Chapter 1

(Unwritten) Rule No. 3 of the Gibbons Family Handbook:

Never give a man your heart—and definitely never give him your money.

Busy, busy, busy, Stephanie Gibbons thought as she hurried toward her silver BMW that was parallel parked in the reserved space near her office. Her stilettos clicked on the sidewalk as she walked. Her short, pleated skirt swayed around her hips and supple, brown legs with each stride.

She shouldn't have gone to the nail salon before lunch, but her French manicure had been badly in need of a touch-up. Unfortunately, that slight detour had thrown off the entire day's schedule and now she was running ten minutes late for the open house.

The spring day was unseasonably warm, but it was tempered by a light breeze that blew steadily, making the newly grown leaves flutter on the numerous maples lining Main Street in downtown Chesterton, her hometown. The breeze now lifted Stephanie's hair from her shoulders and raised her already dangerously short skirt even higher.

She adjusted the realtor name tag near her suit jacket lapel, casually ran her fingers through her long tresses, and reached into her purse. She pulled out her cell phone and quickly dialed her assistant's number. Thankfully, the young woman picked up on the second ring.

"Carrie, honey, I'm running late . . . Yes, I know . . . Are you already at the open house?" Stephanie asked distractedly as she dug for her keys in her purse's depths. "Are any buyers there yet? . . . OK, OK, don't freak out. . . . Yes, just take over for now. Put out a plate of cookies and set the music on low. I'll be there in fifteen minutes . . . I know . . . I have every confidence in you. See you soon." She hung up.

With car keys finally retrieved, Stephanie pressed the remote button to open her car doors. The car beeped. The headlights flashed. She jogged to the driver's-side door and opened it. As she started to climb inside the vehicle, she had the distinct feeling of being watched.

Stephanie paused to look up, only to find a man standing twenty feet away from her. He casually leaned against the brick front of one of the many shops on Main Street. He was partially hidden by the shadows of an overhead awning.

He looked like one of many jobless men you would find wandering the streets midday, hanging out in front of stores because they had little else to do and nowhere else to go. Except this bored vagrant was a lot more attractive than the ones she was used to seeing. He also was distinct from the other vagrants in town because she had seen him several times today and earlier this week.

Stephanie had spotted him when she walked into the nail salon and again as she left, absently waving her nails as they dried. He had been sitting in the driver's seat of a tired-looking Ford Explorer in the lot across the street from the salon. Though he hadn't said anything to her or even looked up at her as she walked back to her car, she had the feeling he had been waiting for her.

She had seen him also on Wednesday, strolling along the sidewalk while she had been on her date with her new boyfriend, Isaac. The man had walked past the restaurant's storefront window where she and Isaac had been sitting and enjoying their candlelit dinner. When Stephanie looked up from her menu and glanced out the window, her eyes locked with the stroller's. The mystery man abruptly broke their mutual gaze and kept walking. He disappeared at the end of the block. The mystery man had a face that was hard to forget—sensual, hooded dark eyes, a full mouth, and a rock-hard chin. He stood at about six feet with a muscular build. Today, he was wearing a plain white T-shirt and wrinkled jeans. Though his short hair was neatly trimmed, he had thick beard stubble on his chin and dark-skinned cheeks.

"Are you following me?" Stephanie called to him, her open house now forgotten.

He blinked in surprise. "What?" He pointed at his chest. "You mean me?"

"Yes, I mean you!" She placed a hand on her hip. "Are you following me? Why do I keep seeing you around?"

He chuckled softly. "Why would I be following you? Lady, I'm just standing here."

He wasn't just standing there. She sensed it.

"Well, this is a small town. Loitering is illegal in Chesterton. You could get arrested!"

"It's illegal to stand in front of a building?" Laughter was in his voice. He slowly shook his head. "We're still in America, right? Last time I checked, I was well within my rights to stand here, honey. Besides, I'm not panhandling. I'm just enjoying the warm sunshine." His face broke into a charming, dimpled smile that would have made most women's knees weak. "Is that a crime?"

Stephanie narrowed her eyes at him warily.

She didn't like him or his condescending tone. He was attractive, but something emanated from him that made her . . . uncomfortable. It made her heartbeat quicken and her palms sweat. She wasn't used to reacting to men this way. Usually her emotions were firmly in control around them, but they weren't around this guy. She didn't like him one bit.

"If . . . if I catch you standing here when I get back, I'll . . . I'll call the cops," she said weakly.

At that, he raised an eyebrow. "You do that," he challenged, casually licking his lips and shoving his hands into his jean pockets. Defiantly, he slumped against the brick building again.

Stephanie took a deep breath, willing her heart to slow its rapid pace. She climbed into her car and shut the driver's-side door behind her with a slam. She shifted the car into drive and pulled off, watching him in her rearview mirror until she reached the end of block. He was still standing in front of the building, still leaning under the shadows of the awning, still looking smug as she drove to the end of Main Street and made a right.

