Deleted Scenes

Erin Duvall sat in the line of traffic snaking into Manhattan. Her car, the one she drove from college last year after she landed her dream job on Wall Street, the one she drove when she had plans to leave the city, sputtered and shook.

She rubbed her sunburned hand over the dash. “Come on, baby, we’re almost home.” She coaxed the car above the cacophony of honking horns and more swear words than she’d heard from her cubicle on the trading floor where she worked.

The corvette in front of her tapped its brake lights. Of course, she was close to his bumper. She had to be. Otherwise, another driver would edge his car into the space just to get home a few seconds earlier. She had no plans to rear end the corvette. She knew how to drive and she wouldn’t do something that would hurt her car, too.

Her phone chirped the opening measures of Beethoven’s Ninth Symphony. Adrenaline shot through her shoulders. It was the ring she’d programmed for her sister, Stella, the one who might not graduate college this year unless she could convince the dean of the finance department to accept her senior paper.

 She stared down at her sister’s picture. She’d snapped it when Stella and her quintuple sisters tossed their high school graduation caps into the air. Had it really been four years ago?

Erin pressed the phone between her shoulder and her ear. “Don’t tell me you’re having another melt down.”

“I am but it’s not for the reason you think.” Stella’s voice sounded bleak almost on the verge of tears.

Erin sat a little straighter. “If it’s guy trouble-”

“It is, if you consider Dad a guy.”

“Dad.” Heat shot through Erin’s chest. “Is he okay? Did he have another heart attack?” She plugged her finger into her other ear - a meager attempt to block the east coast accents rising above the blaring horns.

“He had a heart attack all right,” Stella said dully. “From Cupid.”

“Cupid?

“Get off the phone.” The guy behind her leaned out the window and shook his fist at her.

She shrugged her shoulders and inched forward. After one year in the city, she’d learned to ignore the New Yorkers’ aggressive behavior. When she first arrived, a single raised voice made her cry. New Yorkers were different than Coloradoans.

“By Cupid, do you mean Dad has a girlfriend?” She released a rough exhale. “Shell, I’m happy for him. Since Mom passed away, he’s been working way too hard which is why he wound up in the hospital last month. You don’t want that to happen again, do you?”

“No, but –”

Bam!

Crunch!

Erin jerked forward, her forehead slamming into the steering wheel.

Her phone flew out of her hand leaving a withering stream of Stella’s frantic voice crying out, “What happened? What happened?”

“Yeah, I need an ask on five year notes.” The deep voice traveled through the hum of conversations and traffic.

Zane’s voice.

The gasp from her lips was the same one she’d released the first time he’d acknowledged her at boarding school. How could the most popular boy on campus even know the name of some klutzy freshman?

The man standing in front of her turned around and stared down at her. She offered him a lame smile then turned to the building entrance.

Zane, his phone pushed to his ear, merged with the throngs pouring out of the office building. Her heart beat wildly. Zane was well-built and exuded virility. Looking at him filled her with such pleasure she thought she’d explode from the overflowing emotion.

“Zane,” Erin called out to him, but he kept walking.

If she moved out of line, she’d have to skip lunch, or have her assistant pick up something for her.

She needed to know about her car. She stepped out of line and rushed after Zane, her too high heels wobbling with each step. It wasn’t until she reached the crosswalk that she’d caught him.

She laid a hand on his arm. The heat surging through her made her want to pull away. She couldn’t bear the separation. What if she never felt this again?

He glanced down at her. The annoyance in his eyes was a flash that vanished so quickly she wouldn’t’ve noticed if she hadn’t been staring into them. Then the tension around his mouth relaxed.

“I’ll call you back,” he said into his phone and dropped his hand to his side.

“Erin.” His voice was rich and almost had a lilt that sent a wave of heat through her chest.

“Sorry. I didn’t mean for you to cut short your call.” Her voice sounded strangled and high-schoolish. She wanted slam her palm against her forehead. She dealt with powerful men all day. Why now did she have to sound girlish and unworldly?

He shook his head. “It wasn’t important.”

The moment of silent that passed between them seemed to drag into eternity. The crowd surged around them.

Erin glanced at the crosswalk sign. “The light’s changed. I’ll walk with you.”

Erin lifted her head from the steering wheel and rubbed the knot bulging across her brow. She looked through the windshield.

The corvette with its angled lines and its glistening silver patina was against her bumper.

“Oh, no.” Erin stared in disbelief at the hood of her car that looked like an accordion. It wagged up and down.

“Erin, are you all right?” Stella’s voice floated around the car.

The driver’s door of the corvette swung open. The driver climbed out of the car, his shoulders bulked with aggression and probably hatred for her. He whipped off his sunglasses and tossed them into the car.

“I’m so sorry. I’m so sorry.” Erin’s mouth dried and she tried to swallow. She jumped out of the car and ran to the front bumper.

“Way to go, girlie.” A Bronx accent shouted behind her.

She gave him a dismissive wave hoping that would silence him.

It didn’t.

She stared at her front bumper which looked like a spear jutting into her radiator. One of her car’s indicators made a feeble attempt to blink, sputtered then went dark.

Her stomach dropped. “I didn’t mean to hit your car. Honest.”

“Are you all right?” His voice was deep and sounded as if it had been dipped in honey.

It seemed to wrap around her, caressed her.

It sounded familiar.

“I’m fine.” She spread her fingers in front of her face. “But my poor car.” She couldn’t stop staring at the mangled piece of metal. “It’s been destroyed.”

“What happened?”

“Erin? Erin, are you there? Are you all right?” Stella’s strained tone sounded from a crevice between the driver’s seat and the console.

Erin’s shoulders drooped to her waist. She’d been talking on the phone. And she wasn’t supposed. It was against the law.

“You were talking on your cellphone?” The man didn’t quite ask a question. It had one of those you’ve-got-to-be-kidding-me tones.

“It was an accident. My sister called me, and I had to answer. She might not graduate with her class and I had to give her moral support. I thought that’s why she called but she called about our dad. I was driving back from the beach. I’ve lived here for a full year and I haven’t been there yet.” She flicked her gaze right and left, each of her words punctuated with blaring horn blasts and oaths that would have made her blush a year ago. “I’m sorry, but my poor car.”

“Not much of a car now.” His voice was soft and rich and why was it familiar?

She stiffened, the memory flooding back to her. The memory of a boarding school night when she’d had a little too much to drink. Okay, a lot too much to drink.

She gave a rough exhale, then forced her gaze to the figure standing before her and at a broad chest that stretched the fabric of a polo shirt that probably cost more than her share of the monthly rent on her apartment. She took in the well-formed shoulders, then looked a little higher. Her neck ached. It was the square jaw with the shadow of a thick beard that made her own jaw unhinge and drop. Still her gaze traveled higher to the straight nose, the blue eyes that made the sea look pale, and wind combed dark hair that fell across his brow.

“Zane?”

“Hello, Erin.”

“Hi, but what are you doing here?”

He crinkled one eye as if he couldn’t believe she’d asked that question.

She winced. She couldn’t believe she’d asked that question.

He glanced back at his car and the cocked his head at her. “Like you, I’m trying to get home.”

“Right.” She pressed a palm to her mouth.

“Let’s move our cars to the side and out of traffic.”

“Should we do that? The police are going to want to know what happened.”

“Unless you find being lynched a comfortable activity, let’s move our cars. In case you haven’t noticed, they do things differently in New York. Do you think your car will start?”

“Maybe. Oh, Zane, I’m so sorry. I’m so sorry.”

“Save the apology for later. Let’s move our cars before we find ourselves dangling from the bridge.”

Erin sprinted back to her car.

Her sister’s voice rose from the floor. “Erin. Erin. Erin. Are you alive or dead? Do I need to call an ambulance? Erin, please answer.”

Erin scooped the phone from the floor. “I’m alive and I’m fine. At least until Zane Lowe pushes me off the bridge.”

“Zane Lowe. Why would he do that?”

“Because I just rear ended his corvette. I can’t talk now. You can give me the details of Dad’s love life later. On second thought, I don’t want the details. The Cliff Notes will be fine.”

Zane braced a well formed hand on the windowsill of her car. He dipped his head and peered into her car. His crystal blue eyes made her chest squeeze the way they did when she first looked into them ten years ago.

“I have to hang up.” She stared at Zane, slid her thumb over the phone’s screen and tossed it into the passenger seat.

“Start your car,” he said.

She couldn’t stop staring into his eyes. When they narrowed, she said,” I’ll start it now.”

She pulled her gaze away from his and turned the key.

The engine sputtered and shuddered. She wished Zane would stop staring at her. It was hard for her to concentrate when someone stared at her. Especially when that someone was Zane Lowe.

“I’ll try it again,” she said.

“Don’t bother.” He straightened, but left one hand on the windowsill.

Her gaze locked into his hand and for a brief moment she wondered what it would be like to have that hand touch her. It had once, but it was to steady her when she had stumbled into him because she was drunk.

“What are you going to do?” She squinted into the sunlight that silhouetted his Greek god profile.

“Get help. Since everyone wants to get home, we shouldn’t have a problem finding someone.”

He flicked his wrist to the man sitting in the car behind Erin’s.

The man was out of his car and standing next to Zane. “I was wondering when you were going to get that thing out of here.”

“Can you lend us some muscle?” Zane asked.

“No problem. And next time don’t talk on the phone.” He slapped a multi ringed finger on her car’s windowsill.

Erin jumped. “Normally, I don’t but -.”

Zane and the man moved to the rear of her car.

“- my sister was upset. Not that you care,” she muttered and stared into her rear view mirror.

“Erin, put the car in neutral.” Zane called out to her.

“You know her name?” the man asked.

Erin couldn’t hear Zane’s response. He was probably denying that he knew her. Who would admit knowing the woman who caused New York’s worst traffic jam and on a Sunday afternoon, no less? A weekday traffic jam, most New Yorkers could tolerate, but a weekend and when everyone was trying to get back into the city? Tar and feathers was starting to sound like comfortable couture.

She shifted the gearstick and grabbed the steering wheel. The wheels crunched over the concrete. She shifted in her seat and watched the guardrail creep toward her car.

“Erin, turn the wheel.”

In the rearview mirror she could see Zane's face, the color deep from the exertion. A lock of dark hair dropped across his forehead.

She crossed one hand over the other and pulled hard on the wheel.

“Erin, you’re heading toward the rail. Turn the wheel the other way.”

The car seemed to be rolling on its own. She grabbed the wheel and jerked it around. Her car made a graceful arc and glided to a stop next to the guardrail.

Zane stepped to the driver’s side of her car. “You okay?”

“Yes.” Barely.

He tapped the windowsill. “Wait here.”

She looked around. They were surrounded by honking cars inching their way into the city. Where could she go?

Zane strolled across the lanes toward his corvette. His body rippled beneath the worn jeans and custom designed polo shirt. A gentle breeze tousled his hair.

Her jaw loosened and dropped. He was beautifully and wonderfully made. His form, his hair, the square angle of his jaw. She’d always thought he was cute. She’d proven that the night of the boarding school dance, but in the nine years since she’d seen him? He looked so much better. Adonis would feel inferior standing next to him.

“You’re staring.”

She looked up to see the other man standing next to her car. She jerked her gaze away from Zane and wrapped her hands around the steering wheel. “Thanks for helping me move my car.”

“Don’t thank me. I wanted you out of the way.”

He tapped her windowsill with a ringed finger. The sharp sound made her stiffen. She glared at him but he was already weaving through the traffic back to his car.

Zane jumped into his corvette and guided it to the rail in front of her car. He hopped out and walked toward her – all six foot two – all muscular movements. He opened her car door. “Let’s go.”

