

Blake Calloway had really done it this time. Here he was trying his damndest to blend in with the scuba tourists until he could stash the bricks of money he wasn't supposed to have, and now everyone on the boat was watching him. It couldn't be helped, though. The bonehead had needed rescuing.

The *Barjack* rolled to port, revealing waves breaking over the reef, and beyond the calm turquoise of Eagle Ray Sound. The blinding-white beach lay across the sound and farther up the wooden resort buildings sat low on their stilts under the palm trees.

The boat rolled to starboard and the island was gone. Blake bounced off the scuba cylinders, shielding the unconscious diver from the spray. He kept his fingers against the man's throat, straining to feel a pulse through the engines' thrum.

"You sure you've proper training?" Lee, the divemaster, kneeling opposite Blake, yelled above the engines. Lee's face was pale beneath a shock of red hair stiff with salt.

"Do you?" Blake snatched the oxygen mask from Lee's hand, turned it 180 degrees so it covered the unconscious man's nose and mouth properly. It was Lee's fault he was in this jam. With luck, though, the divers would remember the incompetent little divemaster, not Blake.

Lee glared, cinched the elastic straps holding the oxygen mask to the diver's face.

Someone draped a pink Eagle Ray Cove beach towel over Blake's wet shoulders. Great. Something to make him more conspicuous. He pulled the towel over his head. Maybe they'd remember the towel instead of his face.

The boat rolled again. Blake focused on the faint throb under his fingertips, reminded himself to breathe. The island doctor would be at the dock. Then Blake could be anonymous again. Get to his room and make sure the maids had honored the ‘Do Not Disturb’ sign on the door. Set up an account now that the banks were open.

The boat rose on the next swell, turned toward the reef, and raced ahead of a green wave rising head-high. The engines roared. The boat surged forward, and the wave crumbled behind them in a white boil. The *Barjack* shot between the channel markers and into the sound’s calm water. The engines slowed, quieted.

The man’s pulse beat obvious now, though he still stared unblinking. Lee still glared at Blake. Dive guests watched Blake, admiration in their eyes. Just his luck. But he couldn’t have let the man die.

The boat bumped against the Eagle Ray Cove pier and men in firefighter shirts and a woman in scrubs swarmed aboard. They rolled the man onto a backboard and rushed him away.

Blake sat back, adrenaline draining. For all his volunteer divemastering, he’d never had to rescue anyone in a real emergency.

Someone put a hand on his shoulder. Blake pulled the towel off his head.

“Thanks.” Marina the captain smiled down at him, then gave Lee a disgusted look. “Get our oxygen bottle back.”

“Didn’t need his bloody help.” Lee jogged after the medical team.

A man stepped onboard, massive as a circus bear. The resort’s dive manager. The boat rocked from his bulk.

“How’d you get sucked into this, . . . ?”

“*Blake* jumped in when Lee froze,” Marina emphasized the name. “Can we trade Lee for him, Ger?”

Ger held up a hand to silence her. He threw a trunk-sized arm around Blake’s shoulders and yanked him to his feet.

“Hell of a vacation, hey, Son? Let’s get you back to it.”

He hauled Blake onto the pier and half-dragged him up the boardwalk. Blake tripped on a wooden plank. Ger held him upright.

“You done that before.” There was no question in Ger’s voice.

“Stumble?”

Ger made a rumbling sound that could have been a chuckle. “Marina’s right. You ever get tired of making money, you got a job here.”

Blake forced a laugh, ignored the looks from resort guests. Lee scurried back toward the boat, oxygen cylinder under his arm. He looked venom at Blake as he passed.

Blake tried to break away at the path to his bungalow. Ger’s arm tightened, steering Blake, pink towel still draped over his bare torso, to the resort’s center.

At the thatched bar, the bartender turned to greet them, setting her gold earrings dancing. Green eyes large over high, faintly freckled cheekbones. Her black hair flowed over tanned shoulders and red tank top. More gold flashed on her fingers and wrists. She raised an eyebrow at Ger.

“Mal, you know . . . uh . . .?”

Ger had already forgotten Blake’s name. Good.

Mal’s gaze shifted to Blake. Blake’s mouth went dry, choking off any words.

“Hero of the day,” Ger continued. “Kept a guest alive. How ’bout we get him a beer.”

Mal set a green bottle on the tile-top bar, adjusted the bottle and coaster so they were centered on a square tile.

“Gotta check on our guy,” Ger said. “I’m at the clinic, anyone asks.” He pounded Blake on the back and stomped away.

Mal’s eyes dissected Blake.