Finally, she lost sight of him.

"Shit," Keith Hendricks muttered through clenched teeth as he pushed himself away from the brick building once he saw the taillights of Stephanie Gibbons's BMW disappear.

"Shit," he uttered again as he strode across the street to his SUV, pausing to let a Volkswagen Beetle drive by.

Though he had played it cool in front of her, he had started to sweat the instant Stephanie's eyes had shifted toward him.

He was getting sloppy. He had decided to get out of his car and walk near her office to try to get a better vantage point, to see if her boyfriend, Isaac, was going to meet her here today. But Keith hadn't counted on her noticing him standing there. More importantly, she had noticed *and* recognized him from the other occasions that he thought he had been discreetly tailing her and Isaac. It had been a mistake, a rookie mistake that wasn't worthy of the four years he had spent as a private investigator.

"You messin' up, boy," he said to himself as he opened his car door, climbed inside, and plopped on the leather seat. He shut the door behind him and inserted his key into the ignition. But he had to admit he was out of practice. This was his first real case in months.

He had been eager to accept this one, to sink his teeth into something meaty. He had been tired of the busy work that had filled his days for the past few months. Stokowski and Hendricks Private Investigators had been going through a bit of a dry spell lately. With the exception of this con artist case, they had been doing nothing but process serving for months, delivering summonses and subpoenas. When Keith left the ATF to start the PI business with retired cop and family friend Mike Stokowski four years ago, process serving wasn't exactly the exciting work he had had in mind. He had hoped things would pick up soon. Now they finally were, but this case had been complicated.

He had finally located Reggie Butler also known as Tony Walker *now* known as Isaac Beardan. The con artist and Casanova had left a trail of heartbreak and several empty bank accounts along the Eastern Seaboard. Each time Isaac moved on to his next con, he changed his name, his look slightly, and his story. It made him a hard guy to find.

One of the most recent victims from which Isaac had stolen thirty thousand dollars worth of jewelry had hired Stokowski and Hendricks PI to track him down. Keith had traced the smooth-talking bastard here, to the small town of Chesterton. Keith still wasn't sure though if Isaac worked alone on his cons. He didn't know what role his girlfriend, Stephanie Gibbons, played in it—if any. Hell, maybe Isaac had selected her as his next victim.

"Don't worry about her," a voice in Keith's head urged as he pulled onto the roadway. "You finished your part of the case. You found him. You've got photos . . . documentation. The police can track him down now and press charges. That's all that matters."

But was that all that mattered? Should he warn the new girlfriend about Isaac?

An image of her suddenly came to mind: her pretty cinnamon-hued face; the limber legs like a seasoned dancer that were on full display underneath her flowing, pleated skirt; and her full red glossy lips. He remembered the stubborn glare she had given him too, trying her best to intimidate him, but failing miserably.

"If you tell her the truth, she'll tell Isaac," a voice in his head warned. "It'll put him on the run again. The authorities will never be able to track him down."

Keith frowned as he started the drive back to his hotel. It was true. Isaac would know he had been found and only move on to the next place and start a new con. No, Keith couldn't tell her the truth about Isaac. He had worked too hard on the case to throw it all away now.

"Maybe she'll figure out he's full of shit by herself," Keith murmured as he gazed out the car's windshield.

But he knew that wasn't likely. Isaac was well practiced at this game. He was a champion player. Keith doubted Stephanie Gibbons would be any different than any of the other saps Isaac had swindled.

Chapter 2

"Open your eyes," Isaac whispered into her ear, making Stephanie's hair flutter along her temple, sending chills of anticipation up her spine.

"But I'm afraid to look, Isaac! Can't you just tell me what it is?"

"Trust me, baby. You'll like this surprise," he assured warmly. "Open them."

Stephanie held her hands over her eyes, feeling like a kid on Christmas morning, scared to discover that the Cabbage Patch doll or the Barbie doll palace she had asked Santa to bring her wasn't waiting for her under the Christmas tree.

It had been a long day. The open house had gone well, but she still hadn't been able to forget about the stalker guy from earlier. His face kept haunting her, making her feel off her game as she showed the three-thousand-square-foot colonial to buyers and other real estate agents, as she tried to turn on the charm. Stephanie had been looking forward to her date with Isaac to help her finally forget about the stalker, but Isaac had shown up an hour late for today's date, which was out of character for him. He assured her that there was a good reason for his tardiness, and that "good reason" happened to be waiting for her outside her home. He instantly had piqued her interest.

She was accustomed to men bringing her gifts—perfume, diamond bracelets, and the occasional Birkin bag—but not one that required her to step out of her front door. Stephanie just hoped she wouldn't be disappointed. She and Isaac had been dating for less than two months. They were still in that period when "complete honesty" was a dirty word. If the surprise turned out to be lackluster, she'd have to pretend amazement. She didn't want to hurt his feelings. After all, the very resourceful and very *rich* financial planner Isaac Beardan could be her next husband.