She stared up at him as if she’d never seen him before. “I can’t leave my car. I have to wait for the tow truck.”

He looked past her.

She twisted in her seat and stared out the back window. A tow truck with flashing blue and yellow lights and a flatbed the size of an aircraft carrier pushed through traffic. It nosed its way down the lane, its grill like a tyrannosaurus rex gnashing through a herd of antelope.

“You called a tow truck?”

“Your car isn’t going anywhere without some help. Do you have a mechanic or do you want me to send your car to mine?”

“I don’t have a mechanic.” She shook her head. “I don’t drive my car in the city so I don’t need to repair anything.” She looked at the hood. “Until now.”

A wisp of smoke curled from the crumpled metal.

“I’ll send your car to my mechanic. Climb out.”

“My luggage is in the trunk. I need to get everything out of my car.” She crammed her cellphone and receipts and an umbrella into her purse and climbed out.

“Pop the trunk. I’ll get your luggage.”

She did. She glanced at the tow truck’s cab. Three men sat in the front seat.

“Where am I going to fit? There’s no room for me in the truck. I can’t ride in my car. I’ll get motion sickness.”

“You’re not going to ride in the truck. I’m driving you into the city.”

Chapter Two

Erin’s heart stalled inside her chest. She didn’t know if she should be jumping for joy or if she should fall into a dead faint. She had the chance to spend a few more minutes, more like hours with this traffic, with the dreamiest boy in boarding school. She’d never forget how she made a fool of herself at that high school party. No way would he have forgotten. She felt the heat creep into her face. That night, she couldn’t have made a bigger fool of herself if she’d tried.

“You can’t take me home.”

He did one of those eyebrow cocks guys do when a girl says something stupid - girl meaning Erin. She specialized in saying something eyebrow cocking worthy.

“Where do you want to go?” he asked.

“I want to go home.”

He strode to his car and opened the passenger door. He swept his hand toward the opening. “Your chariot awaits.”

“But it’s such a long way. You’ll have to go clear back to your own home.”

“Where do you live?”

“Lower east side. Where do you live?”

“Tribeca. See? We’re practically neighbors. What’s your address?”

She told him, and he tapped it into his GPS.

“What about my car? Where will they take it?” She climbed into his car but she couldn’t stop staring at her car.

“Don’t worry. It will be safe and sound.” He handed her his phone. “Put your phone number in my phone. As soon as my mechanic calls me, I’ll contact you and let you know the verdict.”

Erin slouched into her seat. “I probably don’t want to know that.”

“Sure you do. You want your car back, don’t you?”

“I’m don’t know. This is the first time I’ve driven it since I moved to New York.”

“You don’t drive it? Why didn’t you sell it?”

She lifted a shoulder. “I didn’t realize I wouldn’t need it. I take the subway or hail a cab every time I want to go somewhere. This weekend I had to use my car because I was meeting friends at the beach.”

“You could rent a Go-Car for that.”

She looked over her shoulder at her car. It was dangling from a hook that looked like something Ahab used when he fished for Moby Dick. The grill tipped like a James Cagney smile.

“My car’s been totaled.”

“I hate to say this, but you’re probably right.”

She gave a rough exhale and flopped back into the seat. “It isn’t much, but I liked that car. Probably because it’s all I could afford.”

“If you stay in New York, you won’t need another car. If you take another trip to the beach, you can rent -”

“I know, a Go-Car. Thanks.” She sunk low into the seat.

“You ready?”

She nodded and gave him a sideways glance. “Thanks. I didn’t thank you, but I’m grateful.”

“Don’t worry about it. Wrecking a car can put a crimp in your style. What were you doing anyway when your car struck mine?”

“I was on the phone.” She held out her hand as if to stop his lecture. “I know. It’s against the law, but my sister called. She had something really important to tell me.”

“What was that?” His voice was flat. He didn’t take his eyes off the road but he had that seeing-not-seeing look in his eyes.

“Our dad is seeing someone.” Her voice cracked on the last word.

He swiveled his gaze to meet hers, not a quick glance, but one hard long stare.

“I know what you’re thinking. I’m thinking the same thing. Dad is too old to date. Who would want him? I mean he’s like almost fifty?”

Zane cocked a wrist over the steering wheel and inched his car with the traffic across the bridge.

“Since Mom died, he’s never even so much as glanced at another woman. All he does is work. I know he misses Mom. I miss Mom.” She slouched in her seat. Her eyes burned as the image of the lovely woman who’d always been there for her and her sisters wavered in her mind. She stared out the window.

“Hey.” He laid his hand over hers. It was warm. The comfort she felt shocked her. She drank it in. It felt right. How could that be? In high school, she humiliated herself in front of him.

“I’m sorry. I didn’t mean to get all morose.” She stared out the window at the bridge’s struts and ties towering above the traffic. It’s been two years since she passed away. You’d think I’d be used to it by now.”

“There’s no law that says you have to get used to losing someone.” He didn’t move his hand. Instead, he gave it a gentle squeeze.

There was so much in that squeeze, none of which she understood, yet she liked everything about it.

“Maybe, but I didn’t expect it to still hurt so much.”

“It’s understandable. You and your mom were close.”

She looked at him, tears pooling in her eyes. Zane Lowe was the big cheese at boarding school. All the guys claimed to be his best friend. All the girls had a crush on him. Beautiful senior girls. Girls three years older than she. How she thought she had a chance with him just showed what a nerdy little ninth grader she’d been. How had she missed that he was good looking and compassionate? But what was he going to do with a blubbering newly minted college grad sitting in his car? Kick her out? Make her hitchhike home? He could. A shiver wracked through her shoulders.

“Your destination is on the right.” The gravitational positioning system inserted its sultry voice into a moment of silence that stretched through Manhattan to the Lower East Side.

She looked up to see the wrought iron staircase leading to the red brick apartment building.

He pulled to the curb. The driver behind them leaned on his horn and inched past them.

Erin jumped. “I’ll never get used to how impatient New Yorkers are.”

“Relax.” Zane shifted the gearstick into park. “It’s just his way of wishing us a good night.”

“Nice try. I heard what he said.”

Zane popped the trunk and hopped out of the car. He pulled out her suitcase and set it on the sidewalk.

She climbed out and reached for the handle. “Thanks for the ride. I owe you. If you want to meet for drinks or something, my treat.”

He didn’t maneuver the suitcase to her hand.

Her gaze traveled from the handle to his eyes that crinkled at the corners. “Are you going to give me my suitcase?”

“I’ll take it to your apartment. Lead the way.” His voice carried the authority of someone who was used to being obeyed. He had been that way in high school. What he wanted, he got.

“I can take it. You don’t want to leave your car here.”

“It’ll be fine for a few minutes.”

She pushed open the glass doors that had once been trimmed in gold plate, but was now dull and flaked. In the corner sat a counter where in another era a doorman used to sit. Now it collected packages and newspapers and a few cobwebs when the superintendent had a hard time finding a janitorial service. She glanced at the packages out of habit. She hadn’t expected anything. She hadn’t placed any orders and her birthday wasn’t until January, but packages always hide surprises and she couldn’t resist staring at packages and wondering what surprises they held.

“We were going to your apartment.” Zane’s voice broke through her perusal.

“Sorry.” She dipped her gaze to the tiled floor that looked more like a Persian rug. “I always like to look.” She nodded toward the packages.

“I noticed that.”

The explanation piled on the tip of her tongue, but all the words sounded as if she needed to be committed. And she did, but why give him reason to believe that, too? He probably already did.

He followed her into the elevator. The gate slid close and the elevator creaked past several floors before opening to a hallway covered with a mosaic of dragon. A wide marble staircase stood next to the elevator.

“I’m in double A at the end of the hall.” She glanced at him and stepped out of the elevator.

She wanted to stare. His form large and powerful made the elevator feel like a broom closet.

The elevator door closed and ground back to the lobby.

Zane watched it drop past the floor level. A frown pressed between Zane’s brows.

“It’s always sounded like that,” Erin said. “It’s old, but it works fine. I usually take the stairs.”

“I’ll follow your advice.”

At the door to her apartment, Erin slipped her key into the lock and pushed the door open. The narrow hallway led past a galley kitchen then opened into a living room with fourteen foot ceilings and a wood floor covered with a shag rug. Bookcases lined one wall.

Zane wheeled her suitcase into the living room and leaned it against a wall next to the fireplace. “How are you feeling?”

“Are you kidding me? The most popular boy in high school just walked me home. I feel great.”

She winced. Why had she said that? Zane acted like he didn’t remember the night she came onto him, but how could he forget? It was emblazoned in her mind forever.

One of Zane’s eyes closed partway. “Is that what you think?”

“That’s what everybody thinks. If you don’t know that, then you need to get your head out of the clouds.”

“We’re not in high school anymore.”

“No, we’re in New York and if that isn’t a reality check, nothing is.”

“Maybe, I’ll see you around.” He moved toward the front door.

“You have my phone number.”

“I know. So I can give you an update on your car.”

The explanation was like a sharp blow to her chest. He was just being a friend - not a boyfriend.

“Right.” She followed him. She didn’t want him to leave.

In two strides he was at the door. The message was clear. He didn’t want to stay. He probably already had a girlfriend - one of those perfect senior high girls who grew up to be a banking vice president and deposited a cool seven figures into her checking account each year. And that was before yearend bonuses. Yes, that was who his girlfriend would be - not the nerd who rear ended his corvette and totaled her own car.

“Are you in the business?” Her voice had that anxious don’t-leave-yet pitch that would’ve pierced eardrums if it hadn’t been for the traffic floating up from the street below.

“Yes.” His smile tipped a little higher on one side. His eyes looked soft, almost sad. He touched a finger to her chin. “See you around.”

He strode toward the elevator. She stood in the doorway and memorized each movement - the shift of his shoulders, the swing of his arms, the wide stride of his legs. He stepped down the stairs.

He was gone.

She rubbed a knuckle to her sternum. Zane Lowe had stepped into the center of her life, and now he was gone. She had no connection to him yet she felt as if they’d broken up. She felt hollow inside.

She closed the door and dropped her forehead to the five panel door.

Behind her the curtain dividing the living room scraped across the rod.

“Who was that?” Erin’s roommate, Kayla , dug her hand into a bag of chips and shoved a handful into her mouth. She shuffled across the rug with rabbit eared slippers. An oversized sweater shifted around her knees. She had to be the only New Yorker who wore sweaters during the summer. And she was the only woman who could devour a bag of chips and lose weight.

“Zane.” Erin closed the door.

“Is he your boyfriend? How come you never told me about him?”

“Because he’s not my boyfriend. He’s some guy I knew at boarding school but he was a few years ahead of me.”

“Wow! I wished I’d gone to boarding school with guys who looked like that. They were all dorks at my school.” Her shoulders drooped. “So now you’re dating?”

“Not dating. He gave me a ride home.”

“You mean you left your car at his place?”

“I mean I left my car on the side of the road.”

“You work fast.”

Erin placed her hands on Kayla’s shoulders. “Kayla.” She gave her friend a slight shake. “Listen to me. There’s nothing going on between Zane and me. Not because I don’t want that. Any girl in her right mind would something to go on between herself and Zane Lowe, but because he doesn’t want that.”

“He’s crazy.”

“I wish I could agree, but I’m not his type.” The memory of how she had thrown herself at Zane flashed through her mind. She, a gangly ninth grader had the audacity to believe that godlike about-to-graduate Zane would have the slightest interest in her. She felt the heat rise from her chest and creep up her neck. She dropped her hands to her side and turned away.

“How could you not be his type?” Kayla walked around Erin and stood in front of her. “You’re gorgeous. You have a hundred million guys panting after you.”