“Ger Latner doesn’t just call people heroes. Or buy them drinks . . .” Her voice trailed off, questioning.

Blake sipped his beer to wet his mouth. He needed to get to his room. But he couldn’t afford to look suspicious. And Mal’s look was intoxicating.

“Blake.” He pulled the towel tight around him. “A diver panicked and embolized. I saved him.”

“How’s his family?” Mal said.

Guests stopped talking, stared at Blake. Blake’s stomach rolled. He was bragging while a man lay in some backwater island clinic. The man’s friends were sitting here. Remembering everything about Blake.

Mal spun away to mix margaritas. Her khaki shorts rode low on her hips. Blake looked away. She was beautiful, but he had no business gawking. He would be back with Tess in two days, with her none the wiser about why he’d made this last-minute trip.

“So what do you do when you’re not sticking your foot in your mouth?” Mal was back, talking at Blake while she watched other bar guests.

“Crappy bonds trader,” Blake heard himself say. Idiot. Was he trying to get caught?

“False modesty?” Mal’s eyes were on him again. Hint of a smile.

“Ugly reality. Dyslexia’s a harsh mistress.” Blake had never seen eyes so green.

“Dyslexic bonds trader. Ha! No such animal.”

“Sure there is. I make a ton of money.” He needed to shut up, but with Mal looking at him like this . . . “Computers do the math. I just schmooze the clients. Helps when it’s your dad’s company, too.”

“But you know how to turn money into more money.”

“In theory.” Blake pushed his beer aside. He had to get to his room.

“We need to talk.”

“Sure. Hey, where’s the nearest bank?”

“Bank?” Mal laughed. “A hundred people on Blacktip. Not worth a bank’s effort. You need cash? The drink’s on Ger.”

“No. Nothing like that.” Blake kept his voice even. What the hell kind of place didn’t have a bank? “I’m just . . . I’m in finance. I wanted to take a look.”

“Uh huh.” Mal gave him a measuring look. Did she suspect? How could she?

“Look, I need to get cleaned up.” Blake flapped the pink towel, as if Mal hadn’t noticed it.

Mal lifted his barely-touched beer from the bar, still studying him. Blake retreated for his room, making himself walk slow.

Inside, his daypack was still wedged behind the corner armchair. Blake unzipped the bag, pulled out the hardbound *Chapman’s Piloting* boating manual, and opened the

cover. The six stacks of \$100 bills lay untouched inside the hollowed-out book, a bigger problem now than they had been that morning. He couldn't park cash in an island bank if there wasn't a bank. But what to do with it? His only experience with this sort of thing came from movies.

The resort office had safe deposit boxes, but he could only leave the cash there while he was at the resort. There was nowhere he could hide it that it wouldn't be found. He'd have to fly to Tiperon, the big island, where they damn sure had banks, open an account there, build up some off-the-record interest to cover his shortages. He would take tomorrow's flight and be rid of it then.

It had started with a small mistake, a misplaced decimal point, and he'd moved money from another account to temporarily cover the shortfall. Then, when the second account was due for an audit, he moved money from a third account to cover that. Then a fourth account to cover that. Then a fifth. In the process the total had grown. Blake had converted it to cash so he could win back the difference at the Seminole Bingo casino. The blackjack tables had dug his hole even deeper.

Blake stuffed the *Chapman's* back in his pack, told himself to calm the hell down. There was nothing he could do until the daily flight the next morning. He would stay out of sight until then, not draw any more attention to himself. Hope his dad, or anyone else at Calloway, Olivetti, and Nieves in Tampa, didn't stumble across the encrypted files in his office computer.

Blake stayed in all afternoon, watched the palms sway outside his window, his stomach too nervous to eat. After the sun set, though, the bungalow seemed to shrink around him, cell-like. This was no good. He wandered out to the tiki bar, found a chair at

the deck's farthest corner where he could sit in the shadows without being drawn into a conversation. He was better in the fresh air, torches guttering behind him and the white noise of voices giving the illusion of fellowship.

"Here you go, Mr. Wall Street." Mal set a cold beer in front of him. Gold rings winked in the torchlight.

"I didn't order that."

"They think you earned it."

At the bar, a couple from the boat raised their glasses. Blake nodded his thanks. Great. Now he was someone's vacation highlight.

Mal glided back toward the bar, grabbing empty bottles and glasses as she went. Her red top rode up, revealing her tan waist with every reach.

Blake downed half the beer. Focused on the stars. Willed his nerves to settle. The crowd thinned as guests went in to dinner. Then swelled again with latecomers. He finished the beer, too fast on an empty stomach.