"If you play your cards right," her mother's warning voice whispered in her head.

Since her four daughters were old enough to wear lipstick and panty hose, Stephanie's mother, Yolanda Gibbons, had taught them that their goal in life was to sniff out a rich man and snag him when the opportunity came along. Stephanie planned to do that with Isaac, but she had to be cautious.

"Open your eyes," Isaac ordered again as they stood on the curb.

Behind her palms, Stephanie practiced her amazed expression one last time. She slowly lowered her hands to her sides. Her eyelashes fluttered open.

Isaac rubbed her slender brown shoulders and grinned. "Well? What do you think?"

She wouldn't have to put on an award-winning performance this time.

Parked along the curb was a glistening cherry red SL550 Mercedes-Benz two-seater roadster with a tan leather interior and sparkling rims. Stephanie instantly hopped off the sidewalk and ran toward it.

"Isaac," she gushed, "she's beautiful!"

"You like it?"

"I don't like her. I *love* her!" she corrected.

Anything that stunning *had* to be a "her." Stephanie lovingly ran her fingers over the car door and laid her hand on the buttery-smooth leather head cushion.

"When did you get her?"

"I've had it for months back at my place in South Carolina, under a tarp in my garage," he said casually, pushing back his suit jacket and shoving his hands into his pockets. "I finally had it delivered today."

"Well, she's gorgeous," Stephanie whispered, ogling the car again.

She briefly envisioned herself in the passenger seat with the wind blowing through her hair as Isaac drove down I-495.

I have to take a ride in this bad girl—immediately, she thought.

"And you're gorgeous too." He then dangled his SmartKey. "... Which is why I'm giving the car to you; a gorgeous car for a gorgeous lady."

Stephanie had been leaning over to look more closely at the dashboard buttons and video screen. When he said those words, she snapped up her head so fast she almost got whiplash. She blinked in shock and pushed her long locks out of her eyes, spitting hair out of her mouth.

"You're . . . You're giving the car to me? Really?"

He nodded and jingled the key, holding it out to her.

"Oh, Isaac, *baaaaaby*!" She ran toward him and leaped into his arms. Stephanie looped a hand around his neck and gave him a searing hot kiss while ever so gently tugging the car key out of his hand.

Isaac eagerly kissed her back, cupping his hand at the base of her neck and tilting back her head. His other hand then slid from her waist to her ass. He squeezed the cheeks then gripped them firmly. He parted her lips with his tongue.

Stephanie suddenly pulled her mouth away and shooed his hands from her rear end. No need to put on a display for the neighbors. Most of the old biddies in her neighborhood could document her every move anyway.

She tugged him toward her house. If they were going to do this, she wanted to do it in the privacy of her own bedroom.

"Come with me," she said saucily as she led him up the concrete walk to her front door, making sure to put a little shimmy in her walk as she did so. "But I thought I was taking you out to dinner?" He hopped slightly to dodge the spray of water coming from the sprinkler system on her pristine lawn.

"There's been a change of plans," Stephanie whispered seductively, putting her key in her front door. She closed the door behind him and led him down a darkened hallway to her bedroom. When they entered, she shoved Isaac back onto her bed. She then slowly lowered the zipper on the side of her dress before tugging the straps off her shoulders.

"Is somebody about to be my bad girl?" Isaac asked huskily, taking off his suit jacket then his gray tie.

"Your naughty girl, baby!" she assured.

He squirmed excitedly as she opened her night-table drawer and pulled out the fur-lined handcuffs. She twirled them around her index finger and grinned.

Sex wasn't about enjoyment for Stephanie or for most Gibbons women. Again, it was about putting on a performance. Like a stripper walking the stage, she knew what to do to "make it rain," how to get a man's blood pumping. Her pleasure wasn't important. What was more important was to become his fantasy, to leave him trembling in the beginning, and satiated in the end. At least Isaac didn't have any weird kinks that she had to work around. He liked handcuffs, the occasional blindfold, and ice cubes. She could handle that.

Tonight's performance was no different than any other. She undressed herself slowly, careful to leave on her high heels, letting Isaac take in the full view of her naked body in all its glory. Hours at the gym to maintain her size 6 frame were done for this very reason. When he gazed at her, she wanted everything to be taut, perky, and firm.

No cellulite dimples around here, Stephanie thought.

She bound his right hand to one of the headboard posts, using the handcuffs. She used his necktie to bind his other hand. She undressed him too, opening his shirt buttons eagerly, lowering his pants zipper with her teeth, expertly putting the condom on with her mouth— making him groan with excitement and need. From there, it was all teasing and nipping, grinding and moaning.

Stephanie rode him cowgirl style, squeezing her nipples as she did it, pretending that she was having the time of her life. When she finally pretended to come, she bucked her hips and threw back her head, making sure she shouted loud enough to make it believable, but not too loud to be over the top. When he fell back against the headboard, slack and slick with sweat, she smiled.

Mission accomplished, she thought.