Erin cocked an oh-please eyebrow at her.

“Maybe that’s a slight exaggeration.” Kayla shook open palms in front of Erin’s face. “But not by much. And you don’t date any of them.”

“Because I don’t have time to date. If I want to make an impression on the higher-ups at JRK, I have to be at the office before they even get out of bed and I can never leave until they’re at home and sipping their evening Scotch.”

“You’ve been doing that for six months. They have to know you’re serious about your job. I’m worried about you. You’re going to burn out. Relax a little. Have some fun.”

“I’m not relaxing until I’ve made partner, and lucky for me, I found just the startup that can catapult me into that position.”

“Really?” Kayla crawled onto the sofa that hadn’t been fashionable since the war ended - the Second World War. “What is it?”

“I can’t tell you that. I’d commit insider trading. Now go to bed. Tomorrow’s a work day and I have to be in the office before the sun rises.”

“Are you going to bed?”

“Soon. I want to check the Asian markets.”

“I know you, Erin. You’ll be up way past midnight.”

Erin patted the top of her roommate’s head. “Go to bed.”

A paunchy man with a receding hairline strolled into the break room. He stared at Erin his gaze dropping to her hand that disappeared into a bag of ice.

“Hey, Erin. What’s up?”

“Hi, Bill.” She shifted her narrowed eyes from Zane to her coworker. “I got your message. I’ll stop by your office in a few minutes.”

“Unless you need to go home.” Bill couldn’t stop staring at the ice filled bag.

Why of all mornings did she have to burn her hand and why did Zane have to be the one to help her?

“No, I’m fine. I won’t be much longer.”

Bill filled his coffee cup and moved toward the door. “Good. I’ve got the prospectus on the Binder offering.” He stepped out of the room

Erin felt a cold chill move down her shoulders and it wasn’t from the ice. Why had Bill mentioned the Binder offering? Every firm on the Street wanted a piece of the action. She looked at Zane through her lashes.

“Lucky you,” he said. “You’re on the Binder team. That’s quite a coup for anyone let alone a recent college grad.”

“I graduated almost a year ago, but why shouldn’t I be part of the offering? I work for the firm.”

“Is any other college grad on the team?”

Her breath caught. She never noticed.

“You just answered my question. Congratulations.” He slid the bag from her hand. “How’s your hand?”

Her gaze dropped to her hand. It was red and wrinkled. Her manicure rippled like the sand after the outgoing tide. “It’s fine.”

“Good.” He dropped the bag into the trash. “Now you’d better get to your meeting.” He turned away.

“Zane.”

He looked over his shoulder at her.

“You won’t say anything about my being on the Binder offering, will you?”

“I won’t have to.”

“I haven’t told anyone and I won’t.”

“It doesn’t matter. Someone always finds out. When I hear from my mechanic, I’ll contact you. And good luck on the account.” He strode out the door.

Chapter Four

The elevators slid open. Zane stepped into the marble lobby of the Bell Equity Firm. Sculptures sat on pedestals, the original oil paintings hanging on the wall and a Persian rug stretched across the lobby to an I-smell-like-your-grandmother’s-cookies blonde seated behind a mahogany reception desk. The lobby looked like a penthouse sitting room, calm and serene. What it hid was the wild antics of a bullpen where brokers shouted sells and buys and did whatever they could to maintain their eight figure annual incomes.

 Investment newspaper in hand, Zane scanned the headlines warning of a stock market bubble, but the headlines were a blur. Instead, emblazoned in his mind were wideset eyes and a smattering of freckles spread across an upturned nose. Erin Duvall. He needed to get her out of his mind but he couldn’t because now he knew what he’d expected - she was working on the Binder offering.

He strolled across the lobby and nodded at the beautiful blonde . He pushed open the ceiling high door and stepped into the bullpen. Men with loosened ties and desks cluttered with monitors and trading reports pressed phones to their ears, held up their hands and handed off buy and sell orders to the pages racing between the cubicles.

The tension in the room was like spindly fingers wrapping around Zane’s throat, the pressure so great he coughed into his fist to release it.

Everyone had seen the headlines. The pale faces of investment bankers were white, the coffee slugged by the cup every ten minutes was hotter and stronger, the coffeemaker’s burned fragrance hanging in the air like California smog. The stock market bubble was ready to burst.

Zane clasped a few hands on his way to his corner office with one goal in mind - step into his office and shut the door.

The figure pacing at his office entrance told him he wouldn’t be spending a few private moments trying to analyze the information he’d learned - Binder was the stock that could save the industry. Erin Duvall had the information he needed to make sure he rode above the impending stock market crash.

“You missed our meeting.” Larry Underfield’s eyes fixed on Zane like hot coals. He followed Zane into his office and closed the door.

Zane narrowed his gaze at Larry. “Good morning to you, too.”

“I didn’t say good morning, because it isn’t.”

“I read the papers.” Zane gave a weary exhale. “Now, if you’ve finished -.”

“Haven’t even started. What we need is an offering to make their incomes rise again.” He nodded toward the glass wall that separated Zane’s office from the bullpen.

“We always need that.”

“Word on the street is that Binder is that offering.”

The air in Zane’s lungs turned to concrete. He tossed his newspaper onto his desk and flipped on his monitor. “Then get Binder.”

“I can’t. JRK has it, but you already know that.” Larry’s voice lowered. His face darkened.

Zane lifted his gaze to Larry. “I don’t know who your source is, but they’re wrong.”

“I don’t think so. Not a good secret to keep from a friend.”

“Since I just learned about Binder myself, I wouldn’t consider keeping that secret.”

“Good to know.” Larry straightened and looked down at him. The corner of his mouth lifted as if a hook had caught it and pulled. “What are you going to do about it?”

“What I always do - watch the market.”

“But you have an inside link.”

Zane snorted a laugh. “Another leak from your source?”

“Are they right?”

“No. You need a new one.” Zane pulled a market report from his in box.

“Erin Duvall.” The name shot out of Larry’s mouth.

Zane studied him. “What about her?”

“She’s your inside link. You were in JRK talking to her. What else could you be talking to her about accept Binder?”

“Like I said, you need a new source.”

“Come on, Zane. Talk to her. A good insider is a terrible thing to waste.”

“If she’s so good, you talk to her.”

“I will.” Larry’s smile revealed capped teeth. He spun around, flung open Zane’s door and stepped into the bullpen.

Several brokers rushed to him waving tickets for him to sign. Larry scrawled his initials across the bottom of each one. With his cellphone pressed to his ear, he picked his way through the cubicles and stepped into his office. He closed his door and fell into his chair.

Zane didn’t have to look up to know Larry watched him. Larry tracking Zane’s moves meant he was too preoccupied to know someone kept an eye on Larry - Larry who had affinity for new offerings.

In Zane’s computer search bar he typed in the symbol for Binder. The asking price was well above the market expectation. He deleted the screen and erased the search history. Work was not the place to research this stock.

He was about to ask his assistant to call IT to send someone up to check his computer for tracking cookies, but that would draw even more suspicion. He considered his assistant honest, but assistants were known to talk for a few extra bills in a plain white envelope. A dime on the sidewalk meant more to the bum on the street than a few extra bills did to Larry.

Zane’s phone chimed for an incoming text. He glanced at his phone screen. Erin’s name wavered into view. “Have you heard anything about my car?” The question wavered below her name.

In his mind wavered her creamy skin, the slender column of her neck and a crescent smile that set his heart on fire. She’d always been beautiful, even when she was fourteen and made a pass at him. It would have been easy to take advantage of her. It was filled his ego to take advantage of one so willing - left him feeling empty once he took her and left.

He deleted Erin’s text. He’d call his mechanic when he left for lunch. If Larry had connected Zane to Erin, then others had, too. Larry was hardly the brightest on the floor. Once brokers realized Erin was on the Binder, she’d be inundated with questions. He didn’t want her to connect him to her sudden popularity.

Every broker wanted information on the Binder offering. He was a broker. He wanted that information, too. It would be so easy. She’d offered herself to him once. He’d known she was drunk. She’d probably forgotten what she’d done. At the time, he’d felt sorry for her. She’s was a girl without a mother being raised by her workaholic father. His mother had told him that. What girl wouldn’t want comfort while trying to cope with such a terrible loss.

When Erin had offered herself to him, he’d been tempted to take her. Though only fourteen, her body was giving all kinds of signals of the beauty she would become. His roommate had told him he was a fool to not take advantage of such an offer.

Could he have lived with himself? Probably. He was good at pushing unpleasant memories out of his mind. He rarely thought about his father who left when he was two. Though he had no confirmation, he suspected why his stepfather had left.

He knew what it was like to lose someone close. If he’d taken advantage of Erin at boarding school, he might have forgiven himself.

And if he took advantage of her now? It would be too easy to show interest in her.

The temptation was there.

The secrets he could learn.

and mingled with the lunch crowd before she found herself waiting in the line of New York’s Finest lunch truck. She should’ve been checking the menu. She always left for lunch with the promise that she’d try the duck cilantro, but by the time she reached the counter, “I’ll have the classic,” usually fell out of her mouth.

Her phone rang. Her lungs gripped. She’d told Stella she’d call her back but with the office scrambling to do damage control in case of a stock market crash, she’d been running back and forth between Jim’s office and her own trying to keep clients happy.

She dug her phone out of her purse and stared at the blank screen. She didn’t recognize the number but it had to be a client. She’d been talking to clients all morning, and wished she could eat her lunch in peace, but she had to take the call. They trusted her to make the right decisions with their investments.

“Hello?”

“How’s your hand?”

Zane.

Her heart almost stopped.

His voice was rich and deep and sent a wave of heat through her chest.

“My hand? It’s fine.” She should say something else but her tongue suddenly felt ten times too big for her mouth.

“Turn around.”

“What? Why?”

“Turn around.”

She did. Zane stood a few people behind her. He smiled and lifted his chin in that guy type wave.

“Get out of line,” he said.

“I can’t. I just ordered the classic.”

“We’ll give it to someone.”

The server handed her the French roll piled with salami, ham and roast beef and wrapped in butcher block paper. She moved out of line. Zane stood near the building entrance, his phone pressed to his ear.

She walked toward him and he glanced up.

“I’ll call you later,” he said and dropped his phone into his pocket. “Is you hand feeling better?” He wrapped his fingers around hers and lifted her hand. “It’s still a little red.”

Heat burst in her chest. “It’s fine, really.”

“He glanced at the signal then shook his head. “Forget it. I was going to meet a friend for lunch -”

“Then you should go. I’ll call you later.”

“I’ll send my friend a text and ask her if I can take a rain check.” He tapped his phone’s screen.

Her? He was going to meet a woman for lunch? Erin felt the heat fill her face. Of course, Zane Lowe would have a girlfriend. He probably had more than one, and he certainly wouldn’t date the dork who had rear ended his brand new corvette.

“Don’t do that.” Why had she said that? “If you made plans for lunch, you should keep them.” When would she learn to stop talking? “I was just going to ask you if you’d heard any news about my car.”

“I have an idea. There’s a little hole-in-the-wall that usually can’t fill the table by the kitchen. Do you like Italian?”

“Zane, I didn’t mean for you to spend your lunch hour with me. I just wanted to ask you about my car. Did you have a chance to talk to the mechanic?”

“Yes, and he thought he’d have your car ready early next week.”

“Next week? Then I won’t have a car this weekend.”

“Why is that problem? You said you hadn’t used your car since you’d moved here?”

“I haven’t. I’ve been so busy with work I haven’t bothered to plan any free time.”

But when some friends rented a beach house and invited me to join them, I couldn’t resist. And then I received another invitation from another group of friends for next weekend. I don’t want to tell them I can’t come because I don’t have a car.”