A hand on Blake's shoulder. Mal. With a second beer.

"You gotta be kidding," he said.

"It's free." Mal pointed to smiling guests he didn't know. "I see why you're such a crappy bonds trader."

Mal walked away. Blake, angry with himself for gawking, shifted his chair to face away from the bar, out across the beach and the darkness of Eagle Ray Sound. Tiperon tomorrow, then back to Tampa for damage control. With Calloway, Olivetti, and Nieves, and with Tess.

He pictured Tess, smiling and bright in their early days. Tess lying warm next to him in the dark, rain pattering on their cottage's tin roof. Mornings in bed with coffee and croissants. She had her own place now. And he had his. While they sorted things out.

Palm fronds rattled in the breeze, sounding like faint rain. More stars than he'd ever seen brightened the sky. A half-mile across the Sound, unseen waves boomed crashed on the fringing reef. Blake finished his beer, felt his stomach unclench. The voices behind him faded. The bar lights snapped off, leaving the deck lit only by the torches.

"Stay as long as you want." Mal circled the deck, blowing out torches. She ran a hand across his head as she passed.

"What was that for?" His scalp tingled where she'd touched him.

"You looked like you could use it, Blake Jr."

Mal's eyes smoldered, unfathomably deep. A slight smile that could have been inviting. Or predatory. Blake shivered. He glanced behind him. Nothing but the darkened grounds. A low moaning rose and fell, like far-off voices calling.

"What the hell?"

"Wind. In caves." Mal's teeth flashed again as she circled him. "Island's shot through with them. Locals say it's duppies. Island spirits, you know?"

The torchlight caught in her eyes. She tucked a stray strand of hair behind her ear, blew out the next torch.

Blake's heart jumped. Mal was flirting? No. His imagination was running wild.

Mal stepped toward him.

"This guy, I like. The one who watches stars instead of my ass."

Idiot. And of course she had noticed.

“You get a better view on the dock.” Mal blew out the last torch, started down the boardwalk. “The Southern Cross should be nearly up by now.”

Blake followed. This was stargazing, nothing more.

The pier’s end was lost in blackness. Waves slapped at the pilings below, winking blue and green with bioluminescence. Heat lightning flickered on the horizon, too far away for its thunder to be heard.

Blake’s head spun from the beer. He couldn’t tell where the pier ended, or where the flickering water stopped and the starry sky began. To his left hung a triangle of three stars, the lowest, most westerly glowing orange on the horizon.

“Other two not up for another hour.” Mal was so close the hair on his arms stood on end with shared electricity.

Blake nodded, knowing Mal couldn’t see the nod. Grateful the darkness hid his hot face. Cave wind came louder over the water. Dock planks creaked behind him.

“So why the thousand-yard stare?” Mal’s voice was a caress in the darkness.

“Multiple messes. Back home.”

“So relax. You’re on vacation.”

Blake leaned toward the lilac scent, barely breathing. He didn’t dare touch her. But he wanted her to touch him.

Movement beside him. Dock planks creaked again. Mal was walking away.

“Enjoy your stars,” she said.

Blake’s throat tightened, as if something had been ripped from him.

“Is . . . the view better from the beach?” It came out too fast. Great. With one cheesy line he had ruined . . . whatever this was.

The creaking stopped. He couldn't see Mal but could feel her eyes on him.

“One way to find out,” she said.

Footsteps creaked again on worn planks.

Blake shuffled after her, heart pounding. Just a walk on the beach. Just talking.

Mal stopped even with the sound of waves shushing on the sand below.

“Wooden steps lead down,” she said. “Here.”

Blake shuffled toward her, tripped, reached out to catch himself. His hand met air, then Mal's fingers, slim and warm.

“Careful.” Mal led him down a half-dozen rough steps to the moist sand.

Blake barely felt the sand. What was he doing? He was here to hide money, not chat up beautiful women. And beautiful women didn't go on nighttime beach walks. Not with him, anyway.

Mal dropped his hand, walked away, her silhouette a gap in the sequined sky.

Blake stepped after. To his right, heat lightning pulsed in time with his racing heartbeat.

“You hate your job, why not quit?” Mal's voice drifted back.

“You never met my dad.”

“He rather Junior be happy or suicidal?” Beside him now. Like she could see in this blackness.

“Suicidal. He'd kill me himself.” And still might. “I'd rather be a divemaster.”

“You're a mess.”

“I'm a Calloway. Weakness is frowned on.”

