her spiritual home, which is probably the reason why she used it for the setting of her second novel.

In October 2000, Victoria moved to South Yorkshire to be with her new partner, Stephen, and until recently, she worked for Britain’s National Health Service.

An avid reader, Victoria has always enjoyed writing and recounting stories– mainly in the form of letters to friends. She recently completed an Open University course in writing fiction, and has attended a number of writers’ conferences.

Victoria is a member of the Romantic Novelists Association. A frequent traveler to the United States and Europe, Victoria also enjoys walking her border collie, Rosie, gardening, listening to music, and designing knitwear.