“Have a friend drive you.”

“I would if I could find someone to go to the beach with me this weekend. They told me to bring a friend. There’s plenty of room at this house. I’ve asked around, but everyone I’ve asked already has plans for this weekend. I guess I can rent a car.”

“You could ask someone else.”

“Who else is there? I’ve asked everyone I know.”

“You haven’t asked me.”

"You can't make two trips to the beach house."

"Why not? It can't be that far."

"It doesn't matter. Dropping me off and then turning around and picking me up. That's something a dad does."

"Or a friend."

The way he said the word friend, the softness in his eyes, scooped air out of her lungs.

She shook her head. "I can't let you do that, unless you want to stay. There's plenty of room, and my friends told me to invite someone, but you probably wouldn't want to come. Forget I asked."

"I'd like to come. If you want me to stay, I'll stay."

"Really? With a bunch of people you don't know?"

"Why not? They won't know me either. It'll be fun."

"It will be fun, but -"

"What time shall I come and get you?"

"I had planned to leave right after work."

"Great. We can stop on the way and grab a bite. I know this great restaurant-"

"Have you eaten at every restaurant in New York?"

"Not everyone.

Zane walked past the cubicles leading to his office. He’d already made plans for the weekend, but they’d be easy to change. The question was why was he doing it? He’d always found Erin attractive. More than attractive.

Her signals were shouting-from-the top of-Mount-Evans clear. She was interested. He detected that the first time he’d seen her. Now that he thought about, she’d been drunk - maybe too drunk to know what she was doing. Her signals were coming through again. He hated using her like this but he needed answers. Someone in the office was getting insider trading. He thought he knew who, but he needed a trap. He could set the trap without her knowing. When she was reading to move one, there’d be no hard feelings. His chest felt empty. She would want to move on. He would have to let her go.

In his office, he moved to his desk chair and logged onto his computer.

Larry stepped into his office and closed the door.

“Yes?” Zane’s voice was flat and dry, and he didn’t look up. He and Larry rarely talked. Now his coworker had entered his office twice today.

“What’d you find out?” Larry dropped into the accent chair on the opposite side of Zane’s desk.

Zane stopped typing. He shifted his gaze past the monitor and stared at Larry. “About what?”

Larry snorted. “About Binder. What else is there?”

“There’s the fact that the market dropped two hundred points.”

“I just looked at it. It was up fifty.” Larry sprang out of the chair and walked around Zane’s desk.

Zane leaned back in his chair.

“That’s a correction.” Larry’s laugh held a note of doubt. He moved back to his chair.

“Maybe.”

“What? You think it’s something else? Never mind that. Tell me what you found out about Binder.”

“I already told you everything I know. Nothing.”

“You have to know something. You just spent an hour with that girl who probably has the prospectus memorized by now.”

“What are you talking about?”

“Okay, play dumb. I’m talking about Erin Duvall. You just had lunch with her.”

“Who told you that?” Zane spat out the words.

“You know how this works. There’re are no secrets in this industry. You had lunch with her. I’m sure she let slip a piece of information or two. ‘Fess up. We’re partners. What you know, I need to know. I’ve got clients who are ringing me night and day trying to buy into that offering.”

“If you want in, call Erin.” Zane scratched her number on a piece of paper and shoved it across his desk. His heart battered against his ribcage. He didn’t want Larry calling Erin. He didn’t want anyone in his office calling her. He was taking a gamble

Larry swung his head. “You know she’s not going to tell me anything. She has stars in her eyes when she’s with you. She told you something and I want to know what that was.”

Adrenaline shot up Zane’s spine. “She didn’t tell me anything. And even if she wanted to, I wouldn’t listen.” Amazing how calm he sounded.

“What? The most exclusive offering in the stock market? You’d listen.”

“No, I wouldn’t, Larry.” The edge in his voice made Larry lean away from him. “You know it’s illegal. I know it’s illegal. I’m making good money and I don’t plan to ruin that. Anything else you want to ask me?”

“Yeah, if she tells you anything this weekend. I want to know what it is.”

“This weekend? What are you talking about?”

“Doesn’t matter. I know you and she are going to that beach house on the Cape.”

“I don’t know who your source is but he’s giving you false information.”

“She. And it isn’t false. Just remember. Whatever you get, I want a cut.”

“Goodbye, Larry.”

Larry’s Adam’s apple bobbed in his long neck. “Just remember -”

“The door.” Zane gave Larry a hard stare and nodded toward the door.

Larry rose and smoothed his hands over his pant legs. He opened his mouth as if to give Zane one more chance to admit he had information, but backed out of Zane’s office instead. He closed the door.

A rush of air gushed out of Zane’s lungs. Larry’s mole was giving him too much information. The question was where was his source getting this information. The answer was obvious - someone Erin thought was her friend.

Zane had planned to call Erin in a day or two to confirm she still wanted him to drive her to the beach house. No matter what her response, he had to find out who knew her weekend plans, then he’d caution her about sharing information and with whom.

His phone chimed. His heart drummed. He’d make his move soon. He glanced at the screen - the image wavered into view, but not a photo, only the white form of a head and a pair of shoulders could be viewed. The phone number appeared as code. He pressed the text icon. The anonymous message filled his screen.

“Authorities targeted insider for information. Watch him. He’ll make his move soon.”

“I’m aware.” Zane typed. He waited until the message sent confirmation flashed on his screen then deleted both messages. Not because they couldn’t be traced. They could be traced. But because he knew who was checking his phone.

Larry thought Zane was spending the weekend with Erin to learn more information about the Binder offering. Zane gave a dry laugh and downloaded the trades his brokers had transacted for the day. Larry was wrong. Erin was a nice beautiful girl. He enjoyed her company. Maybe he should’ve waited until after Binder went public but it didn’t happen that way. He wanted to get to know Erin better. The reason had nothing to do with Binder. Once she learned the reason, she may never want to see Zane again.

“Is he here?” Kayla pulled the curtain that separated the living room from her bedroom. Behind her sat her unmade bed, a desk piled with printouts and cups of stale coffee and so many adhesive notes stuck to her computer monitor she could barely see the screen.

“Yes.” Erin glanced over her shoulder at her roommate.

“You don’t look happy. I thought this was what you wanted.” Kayla shuffled into the living room.

“It is what I wanted. Ever since my first day of boarding school I wanted to go on a date with Zane Lowe.” She looked out the window.

“What’s the matter, Erin?” Kayla perched on the arm of the sofa. “You look scared to death.”

“Because I am. Every time I’m with Zane, I do something stupid.”

“He obviously doesn’t care. Why else would he be driving you to the beach?”

“That’s just it. It doesn’t make sense.”

A knock sounded on the door.

“Erin, I’m opening the door. Whatever happens after that, is up to you.” Kayla opened the door.

Zane filled the doorway. He introduced himself to Kayla then shifted his gaze to Erin. A flashing white smile spread across his face. “Hey, you look fantastic. Are you ready?”

Erin glanced down at the wide leg trousers and the loosely knit sweater that slid down one shoulder. “Oh, thanks. Let me get my suitcase.”

“I’ve got it.” He picked up her weekender suitcase. “Shall we?”

“I’m ready.” She smile, the grip in her chest easing, her anxiety of a few minutes ago slipping away.

“Have fun, you two.” Kayla said through the closing door. “Don’t do anything I wouldn’t do.”

Erin glared at her roommate and shut the door. She looked at Zane. “She didn’t mean that.”

“Didn’t mean what?” His eyes widened with innocence.

“Exactly.” She led the way down the stairs.

Their conversation moved from high school to the stock market to life in the city. The two hour drive seemed more like a few minutes. Too soon the navigation system announced their arrival at the beach house. Two cars sat in the circular drive.

“Are we early?” Zane scanned the luxury cars parked near the entrance.

“Maybe the others had to work late. Everyone’s on edge because of the market rumors.”

“What have you heard?”

“I’m sure you know.” Her lungs seemed to shrink so she could barely draw in air. Why would Zane ask her about something that anyone in his position should know?

The corner of his mouth curved. The light she expected to flash in his eyes didn’t. Was he playing a game or was he testing her? Why had she mentioned anything about the market? They’d just be together for the weekend. He already knew she was part of the Binder offering. Thankfully, he hadn’t pressed her for information like everyone else. She couldn’t discuss the matter.

The front door opened and a tall blonde with glasses stepped to the porch. “Are you going to sit in the car all night? Granted, I’d gladly spend the night in a corvette, but you have to come in and taste these stuffed mushrooms and California rolls I’ve been slaving over, then I don’t care what you do.”

“I would never miss your sushi, Jan.” Erin laughed.

Zane was at her door before she could grab the handle.

Jan’s brows lifted up her high forehead. “Way to go, Erin, you picked a winner.”

Zane escorted Erin up the steps and extended his hand to Jan. Her husband Rick and their friends Al and Lucy moved through the doorway. A hubbub of introductions rose above the porch before the group moved inside to a spacious living room. Floor to ceiling windows opened to a lighted deck. The sound of waves lapping the beach filled the room.

Rick stepped behind the bar and filled drink orders. Jan and Lucy carried platters of sushi, stuffed mushrooms, deviled eggs and a relish tray to the coffee table that would have filled Erin’s living room, that is if she and Kayla hadn’t divided it so Kayla could have a bedroom.

The three couples gathered around the table and munched Jan’s hand rolled sushi. Erin shouldn’t’ve been surprised to learn that Zane had transacted some sales with Rick and Al.

“Where’s everyone else?” Erin scooped a California roll to her plate. “This sushi is delicious, by the way.”

“I’m not surprised,” Jan said. “That’s your third piece.”

“You’re keeping track?” Erin lifted her brows.

“Only what you eat. You’re the only person I know who can clean her plate and still fit into skinny jeans.” She made a face.

Erin returned the expression then they burst into laughter.

“To answer your question,” Jan said, “they stayed in town. Something to do with the market, but Rick can explain it better than I.”

“Except I don’t have to,” Rick said. “These two probably know more than I do.”

Erin felt every pair of eyes rest on her. Even Zane was watching her.

“Don’t look at me. What I know I read in the papers. You know what I know.” She tried to look everyone straight in the eye, but when she looked at Zane her gaze faltered. She reached for her wineglass and took a bigger gulp than she’d intended. She’d never been good at lying.

Zane’s eyes crinkled at the corners. Great. All she needed to do was choke in front of everyone.

“How about we play a game?” She set her glass a little too hard on the coffee table.

“I thought you’d never ask.” Rick hauled out his worn edition of Conquer the Continents.

Everyone groaned.

“You only want to play this because you always win,” Erin said.

“Not always.”

“What? You lost once when you were three?”

Everyone laughed.

“You’d win, too, Erin, if you were more aggressive,” Rick said.

She rolled her eyes.

“How about you, Zane? Have you ever played this game?” Rick asked.

“Can’t say that I have.” He moved his tumbler of Scotch to make room for the board game.

“Good. I’ll give you some pointers.”

Two hours later everyone had dropped out of the game except Rick and Zane. Erin was in the kitchen with Jan and Lucy.

“Are you and Zane sharing a room?” Jan asked her.

“What?” Erin’s heart beat hard. “We hardly know each other. He only drove me because my car’s in the shop.”

“Pretty nice taxi service.”

“Zane’s a nice guy. I’ve known him since boarding school.”

“If you’ve known him since boarding school, you have to know him fairly well.” Lucy arched a brow.

“I hadn’t seen him since he graduated. He was a few years ahead of me.”

Jan and Lucy grew quiet and stared at her.

“We kind of ran into each other. Last weekend. Literally. I ran into the back of his car.”