They walked in silence. Blake's eyes adjusted to the dark. Ahead, boxy shapes, rooflines, loomed above the beach.

"Houses?" he asked.

"Vacation cottages," Mal said low, to herself. "Occasionally staff'll rent one."

She stopped so abruptly Blake bumped into her.

"Blake Jr., you need to have some fun."

Blake's heart skipped. He reached for Mal.

She was gone, her footsteps hissing faint in dry sand. Walking up the beach, toward the cottages.

"Where're we going?" he whispered.

"I've always wanted to see inside . . ." Mal's arm swung in a broad arc against the sparkling sky, ". . . that one."

Her arm stopped at the cottage farthest to the right.

"Who lives there?"

"One way to find out." A schoolyard dare.

Blake paused. The place was empty, or Mal wouldn't suggest entering. She wanted a reaction, to see him loosen up. Fine. Blake stepped toward the cottage. Cut between two barely-seen palm trees.

Something pressed against his thighs. Blake stumbled, raised his hands for balance. His fingers tangled in netting. He tumbled forward. The webbing wrapped around his face and shoulders, snatched him off his feet, flipped him headfirst into the sand, held his feet in the air. Blake flailed, near-panicked, trying to keep quiet. What was this place?

Hands clamped on his shoulders, held him still.

“Dude. Hammock.” Mal whispered, fighting back laughter.

She pulled him upright, freed his hands, then flipped the netting off his head, still stifling laughter. Was this the joke?

Mal led him up to the cottage. They crept across the cement patio and peered in a window. More darkness. No telling what Mal could see. Or how far she’d take this.

Mal tiptoed to a glass-jalousie door. Faint metallic squeak, then a click as the door latch slid back.

“Last one in’s a rotten bonds trader,” she whispered.

Mal eased the door open on sand-gritted hinges, stepped inside. Blake followed, not about to quit before she did.

One step into the utter blackness. Then another. Light exploded, blinding. An overhead fixture snapping on. Blake spun, expecting an angry homeowner armed with who-knew-what. White walls. Black-and-white floor tiles. Refrigerator. A kitchen. Someone laughing. Mal. Hand still on the light switch.

“Relax. It’s my place,” she said.

“You have a vicious streak.” Blake’s pulse boomed. He should’ve known.

“You have no idea.” Mal, teeth bright, pointed to the next room. “Sit. Relax.”

Rattan couch with floral-patterned cushions. Matching armchair and coffee table. A wooden chess set on the table, lacquered pieces frozen mid-game.

Mal joined him then with a straw-wrapped bottle of Chianti and two glasses, settled into the couch other end. Blake downed his glass. Mal raised an eyebrow and refilled his glass.

“You do want to see stars, don’t you?”

Blake laughed, too quick and too loud. Mal lit a candle in an empty wine bottle.

“Who were you playing?” Blake nodded at the chessboard.

“Victor Korchnoi.”

“He work at the resort, too?” Blake asked, alert for an angry Russian boyfriend.

“Soviet grand master. Long dead,” Mal laughed.

Blake picked up a pawn. Smooth as glass, and heavier than it looked. Mal snatched it from him, centered it back on its square.

“It’s been in the family for generations,” she said. “Painted lead junk, but it’s got sentimental value. You play?”

“About as well as I sell bonds.” With Mal standing so close, he couldn’t help himself. And who would she tell, anyway?

“Tell me about that.”

Blake talked. Bonds, the brokerage, the stupid mistakes he got away with because he was a Calloway. His wine glass emptied. Mal refilled it.

A warm glow spread through Blake. Mal was the most beautiful woman he had ever met, and she was hanging on his every word. Mal flashed her hint of a smile again.

“What?” How long had he been babbling?

“So, if I had money to invest, you could make me rich, huh?”

“I . . . Depends on how much money. And what you call ‘rich.’”

“Not a ton. But some.”

“You have a bank account? On Tiperon?” Blake sat up straight, eyes locked on Mal. Could he park his cash under Mal’s name, have it work for them both? He barely knew her, but still . . .

“Again with . . . Oh. Tell me you didn’t.” Mal shifted to sit face-to-face with him. “Tell me there’s not a pile of cash in your room.”

“No. Why’d you say that?” It came out as one word.

“It doesn’t work that way, you know.” Mal laughed again. “It takes months, and stacks of paperwork, to get a Tiperon bank account. And your Treasury Department keeps tabs on all of them.”

“Hey, I’m in the business. I’m not stupid.”

Blake fought down panic. How had he been so stupid? But he couldn’t have researched that without raising red flags.