“His corvette? And he’s still speaking to you?”

“I know. It does seem odd, doesn’t it?”

“He must like you a lot,” Jan said.

“Or you have something he wants,” Lucy said.

A groan rose from the living room.

"Sounds like we have a winner," Erin said. She saw the quick impression between Jan's brows.

Jan would know her husband, and would know how he sounded when he won. Rick always won.

The women gathered around the kitchen entrance and stared into the living room.

The thoughts racing through Erin’s mind centered on what Jan had said. What could she have that Zane wanted? The answer was neon sign obvious - insider information on the Binder offering. But he hadn’t said anything.

Not yet, anyway.

Zane leaned back into the sofa, his drink nestled in his hands between his knees. Rick held the game box at the end of the table and pushed the pieces into it.

"Well?" Erin asked.

Rick tipped his head to Zane. "You sure you've never played this game before?"

Zane lifted his shoulders. "I've never even heard of it."

The group freshened their drinks and moved to the back deck. The cashing waves accented conversations that drifted back to the market tension. That tension was like wire weaving through Erin's shoulders and pulling tight. She hadn't planned an evening at the beach to discuss the market. What she knew everyone would want to know. Saying something would guarantee her accommodations in Alderson, West Virginia. She swallowed hard. Had she known conversation would center on the market, she never would've come. She should've known. She and her friends always discussed the market.

Rick and Jan were the first to say goodnight. Al and Lucy followed shortly afterward.

"Are you ready to turn in?" Zane asked Erin.

"I should be. Work was exhausting last week. I couldn't sleep at night because my mind wouldn't shut down. Then when I was at work, I was so tired I couldn't stay away." She looked toward the ocean. "But now I'm not sleepy at all."

"Good." Zane rose and held out his hand to her. "Let's take a walk."

Erin's gaze traveled up his muscular form. He wore loose trousers and an oversized shirt with rolled up sleeves.

"What about you? You have to be exhausted. You drove here after working all day."

"Don't worry about me. I can't resist the ocean. It calls to me."

"It's a wonderful sound."

He took her hand and pulled her to her feet. "Then let's answer the call."

His touch was warm and powerful. Cool strength traveled through his fingers and into her chest. The way he looked at her was unsettling. If she went with him, she knew what would happen.

"Maybe I am a little tired."

"I hear doubt. We'll make it quick, then I won't block your passage into dreamland." He still held her hand.

"You make sleep sound wonderful."

"Let's go." He pulled her a little closer.

His masculine strength wrapped around her, slowed her breathing, drained away the tension locked in her shoulders. The image of him kissing her was a movie playing in her mind. His bending to her. His lips touching hers.

He wrapped an arm around her waist and guided her to the steps leading to the beach. Somewhere between the steps and the end of the boardwalk, his arm fell away. Cool air slipped around her waist and she gave a slight shiver.

"Do you need to go back?"

How was he always so in tune to what she was feeling?

"Not until I've felt the sand between my toes."

"You're mind kind of girl."

Erin's breath caught. "What kind of girl is that?"

"Always seeking adventure, but even in school I sensed that about you."

She wondered what else he'd sensed about her - like when she was stupid and got drunk and threw herself at him. She laughed but it sounded nervous so she took a deep breath, slipped off her sandals and stepped onto the cool sand.

"Tell me the truth," she said. "Have you never really played Conquer the Continents before?"

"Never." She could feel him look down at her. "I'd never even heard of it. Rick was hard to beat."

"He should be. He's participated in competitions all over the world."

"Then that's why he was hard to beat."

"You don't like losing doing you." The cuffs of her pants swished around her ankles. The breeze toyed with the hem of her sweater.

"Does anyone?"

"Touché, but you're more competitive than most. I can remember watching you play football. I can't count how many times you couldn't find a receiver and ran the ball yourself."

"A quarterback has to make some quick decisions. Some of those I regret. All those tackles make me feel like an old man before my time."

"You're not old."

"Older than you." He stopped and faced her.

A wave rolled over their feet. It was cool, but Erin didn't move. She was close to Zane. She'd never be closer.

"Not that much. I'm mean we're in our twenties now. Four years doesn't seem like that much anymore."

"I agree." He wrapped his arms around her waist and pulled her against his chest. "Oh, Erin." He breathed her name.

Her stomach fluttered. How long since a man had made her feel this way? She couldn't remember. She could only remember how it felt when Zane had held her when she threw up in the school's courtyard. The next day the headmaster had demanded to know who had gotten sick, equating it with defacing school property. Erin had sunk low in her seat wondering who would point the finger at her or if the campus police would run a trace for DNA samples.

No one revealed her. No one knew.

Except Zane. He'd stared straight ahead. He never looked around the way the other students did.

Now she stood in his arms. She braced herself waiting for the kiss that would send waves of heat through her body. A cool breeze brushed her face, swept her hair around her neck. She waited hoping, preparing.

The kiss never came.

Zane moved away from her, though he still held her. "Sleepy yet?"

Was he joking? She was more wide away than ever.

"A little. Are you ready to go in?" Her voice sounded strange to her own ears.

"No, but we have the entire weekend. No point in exhausting ourselves the first night."

"I agree."

His arms fell away. He trailed fingers down her arm, slipped his hands over hers and led her back to the house. "What's the plan for tomorrow?"

"The guys usually hit the links. The girls claim they'll do early Christmas shopping but usually sip Mai Tais on Main Street."

"Sounds like you have more fun."

"We think so. Will you join the boys on the course?"

He looked down at her. "I think I'll play it by ear."

Zane walked her to her room, kissed her forehead and moved down the hallway to his own bedroom. He didn’t stop or turn around. He stepped into room and closed the door.

He was gone.

She flicked the door with one hand pushing it closed. Had she confused Zane’s intentions? She had bashed her car into his. He had helped her when she spilled coffee on her hand. He had canceled his lunch appointment with a woman and had taken her to lunch at a restaurant he considered special. Because she didn’t have a car, he drove her to her weekend getaway. Jan thought Erin and Zane would spend the weekend together, in the same bedroom together.

In a way she had thought that, too. Her heart sank in her chest. Zane made it clear that wasn’t his intention. And what about the kiss on her forehead? that was something a guy did to a woman he considered a friend.

She moved to the bed and sprawled over the mattress. Zane had made it clear. She was still the dorky ninth grader who threw up in the school’s courtyard. It didn’t matter that she’d graduated top in her class from an exclusive college or landed a plum job at JRK. To Zane, she’d never be anything more than that girl who did dumb things.

\* \* \*

Zane shut the bedroom. He didn’t know how he stood in the middle of the room. What he wanted to do was jump into an ice cold shower and stand there until the desire pumping through his body froze solid in his veins.

Dorky Erin Duvall wasn’t a dork anymore. She was beautiful, desirable and was going to drive him mad if he didn’t stop thinking about her. And she had the information he needed to live the high life. Her message was clear. She would gladly have let him share her bed tonight. The passion he could pour into her. The thought of her toned body responding to his made him want to drag fingers through his hair, fall to his knees and shout out a primal yell. How easy it would be for him to take her.

The image of her lovely face looking up into his gripped his chest. Something strange moved within him - an aching hunger, an unquenchable desire.

If he took her, then what? His shame rose. For the first time in his life he was thinking about what would follow after he had bedded one of the most desirable women on the Street. She wasn’t desirable because she was beautiful. She was desirable because of what she knew.

He could get that information from her and move on, but he wouldn’t move on. She had been talking to one of her sisters when she plowed her car into his. She didn’t know the reason her sister had called her. If she did, if she knew that she and Zane were about to become closer than she’d ever want them to be, she wouldn’t have let Zane drive her to this weekend getaway. Once she learned the reason her sister had called her, she’d never want anything to do with him again. He needed for her to stay in the dark a little longer - long enough for him to get what he needed. Then he’d step out of her life. Leaving her had never been easy. It hadn’t been easy when he was eighteen and she was fifteen. This time it would rip him apart. Something she must never know. He’d make sure of it. He’d be satisfied if she remembered him as cold and calculating. She had no idea how difficult she was making it for him to treat her this way.

\* \* \*

Erin didn’t know when she fell asleep. She wasn’t sure she had. Sunrays crept through the multi paned windows and through the gauzy fabric and poured over her face.

She squeezed her eyes tight then opened one. Sunlight splashed bright and painful into her eye and she scrunched it tight. The pain from the bright light throbbed in her head. She rolled to her stomach and dragged a pillow over her head.

The aroma of coffee and something sweet slipped beneath her door and into her bedroom. She lifted her head and drew the fragrance into her lungs. She didn’t think she could be hungry after everything she’d eaten last night, but her stomach rumbled like boulders falling down the mountainside. She had a brief image of her friends gathered around the breakfast nook. She wondered if Zane would be with them or maybe had decided in the middle of the night to return to the city. After the way she behaved, she wouldn’t blame him. She had practically thrown herself at him. He’d made it clear - he wasn’t interested. She didn’t do casual one night stands, but remembering how she felt last night, if Zane had wanted to stay in her room last night, she would have let him - after she recovered from her shock.

She dragged herself out of bed and into the bathroom. The mirror revealed what she had feared - she had slept in her clothes. She hadn’t even washed her face. Two black smudges rested beneath her eyes. She splashed water on her face. The water was freezing even after she let it run a few minutes. She buried her face inside the collar of her shirt. It didn’t help. She was freezing.

In her room, she slipped out of her wrinkled clothes and kicked them to the corner. From the suitcase, she pulled capris and a boatneck sweater and sandals. She crammed her hair around a scrunchy. Her growling stomach was in full protest by the time she reached the bottom of the stairs.

And didn’t hear any conversation, only the modulated voice of a weekend news announcer. Her first thought, her only thought, was that Zane had returned to the city. Jan or Lucy had fixed the brunch and were waiting for her.

She raced into the kitchen.

One face greeted her - Zane’s.

“You’re still here.” She sounded breathless.

The frown digging between his brows rested between amusement and annoyance. “Where else would I be?”

“Nowhere.” She spoke too fast. “It’s just that it was so quiet I thought you’d left.”

“Are you telling me I’m usually too noisy?”

“I didn’t mean that.” She waved her hands at him. “It’s more quiet than normal. I thought someone had left.”

Zane filled a coffee mug and held it out to her.

Balancing it in her sleeve-covered hands, she curled into a chair at the breakfast nook. A coffee cake sat in the center of the table.

“Is everyone else still in bed?” she asked.

Zane sat in the chair on the other side of the table. “Everyone else is gone.”

“Gone golfing and shopping? I can’t believe the girls left without me.” Her voice rose with each word.

“Not golfing and shopping. I mean everyone else has returned to the city.”

It took a few moments before Erin realized the cool air flowing into her mouth was because of her slackening jaw. "Why would they leave? We've been planning this get together for months. Wait a minute. They left because you beat Rick at Conquer the Continents."

"They wouldn't leave because of that."

"Why else? If you're that competitive with a board game, what are you like on the golf course?"

The corner of his mouth curved. "Try me and find out."

"All right, I will, but you didn't bring your clubs."

"And neither did you, so I've made other plans."

"Like what? I can't see you sipping umbrella drinks at the club or strolling along Main Street and staring into shop windows."

"If it's an ice cream parlor, I'm first in line." The corner of his mouth curved.

It made her stomach drop. Just looking at him sent heat through her chest.

"But you're right," he said. "That isn't what I planned for the day. What do you say to a day of sailing?"

"I love to sail, but I’m not much of a sailor. I had planned to take lessons, but I never got around to it."

"Then isn't it lucky for you that I did."

"I'll say. When do we leave? We should pack a picnic." She headed to the refrigerator. "Which marina are we going to?"

"Questions. Questions." He was on his feet. His hands on her shoulders, he guided her to the breakfast nook. "Relax. Sip your coffee. I've taken care of everything."

"Sorry, Zane, but you don’t seem like the picnic-packing type of guy."

"Guilty as charged. The marina is packing one for us. It will be on the boat by the time we arrive, so have a seat, enjoy some coffee cake and then change into your swimsuit. It's going to be a beautiful day for sailing."

Erin took a bite of her coffee cake. It seemed to stick to the roof of her mouth. She couldn't believe what was about to happen. She'd be spending the entire day with Zane on a sailboat. Could this be real? For years she'd imagined what it would be like to spend the day with him, but it never seemed like it could happen. How wrong she was? She couldn't have asked for a better way to spend the day.

"You're deep in thought." Zane's voice broke through the fog pushing through her mind. "What are you thinking?"

"Nothing. Everything." Her face went hot. Could he tell she was thinking of him? "I'm going to change." She took a gulp of her still too hot coffee, squelched a yelp and dashed upstairs.

An hour later, they stood next to a slip where a sailboat gleamed in the sun. A young woman raced down the pier with a picnic basket and handed it to Zane. He climbed into the boat and tucked it beneath the bow.

. Only her boss' voice echoed in her mind. Presales for the Binder offering were unusually high, so high they caught the action of the Securities and Exchange Commission. So high there were rumors of inside trading. Jim had asked the team outright of anyone had leaked information. No one admitted to it, as she had expected. What she hadn't expected was that her boss had stared straight at her when he asked the question.

His stare gave her a start. It hadn't gone unnoticed by the other team members. She had been too stunned to say anything. She commit insider trading? She'd never do such a thing. She'd worked too hard at her job to jeopardize her career. His cold stare had left her speechless, but now she had wished she'd demanded to know why he'd looked at her when he'd asked that question.

"Pretty girl like you shouldn't be left by herself." The voice was deep with a pinched tone.

She jerked her head up. The man looking down at her wore a broad smile and so many freckles, he looked tan.

"I'm, uh..." She looked past him to the bar where she'd last seen Zane, but a wall of people surrounding the bar hid him from view.

"I know. You're with that tall skinny guy whose favorite line is, 'I'm a broker.' I'm here to tell you, don't waste your time on him."

"And you are?"

"Larry Underfield. Zane's best friend."

"He never mentioned you."

"An oversight, I'm sure."

"Larry." The sharpness in Zane's voice brought both Erin and Larry's heads up. "I didn't know you hung out in places like this."

"Sure you did. I was telling you about this place last week."

The grim set of Zane's mouth seemed to tell a different story.

"I was just telling your date, sorry I didn't catch the name."

"I didn't give it. I'm Erin."

"Oh, yes, the famous Erin."

Erin's jaw dropped a fraction and she shifted her gaze to Zane.

"Larry, it's nice of you to drop by. Is that your date over there?" Zane nodded toward a table near the door.

A tall blonde waved at them and smiled.

"That's Rita." Larry tipped his chin at her. "Our meals must have arrived. I'll catch you later." He punched a balled fist into Zane's arm, wiggled his eyebrows at Erin and turned away.

"I don't appreciate your annoying my date, Larry." Zane set the drinks on the table.

"Did I annoy you?" Larry glanced over his shoulder at Erin.

She wanted to say yes. Instead, she lifted her wineglass. Her gaze dropped to the table, to the space where her phone no longer lay. "My phone." She looked around the table, too small to conceal anything then looked at the floor. "I laid it right here."

Zane leaned back in his chair and grabbed Larry's arm. "Are you leaving with more than you came, pal?"

Larry's eyes widened in too innocent surprise. He touched a finger to his sternum. "Me? What would I have taken?"

"A cell phone perhaps?"

Larry stooped to the floor. "A cell phone that looks like this?"

If he scooped anything, Erin couldn't see what it was. He set her cellphone on the table.

"Oh, I'm sorry." Erin's voice squeezed around the words. "Thank you. I don't understand how it could've fallen off the table without my knowing about it."

"It happens."

Zane remained quiet and looked at Larry, his expression unreadable.

Larry's face turned rigid as if he didn't trust Zane's next move.

Zane turned away and picked up his drink. "Have a good evening, Larry."

"Likewise, my friend." Larry blended into the crowd, his retreat seemed hasty, his smile less cocky, edging on brittle.

Erin stuck her phone into her purse. "I'm so glad Larry found my phone. I hate to think of what would happen if I'd lost it."

"What would happen?" A frown pressed into Zane's brow.

Erin stared at her drink. "It doesn't matter. I didn't lose it, so everything's fine. How do you know Larry? He said he's your best friend."

"He says that about a lot of people. He and I met during orientation when we started at Bell."

"You moved up in the ranks and he didn't."

"Larry's good at what he does. He likes sales. I was moved into management. Enough about Larry.

. She turned slightly and saw Larry, his face drawn tight. When her gaze met his, he lifted his glass, his mouth stretching into a smile that seemed as if it would spread across his face and touch behind his head.

and guess who’s doing the trading?”

“Who?”

“Bell. The place where you’re boyfriend works.”

“I don’t have a…wait, you think Zane’s my boyfriend?” The pressure in her chest gripped her lungs. “I don’t know who told you that, but he’s not my boyfriend, and if you think I’ve committed insider trading, you’re wrong. I’d never do such a thing.”

“I want to believe you, Erin, but this is incriminating.” He tipped his head toward the screen.

“Does my loyalty to JRK mean anything?” She held her heart in her hands.

He winced. “You know it does, but what am I supposed to tell the SEC when they come knocking?”

“If I find out why Bell is trading in Binder, assuage your suspicion of me?”

“I don’t suspect you of anything.”

“Then I’ll make sure you never do.” She pivoted and strode out of his office.

“Where are you going? Erin?”

Some brokers stepped onto the floor and greeted her. She growled a greeting back but never took her eyes off the doorway to the elevator.

Had Zane Lowe used her? Was that why he had wanted her to spend the weekend with him? Heat raced through her blood. But why sleep with her when he had the Binder information he needed? Knowing that another firm had insider information on Binder and was profiting from it made her insides quiver. She’d find out what Zane knew, and how he acquired that information. If he got it from her? Her jaw clenched. She’d accept the consequences.

\* \* \*

Zane stepped onto the Bell Equity trading floor. Some brokers already had their steaming cups of coffee placed in front of them and were talking on the phones to clients. Zane passed them and they lifted their hands in greeting. He braced himself for Larry to follow him into his office.

Larry wasn’t there. He looked over the sea of desks to see Larry in his office and bent over a stack of printouts. His phone was pressed to his ear.

Monday and Larry wasn’t prying him with questions. This week had all the signs of starting out right, especially after his disastrous weekend. He still couldn’t believe he’d asked Erin to spend the night with him.

And she’d rejected him.

He’d sensed she didn’t want to reject him, but she had. A first for him.

The hollow ache in the pit of his stomach was what he didn’t understand. If she’d spent the night with him, what would be next? He wasn’t ready to settle down. She’d be like all the others - she’d want a commitment. He didn’t commit. He’d explain that to her, but she wouldn’t understand. No one he had tried to explain that to ever had.

He accepted Erin’s decision not to stay the night with him - she didn’t want to be with him. So why couldn’t he get her out of his mind? Why every time he closed his eyes did he see that sweet face that dimpled every time she smiled and why did her emerald green eyes waver before him? She’d been an awkward kid at boarding school all arms and legs, taller than most girls, but not as tall as he. And then when she’d got drunk and became sick, he’d been glad he’d been the one to be with her. He’d heard the comments from the other boys. They would’ve taken advantage of her.

He’d been her protector.

Protect her for what? So he could use her last weekend? That’s what would’ve happened. He would’ve slept with her and moved on. The grip in his chest pushed air out of his lungs. It was as if the thought of moving on - away from Erin - would’ve bothered him. But he had to be realistic. If he’d slept with her and then she’d learned why her sister had called her about their father, Erin Duvall would be filled with such rage, she’d never want to see him again.

Not sleeping with Erin was the best decision he’d ever made.

\* \* \*

Erin stepped off the elevator and strode across the Bell Equity lobby.

The young woman standing behind the receptionist desk was slipping on her headphones. She smiled when Erin approached. “May I help you?”

“I’m here to see Zane Lowe.”

“Do you have an appointment?”

The question shocked Erin. She shifted her gaze to the counter surrounding the desk. Zane was the boy she knew in boarding school. Was he that important that she needed an appointment if she wanted to see him?

“No.” The word shot out of her mouth.

“I’ll have to see if he’s available.” The receptionist touched a button on the silver plate next to her phone. “What is your name?”

“Erin Duvall.”

The receptionist waited a moment, then offered Erin another smile. “I’m sorry. He’s not answering -”

Erin backed away from the desk. She glanced down the hallway to two ceiling high doors. “Where’s his office?”

“You can’t enter the employee area without an escort.”

Erin strode toward the doors. Two men pushed through them. Erin grabbed one door and slipper through the opening. She heard the receptionist calling to her, then calling to the men to stop her.

In front of her spread a sea of cubicles, each occupied with someone on the phone. The walls were lined with glass enclosed offices.

In the corner office sat Zane. He leaned back in his chair, a phone pressed to his ear.

From behind, she heard the door open.

“Miss?” a voice called out to her.

She marched down the aisle toward Zane’s office. If they wanted her to stop, they were going to have to tackle her. She pushed open Zane’s door.

He glanced at her and then straightened. “I’ll call you back,” he said into the phone and hung up. “Erin.” There was note of surprise in his voice. His gaze locked into hers as if realizing this wasn’t a friendly visit. “I wasn’t expecting you. Have a-”

“Of course, you weren’t expecting me.” She walked to his desk and stared down at him.

He stood and closed the door. “Look I don’t know what happened, but sit down and tell me.”

He glanced at the glass wall surrounding his office. Erin didn’t have to turn around to know that everyone on the floor would be staring into the office.

“You already know what happened.” She didn’t sit down.

“If it’s about Saturday night, I was out of line. I shouldn’t’ve asked you back to my place. I wanted to be with you, but you were right -”

“Saturday night. Is that what you think this is about? About my not wanting to stay with you?” Her lungs were on fire and she drew a deep breath. “It’s about Saturday night all right. You used me.”

He sat in his chair. “How?”

“You got information from me about Binder and shared it with your team. Your trades are pushing up the opening price. I may be a neophyte but I know enough about insider trading -”

“Anyone could’ve pushed up the price. I never got information from you. You never told me anything.” He laced his fingers behind his head and leaned back. He had that I-know-how-to-calm-you-down look on his face.

She planted her knuckles on the top of his desk. “All the trades are going through Bell.”

The lines around Zane’s mouth etched deep. “How did I get this information?”

Erin’s eyes shifted then locked into his. “From my laptop.”

“I never saw your laptop, Erin. Did you take it to the beach house?”

“No.” Then she remembered. Her phone. She had set it on top of the table at the restaurant in case her boss had called her, and then it had disappeared. “My phone was on the table and then it disappeared.”

“I never looked at your phone. It fell off the table and that’s when Larry found it.” His voice slowed.

Zane and Erin looked through the glass wall to the office on the other side of the floor. It was empty.

Zane pressed a button on his desk phone.

“Yes, Mr. Lowe?” The receptionist’s voice floated from the speaker.

“Mary, I want you to page Larry.”

“He had an appointment outside of the building.”

“When did he leave?”

“He’s walking out right now.”

“Call the security guard and tell them to stop him and take him to the conference room.” He disconnected the call and rose from his chair. “I’m sorry this happened, Erin. I’m sure the authorities will be in touch with you.”