“So the cash you don’t have, we talking fifty grand? A hundred grand?”

Blake tried to keep his face blank as the couch tilted.

“More? Dude, seriously?” Mal tapped her wine glass against his. “You’re definitely the guy I need to talk to.”

Blake imagined himself and Mal wallowing in \$100 bills. He leaned toward her. Mal turned away, filled their glasses.

“What’s her name?”

“Who?”

“The woman you’re not talking about.”

Blake choked on his wine. How had Mal known?

“Doesn’t matter.”

“Sure about that?” The odd smile again.

“Tess.” At least Mal wasn’t asking about the cash. “She couldn’t break free.”

“She know why you’re here?”

“Dive trip.”

“Right. She think you’re two-timing her?”

“She knows me better than that.” Blake studied the chessboard. Black queen poised to gut a pawn chain. “But she has someone else on the hook, I’m pretty sure.”

“You need to sort that out,” Mal said

“Oh, I left things good and sorted.” Wine on top of beer had been a mistake.

Mal smiled, gathering everything good and happy and exciting about the evening into the space between them.

Blake leaned toward her again, eyes on her lips. He reached to set his wine glass on the table. Let go too soon. The glass dropped, shattered, sent Chianti across the table.

Mal ran for towels while Blake picked up broken glass and chessmen.

“I’m so . . .”

“It happens,” Mal snapped. She took the chess pieces from him, wiped off the board, the table, then took the glass shards to the kitchen.

Blake dried the chess pieces. A black pawn rolled smooth in his hand. Then heavy in his pocket before he realized it. Then Mal was back, taking the pieces from him and smiling her odd smile.

“I’ll clean the rest myself.”

“I ruined a great night, huh?” Blake tried to laugh.

“You drank too much.” Mal led him back through the kitchen and onto the porch. Her eyes were on his under the porch light. “Timing’s everything, you know?”

Blake nodded. He was a drunken idiot.

She leaned close, kissed him, her lips warm and soft on his for a moment. Then she stepped inside, closed the door.

Blake ran his fingers across tingling lips. What had just happened? He raised a hand to knock on the door. The porch light snapped off, then the inside kitchen light, leaving him in darkness.

He started back down the beach. Mal was right. Timing was everything. And if he felt like this around Mal, that meant he and Tess were through. He had to go back, break things off.

He had to take the cash back, too. Stash it with the rest. Figure out some other way to cover his lapped accounts. The *Chapman’s* didn’t hold enough money for him to disappear forever. He would fly out the next day, hope Customs didn’t stop him in Tampa.

In the morning Blake finagled a seat on the off-island flight, then joined the other passengers outside the shed that passed as the terminal. On the wall hung a Tiperon Islands Department of Tourism poster depicting a dark-haired woman in a rope hammock strung between two palm trees, white sand beyond her giving way to a turquoise sea and an azure sky dotted with cotton-puff clouds. It could’ve been Mal’s hammock.

A red soft-top jeep barreled up the dirt roadway, dust billowing behind. It pulled into the terminal’s dirt lot and stopped. The dust settled and the driver climbed out. Mal. Blake went to meet her. She saw him, stopped. Pressed her sunglasses tighter to her face.

“How’d you know I was leaving?” Blake said.

“Small island.” Her eyes were hidden behind dark lenses. “Coconut telegraph.”

Mal stepped behind the jeep, out of sight of the other passengers. She saw his daypack and her eyes widened.

“You dumb ass! You’re gonna get caught putting it back?”

Propellers roared overhead before Blake could reply. A twin-engine Islander, the inter-island shuttle, skimmed the tree line and bounced down on the gravel strip.

“Thanks,” Blake said. “For talking sense to me.” He handed her an Eagle Ray Cove business card and a pen. “We stay in touch?”

Mal hesitated, gave a tense smile, then scribbled something on the card.

“If you can stay out of jail, we do still need to talk business,” she said.

A half-dozen passengers crawled out the Islander’s hatch, blinking in the bright sun. The pilot motioned for Blake and the others to board.

At the plane, Blake took a last look at Mal. She was by the terminal now, hugging an older man in slacks and a dress shirt. That explained her surprise. She’d come to greet her dad, not say goodbye to Blake.

At the international airport on Tiperon Island, Blake bought a postcard version of the hammock poster, taped the Eagle Ray Cove business card on the back and tucked it in his bag. He pulled Mal’s pawn from his pocket, rolled it between his thumb and fingers, smiling at its smoothness. He would stay in touch. Even if it was from a jail cell.