“I’m sure they will, but if Larry took information from me, I want to know.”

“This is something the authorities have to handle.”

“You mean you don’t want me to talk to him?”

“This is a company matter. I’ll take care of it.”

“Will you tell me what happened?”

“I’m sorry. I can’t.” He moved around his decks. “I’ll walk you out.”

“Don’t bother.” Tears stung her eyes. “I know the way.”

The heat in her head felt like an explosion. She flung open his office door and strode past the sea of desks. Without looking, she knew the brokers watched her move toward the door.

In the lobby, two security guards followed Larry and escorted him through a set of double doors on the other side of the lobby.

Zane moved past Erin. He hesitated before following the society guards and looked at her. His mouth set into a grim line. He stepped through the double doors. They drifted shut behind him.

Erin turned away and walked out of Bell Equity.

Her heart in her throat, she walked out of Zane’s life.

“He’s upset about the Binder offering. I have to tell him what happened.”

“It’s not about the Binder offering.”

“Sure it is. Why else would those men be in there?

A voice with a heavy accent called out to her.

She slowed her pace. On the edge of the sidewalk sat the coffee kiosk. Drags wrapped a hand around his mouth and called out to her. She waited until a thick throng of people passed then edged to the kiosk.

“What’s happening? I hear rumors,” Drags said.

“What you’ve heard is probably right.” Erin pushed two fingers between her brows. “JRK is no more.”

“My heart is broken.” Drags pulled his hat from his head and clutched it to his chest.

She patted his hand. “Don’t worry. Another company will move in.” Zane probably already had the leases signed for the next company to move in.

“I’m not worried for myself,” Drags said. “I’m worried for you.”

“Don’t worry about me, Drags. I’m sure I’ll find something else.”

Someday.

“Here.” Drags pulled a cup from the holder and mixed her favorite latte. “For you.”

“Thanks, Drags.” She dug into her purse.

“No, no. No pay.” Drags waved a hand at her. “This is my gift to you. You will be back. You will be my customer one day soon.”

Tears filled Erin’s eyes. Then she realized. She hadn’t cried when she’d lost her job. Now she wanted to cry because she didn’t know when she would see her dear friend again.

“Thanks, Drags. And don’t worry. I’m not going anywhere. I’ll be back and buy lots more coffee. And I’ll bring all my friends.”

“Ah, Erin, you break my heart. It’s you I want to see again.”

“Don’t worry. You will.”

A crowd gathered around the kiosk. Erin stepped away and the crowd pushed in front of her. She had to find another job on Wall Street. She couldn’t stand the thought of not ordering coffee from Drags.

It was past midnight that night when he’d called his mother. He would have called her sooner, but that was when a drunk Erin had stumbled into the courtyard. Knowing what the other boys might to do to her if they found her in that condition, he’d walked her back to her dorm room.

"I think I'll take that swim after all." Erin whipped around and crossed the dining room and out the French doors.

"Erin." Zane's voice was powerful and soft and should've stopped her.

She couldn't stop. If she thought anymore about what would happen to her home, her mother's home, her sisters' home, her head would explode. If she stopped, the sadness spinning through her would melt her into tears. She couldn't cry. Not in front of her stepbrothers. Not in front of Zane, her stepbrother.

In the pool, her sisters and stepbrothers batted a ball. She stood on the edge and swung her arms over her head.

"Hey, Erin, what are you doing?"

She made a perfect arc and dove into the pool. An eruption of yells and squeals sounded. She swam along the bottom of the pool.

Silence. That was what she heard. But it wasn't quiet enough. The thunder in her head erupted louder and more forceful. She wished she could claw inside her skull and tear away her thoughts.

Through the water she saw legs kick back and forth. She broke the surface. Water streamed down her face. She pushed her hair away from her face.

"If you wanted to play, why didn't you say so?" Stella treaded water next to her.

"I just decided." She looked around for the ball.

Her gaze passed the French door entrance to the house. The doors were closed. No one stood near them.

"He left." Stella's placid tone made Erin stare at her.

Erin almost asked who left, but the tip of Stella's head told her Stella knew who Erin was looking for.

Around them, their sisters and stepbrothers fought over the ball.

Erin couldn't ask where Zane was going. She didn't care where he went though she had a few ideas of where he belonged.

"To New York." Stella answered as if she'd heard Erin's thoughts.

"Is that what he said?"

"No, but Logan said that was where he was going. Apparently, he had packed before coming to the house."

Erin swam to the edge of the pool and climbed out. Her loose sweater now a water logged mass that clung to her body. Her sandals squished water with each step.

"I thought you wanted to play with us." Stella swam to the edge of the pool and propped her elbows on the ledge.

Erin pushed her hair back. Water streamed down her face and the back of her neck.

"I did, but since I'm out of job, I think it's better for me to make sure I get something and fast. If I lose my apartment, I'll have to move back home, which means Kim and I will be roomies. I don't think that's going to work very well.

 \* \* \*

"Miss Erin." Drags' round cheeks turned ruddy when she stood in line. He rushed through the orders. When she stepped to the counter, he clasped her hand. "It isn't the same without you."

"You don't have to flatter me, Drags. You have plenty of customers. I should know. I've been standing in line for an hour."

"No, not that long. How've you been?"

"Fine. Still unemployed, but fine. How's business?"

"Lean. These layoffs affect everyone."

"I'm sorry, Drags, but it won't last. You know the economy cycles every few years."

"I know it, but I don't have to like it."

"You'll get your turn." Drags lifted his chin. He set Erin's latte on the counter.

"Thanks, Drags." She pulled some bills from her purse.

He waved it away. "You've tipped me good all year. This one's on the house. When you get that high powered job, you tip me again."

"Thanks, Drags." Her throat closed. "You're a good friend." She laid a hand over his then turned away, before the tears filling her eyes spilled down her cheeks.

"Isn't this cozy?" Larry moved toward them, his mouth crooked into a smile that bordered on satisfaction as if he'd caught them in an inappropriate act. He held a half-eaten sandwich in one hand and a large soda cup in the other.

What was Larry doing there? Confusion gripped her stomach. The last time she'd seen him, he was being escorted by two security guards.

Zane's glance at his friend was dark and narrowed. His only greeting was the tip of his head before he looked back at Erin.

“Maybe to a night back in boarding school?”

Her head came up. She fought the despair circling her and filling her mind with dizzying thoughts. “What made you say that?”

“How old were you then?” In his eyes, she could see the film play out. He remembered.

“I don’t know what you mean.” She looked down.

“You know exactly what I mean.” He leaned forward and covered her hand his. “Let me say what you’re thinking. That night of the dance. You weren’t supposed to be there, because freshmen weren’t allowed. What were you doing there anyway? You sneaked out of the dorm, which is next to impossible. I know the floor monitors had every exit blocked.”

“I found a door that hadn’t been blocked, which was difficult. The floor monitor had stationed her assistants at each dorm entrances.” She hadn’t meant to say anything, but the words flowed and with that eased the tension surrounding her heart.

Suddenly, she wasn’t sitting on Zane’s terrace, but had been transported to a night she wanted to forget. Somehow, talking about it didn’t make the night so humiliating.

“My roommate, I don’t know if you remember Juana.”

“I remember. She was a terror on the lacrosse team.”

“She’s the one. Anyway, we were determined to attend the dance,” she said. “We knew we couldn’t make our presence known, but the idea of a dance was so exciting. All week, packages arrived for the junior and senior girls. The hallways were filled with empty dress boxes and colorful tissue paper. Meal time was filled with discussions of dresses and hairstyles and who wanted to dance with whom.”

“But how did you get out of the dorm? The freshmen try every year to crash the party. I tried it, but no freshman had attended the party for fifty years.”

She looked at him through her lashes. “Because they didn’t discover the secret.”

“What secret is that?”

“I don’t know if I should tell you. Juana and I promised never to reveal how we managed to slip out of the building without the monitors knowing. The headmaster even threatened us with expulsion if we didn’t tell the truth.”

“I heard about that. With your father being the top attorney to Hollywood movie stars, it isn't like they could ever build a case against you.”

“That’s what I thought, but if I tell you, you have to promise you’ll never to repeat a word.”

“Your secret is safe with me.” The richness in his voice relaxed her even more. “The freshman dorm building is very old. It was one of the original buildings on the estate that was built in the sixteen hundreds.”

“Yes.” She leaned forward and lowered her voice. “One day Juana and I were in the cellar, one of the many places we weren’t allowed, but that didn’t stop us. We’d been reading Nancy Drew mysteries and knew there had to be a secret passage in the building.”

He leaned closer. The tell-me-more look in his eyes darkened.

“We found a wooden trapdoor beneath some shelving. It took some doing, but we managed to move the shelving and open the door. We were expecting at least a hidden space in the floor, instead we found brick steps leading into the darkness. We borrowed a flashlight and explored it one night after lights out. When we realized it was a passage that led into the forest, we made plans to sneak out the night of the dance.”

“Except Juana didn’t go with you.”

“She said she was sick, but I think she was afraid.”

“You weren’t. That’s something I’ve noticed about you - no fear.”

“Either that or I’m stupid. That’s what my father said when the headmaster told him I would be expelled. Of course, my father wasn’t about to let my school record be tarnished and managed to convince the schoolmaster to reinstate me and expunge my record. What he said, I’ll never know. I’m not sure I want to, but what he said to me was worse than what any expulsion could have been. And don’t ask me what he said.”

“I won’t, but what I will ask you is where did you find the liquor? You were drunk when you stumbled onto the terrace outside the pavilion.”

“Another secret you can never reveal.”

He gave one nod.

“In the tunnel were some old wooden boxes. When we were down there, we opened them and found they were filled with whiskey bottles.”

“You drank one and still managed to find your way out of the tunnel. That explains a lot. You were very drunk when you stumbled onto the mezzanine.”

“Not drunk enough. I still remember what happened.”

“You were very sick. I was worried about you.”

“Worried? You were annoyed.”

“That’s where you’re wrong. Yes, I was a little surprised with some of the things you said.”

“And did. I tried to kiss you.” She wished she’d drunk more so she wouldn’t remember how stupidly she’d behaved.

“You were drunk. You didn’t know what you were doing.”

“I did know, but you didn’t want me there. You wanted me to leave.”

“No, that isn’t what happened. I had gone to the dance with someone.”

“I remember. She talked all week about her date with you, but you were alone when I saw you.”

“We’d had a disagreement. She had invited me to her family’s lake house for the summer. I had other plans, which she didn’t like and so she left. And then I received a phone call.”

“That’s when I stumbled onto the scene.”

“I was worried about you. At fifteen, you should never have been drinking.”

“At the time, it didn’t seem like a big deal, but I said things.”

He touched fingers to her lips. “I know that was the alcohol talking.”

The words burned in her heart now, seven years later, and the feeling tearing at her insides would never leave. “But it wasn’t-”

A knock sounded from the apartment, then the front door opened.

Zane’s gaze shot past Erin. A frown creased his forehead. He released Erin’s hand making her feel as if she floated into nothingness. She dropped her hand to her lap.

“Hey, bro.” Larry swaggered through the living room to the terrace. “I see I’m interrupting something.”

“Now that you know, have a good night.” Zane rose to his feet but never stopped staring at Larry.

“And look who you’re with, Wall Street’s sweetheart.” He moved to the table and stared down at Erin. His rank breath of scotch and the remains of some spicy meal poured over her. His eyes were bleary from a night of drinking.

The pounding in her chest was no longer from Zane’s touch. Larry was smooth and elegant, yet she couldn’t explain the feeling that something dark and sinister rippled beneath his smooth facade. She felt chilled by the man’s unblinking stare.

“Since you’ve forgotten your way to the door, I’ll show you.” Zane rounded the table and took Larry’s elbow.

The man pulled free, the force causing him to stumble backward. “Is that anyway to treat a friend? The least you can do is invite me for a drink.”

“Why would I do that? It’s obvious you’ve already had too much to drink.”

“Hardly.” He never stopped staring at Erin. “There’s no such thing.”

“I’ll see myself out, so you two can talk.” Erin rose.

“I’ll walk out with you.” Larry’s smile filled with bright shiny teeth.

“No, you won’t.” Zane’s sharp tone made them both stare at him. The hardness in his eyes evaporated as if offering an apology. “I’d appreciate it if you’d wait a few minutes, Erin. Come on, Larry, let’s have this talk you seem so anxious to have.”

“What are you talking about? I locked myself out of my apartment. I came over to borrow my key I left with you. Once, I’ve unlocked my door, I’ll come back and have that drink you offered me.”

“I didn’t offer you a drink. I’ll let you into your apartment where you can stay until you sleep this one off. Let’s go, Larry.”

Larry didn’t move. He didn’t look at Zane. Instead, his gaze rested heavy on Erin, the kind of look that seemed to look past her clothes. The kind of look boys gave girls in high school.

Erin felt the color creep up her neck. “It think it’s time I –”

“Get me that drink, Zane.” Larry’s mouth hooked at the corner.

“You want a drink? I’ll get you a drink. In here.” Zane moved between Larry and Erin.

His powerful form blocked Erin’s view of Larry. She hadn’t realized tension crept into her shoulders until she felt the easing in her chest.

“It’s okay, Zane. I’ll leave.” Erin picked up her purse. Her fingers trembled and she drew in a deep breath. She needed to calm down.

“I’ll walk you out.” Larry moved toward her.

Zane’s arm shot out to his side blocking Larry’s path.

Larry’s bleary gaze dropped to Zane’s arm. He looked at Zane. Even the curve of his mouth wavered like a drunk’s.

“I’ll see to Erin.” Zane’s voice was heavy and filled with warning. “You said you wanted a drink, and that’s what I’ll get you.”

“Maybe I’ll pour my own drink. You want Erin all to yourself.” His gaze shifted to her, then looked her up and down. “Not that I blame you, old chap.”

“And you wanted back into your apartment and another drink.” Zane stepped toward him.

The move wasn’t threatening, but enough for Larry to step backward.

“Yes, I’ll take that drink. You can bring it to me out here,” Larry said.

“No, you’ll come with me.” Zane next move forced Larry to take another step backward.

“Have it your way.” Larry’s smile had a taunting gleam. He turned, but not without giving Erin one last leer. “I can see why you want to keep her for yourself. She gives new meaning to the word delicious.”

“Move, Larry.” Zane’s dark voice held power that made Larry jerk his head back.

Larry released a weary breath then turned and walked through the French doors and into the living room. He stumbled over a step and bumped into the credenza supporting a computer. The sleeping screen sprang to life, its base pushed to an angle on the credenza.

Zane grabbed Larry’s sleeve and steadied him. His eyes turned dark with anger.

“Easy, old boy. You don’t want to break anything, and that includes anything in my home.” There was no anger in his tone. He sounded almost jovial, a tone that clouded Erin’s mind with confusion.

What Larry mumbled, Erin couldn’t’ understand. She didn’t want to do or say anything until Zane had escorted Larry to the wet bar on the other side of the living room. They rounded the corner. Erin drew in a breath and leaned against the bistro table still holding cartons of their Chinese dinner.

Erin wasn’t hungry. She wanted to leave. Picking up her purse, she stepped into the living room.

“Coffee.” Larry’s shout burst across the living room. “You expect me to drink coffee?”

Startled, Erin stepped sideways and bumped into the credenza Larry had jostled moments ago.

Zane’s response was soft, but the firmness was evident. He was determined Larry drink some coffee before he returned to his apartment.

Erin’s heart hammered in her chest. She didn’t want to be in the apartment when Larry crossed to the front door. She’d had enough of Larry for one night. Enough of him for a lifetime.

She’d encountered plenty of men who took liberties with women, treated the dirt stuck to the soles of their shoes better than they did women. She’d stood up to them all. She didn’t like it, many times she trembled with fear, but she stood her ground.

This wouldn’t be the last time she’d face Larry. Guys like Larry never went away. One day she would have a face to face battle with Larry.

The columns of an annual report spread across the screen. She turned away not wanting to pry into information that might be Zane’s personal statement, but one name flickered in her mind - Binder - the public offering she had prepared for JRK, the public offering she had spent nights at the office making sure that the due diligence complied with standards. She stared at the spreadsheet. In one column dates had been recorded. In the next were listed the types of stocks and the number of stock involved in the transaction. The following columns listed the drop dead dates for financial decisions affecting the stock price.

She stood stunned, her mouth growing lax, her eyes scanning the data that no one was to know, data that would provide insider information to someone seeking ill-gotten gains, data she had compiled for the company’s officers so they could make informed decisions regarding the offering, data no one could have unless she gave it to them. The deep breath she’d inhaled did little to bring her emotions under control. Zane had Binder information, information She’d never given to anyone, let alone to Zane.

“Time to go home, Larry.” Zane’s rich voice was behind her. Close. It sent a single icy shiver down her spine.

She didn’t face him. She knew what Zane saw - her looking at the spreadsheet, at information he shouldn’t have.

Larry’s laugh was slow and easy. “Looks like your secret is out, old boy.”

“Here’s your key, Larry. You’re sober enough to walk across the hall.” The shuffle of footsteps sounded across the wood flooring.

Erin lifted her gaze to the doorway, to Zane helping Larry through the door. Larry turned to her his smile broad and wet. Her stomach wrenched and she looked away.

“Now you know. Lover boy here isn't the boy scout you thought he’d be. Stop by my apartment on your way out. I’ll be waiting.” He stepped into the hallway.

Her jaw worked against the nausea rising up her throat. Nausea that Larry thought she’d step into his apartment. Nausea that Zane had deceived her.

Zane closed the door and turned to her.

Some passengers gathered around the television hanging from a beam in the waiting area. Erin glanced up, saw the names of several banking institutions, then dropped her gaze to her email.

Like water dripping through a sieve, realization of the significance of these names dawned on her like morning. These were banking institutions that had wielded investment weight in the financial district for decades. Some had been around for more than a century. She glanced back at the television screen but the crowd had gathered and blocked her view. She flipped a news app on her phone.

There it was - a list of institutions and corporate heads who were being investigated for insider trading.

She closed her eyes. Zane’s name could be on that list. It deserved to be on that list after he’d invaded her computer and appropriated the information she had for the Binder offering. She had to know if Zane’s name was on the list. And if it was? He could be spending the next ten years in prison. How would she feel? Her pounding heart felt as if it would leap out of her chest. She didn’t know. The information he had he could have only found on her computer. And how did he find it? Her computer was secure, but not secure enough to prevent Zane from gaining access.

“Erin Duvall?” The shrill voice was eardrum penetrating.

Erin turned around to see a woman holding a microphone. Behind her stood a beanpole of a man with a camera mounted on his shoulder.

“Yes?” Her voice was hesitant and soft.

“How does it feel to be related to the man who exposed the biggest investment fraud in the nation?” The woman jammed the microphone into Erin’s face.

“I’m not sure what you mean?” She took a step backward.

“I’m talking about your stepbrother, Zane Lowe.”

Zane exposed an investment fraud? How could that be? He had her information.

“I don’t…I mean I wasn’t…I have no comment.” Her pulse pounded in her eardrums. She turned away.

“You have to make a statement.” The sound of the woman’s heels clicked behind her. “If it weren’t for your stepbrother, some very bad people would have become very rich while destroying the retirement funds of innocent investors.”

Erin froze. The reporter’s words echoed in her head. Zane did this? Zane saved innocent people from financial ruin?

“I have no comment.”

“Ms. Duvall, I’m expecting a-”

“I believe Ms. Duvall just gave you her statement.” Zane’s voice cut off the reporter like a knife through an apple.

Erin went rigid at the sound of his voice. She whipped around.

The reporter’s shock was a flicker across her face. “Mr. Lowe, the public has a right to know.” She jammed her microphone in Zane’s face. The cameraman circled around, his lens zeroing in on Zane.

Zane cocked an eyebrow at the approaching security guard. The woman stepped between the reporter and Zane. With a nod of her head, she indicated the reporter and cameraman should move away from Zane.

“Are you all right?” The gentle huskiness in Zane’s voice should have made Erin relax. Instead, she stiffened.

Her intake of breath barely entered her lungs. She turned to him. She expected to see his face set with arrogance. Instead, the flicker in his eyes was like that of a wounded animal.

“I will be,” she said. “That reporter. What was she talking about?”

“Something that can wait until later. First, I want to make sure you’re all right. You’re pale.” He tipped his head to a row of chairs. “Sit down.”

The door opened. Corline, the housekeeper who looked after the Lowe household, stood tall and lean in the doorway.

The sight of her warmed Zane's heart. "Corline, I didn't expect to see you here. It's after six o'clock. Unless my mother has need of you and has extended your hours, with pay of course."

Corline smiled, her large teeth stark white against her olive complexion. "I wanted to stay late. The missus has so much going on with this big announcement. I'm glad to help out. I want this party to be a grand success."

"But the party isn't here."

"I know that." She flicked her wrist at him. "I'm going with you to the party. This is a special announcement. I'm making sure everything is done right."

A tall woman with silver hair pulled into a tight bun strode into the room. "Erin, you're home. My dear girl, you're a sight for sore eyes."

Erin rose from the chair and hugged the housekeeper. "Sadie, I'm so glad you're still here."

Sadie held her at arm's length and stared into her eyes. "Where else would I be?"

"You could retire."

"If I do that, you may as well bury me. I've been caring for the Duvall girls since before you could walk. If I can't do that, then I don't want to do anything." The softness in her face sharpened. "And what do you two think you're doing lollygagging while the rest of us work? Today is a special day and I need all the help I can get." She flipped her hand Erin's suitcase. "Get that thing upstairs, get changed and then get to work."

She strode across the foyer and into the dining room.

Erin watched her receding figure. "It takes a lecture from Sadie to make me feel like I'm home."

Stella touched fingers to her lips. "Welcome home, Erin."

Kim’s comment made the heat rise in Erin’s face. It was to remind Zane how clumsy and awkward Erin had been in high school when her parents had brought her to a party at Kim’s house. Erin had been pouring a herself a glass of tea and had spilled the entire pitcher over the buffet table. She had been mortified and had run outside to sit in the car refusing to return to the party even when her mother had tried to coax her. Eventually, her parents gave their regrets and left, which made Erin feel worse, but her mother was far from disappointed. She told Erin she was happy to spend the evening with her and had helped Erin fill her scrapbook with the award certificates she’d earned.

“Remember what she is.” Kim had texted.

But it wasn’t Kim’s comment that scooped air out of her lungs. It was Zane’s response. Five short words. Five words that sucked away the euphoria she’d felt moments ago.

“I know what you mean,” the message said.

She had come so far, accomplished so much, yet her awkwardness as a child and teen, even in college, would dog her every step. She hadn’t forgotten. Neither had Kim, who would make it her mission to make sure Zane never forgot.

and let Sadie know so she should prepare for everyone’s return.”

“About Sadie. Kim fired her.”

“What? Kim and I need to have a talk.”

“I think she and Zane already did. He told Sadie she wasn’t fired, but she said that was okay. She said she’d stay until a new housekeeper had been hired.”