

### **Sweet Talk (Buchanan-Renard, Book 10)**

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But Olivia is even more intimidating. She's IRS. Olivia is on the trail of an elaborate Ponzi scheme for her own very personal reasons, and her investigation has enraged some ruthless people and endangered her life. She's no stranger to tight situations, but she's smart enough to know when to call for help, especially if that help is tall, dark, and handsome.

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#### **Editorial Review**

Review

Praise for Sweet Talk and for Julie Garwood

"A trusted brand name in romantic suspense."—People

"Julie Garwood creates masterpieces every time she writes a book. Indeed, she is the Rembrandt of romance novels."—*The Kansas City Star* 

"It's [Garwood's] timely subjects set against a timeless background that attract so many modern readers."—USA Today

"If a book has Julie Garwood's name on it, it's guaranteed to be a meticulously written...and thoroughly engaging story."—Sun Journal (ME)

"A great plot with strong characters and red-hot romance [that] will keep readers engaged."—Publishers Weekly

"Don't be fooled by the sweet title! This [is a] riveting page-turner." —Library Journal

"Hot romantic fiction and a great mystery." —The Best Reviews

"I loved everything about Sweet Talk." —Fresh Fiction

"A pro."—Kirkus Reviews

"Sweet Talk took me by surprise...hot romance...danger, intrigue, and mystery." —Guilty Pleasures Book Reviews

"Great storytelling! Very, very well-done, Ms. Garwood!"—The Best Reviews

About the Author

**Julie Garwood** is among the most critically acclaimed—and popular—romance authors around, published in thirty-two languages worldwide with thirty-six million copies of her books in print. She is the author of numerous *New York Times* bestsellers. She lives near Kansas City.

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The Pips were at it again. The four girls had vanished from the unit dragging thousands of dollars' worth of equipment with them and causing quite a commotion. The staff was frantic, desperate to find them before word of their disappearance leaked out. The only person not concerned was the man who held their futures in his hands. He insisted that the restless, mischievous adolescents had not escaped. They were pulling just another silly prank, no doubt orchestrated by Olivia MacKenzie, the ringleader. From the minute he'd looked into those gorgeous, sparkling blue eyes, he'd known she was going to be a troublemaker and a fighter.

He couldn't have been more pleased. Olivia gave the other Pips—Samantha Pearson, Jane Weston, and

Collins Davenport—strength and a voice. Until she'd entered the program, the girls had been sullen, lethargic, and even borderline suicidal. And who could blame them? They spent most of their days in forced isolation, locked away from family and friends and the rest of the world. Members of the staff were constantly telling them how fortunate they were to have been chosen for the experimental program. Nurse Charlotte even insisted they were blessed.

The girls scoffed at the notion. All of them had a disease that, thus far, no drug had been able to conquer, and none of them felt the least bit fortunate to be human pincushions, subjected to a tremendous and sometimes unbearable amount of agony. The Pips were forbidden to call the wonder drug cocktail that was pumped into their veins poison, but that's what all of them believed it was. Excruciating pain followed each infusion, and by evening their bodies were covered with blisters from the tops of their heads to the bottoms of their feet. No, none of them felt blessed.

Though the youngest of the group, Olivia was the strongest and the toughest, and she had quickly stepped into the role of protector. Once she had gained her new friends' trust, she began to chip away at the boredom and, more importantly, the anger and the fear.

Pranks were Olivia's specialty. Within two weeks of her arrival, the nurses and the doctors grew hesitant to open their lockers for fear of what was going to jump out at them. Nurse Charlotte developed a twitch in her left eyelid after a rubber snake sprang at her, delighting the Pips to no end.

As the girls became more fearless, their repertoire of mischief grew. Each had a favorite trick.

Jane, the artistic one in the group, had a flare for design. She could sit for hours with a notepad and pencil drawing shapes, then connecting them into beautiful mosaics. She loved symmetry and color, so when the others suggested they TP the nurses' station, she objected. She thought that would be too crass. Instead, she decorated the space from ceiling to floor with streamers of every color of the rainbow.

Samantha, or Sam as she was called by her friends, was the adventurer. She was unafraid of risk, but she wasn't reckless. She went about each of the pranks methodically. Every situation was patiently examined and carefully planned to achieve the desired result. It took her a week to collect enough lime Jell-O to fill all the specimen cups. After warming them in the nurses' microwave for a few seconds, she slipped the little beakers of green liquid onto the lab cart and sent them downstairs for analysis. The girls laughed for days remembering the sight of the red-faced nurse on the phone apologizing and trying to explain the mishap to the lab tech.

Olivia had found it easy to bring Jane and Sam into the fun, but Collins had been more of a challenge. Because she was the most sensitive, it took her the longest to conquer her depression; but once she did, she was game for anything. Olivia designated her to be the decoy in their adventures. When the girls wanted to slip by the staff unnoticed, Olivia would send Collins to distract them. She was blessed with a sweet nature and a soft Southern accent that drew people to her, so when a teardrop or two would fall down her cheek, everyone would rush to console her. Once the tears began to flow, they'd huddle around her and give her their full and undivided attention. A couple of faint sobs, and she had them—especially the men—eating out of her hands. Little did her sympathetic audience know, the other three Pips were behind them, strategically placing furry fake spiders in unexpected spots.

In an attempt to keep the Pips calm and in their beds, their specialist, Dr. Andre Pardieu, gave each of them a deck of cards and took the time one afternoon to teach them how to play poker. They were quick learners. By the end of the month the Pips had taken him for more than three hundred dollars. They used the cash to buy pizzas and cake for Nurse Kathleen's birthday and a few other fun items to torment the staff.

After spending several weeks in the hospital, the Pips fell into a routine. Monday was poison cocktail day, and they were too sick to play any pranks. Tuesday, they were still too ill to do more than lift their heads off their pillows, but by nightfall the blisters would disappear, and they would begin to feel human again. They decided that Wednesday would be orange wig day; Thursday would always be freak-out-the-nurses day, and on Friday, as a compliment to their doctor—they all had a crush on him—they would speak his native tongue, French, which was a real trick considering the fact that only Olivia understood the language. Weekends were spent on target practice with their water guns, working jigsaw puzzles, and doing crosswords. Olivia's aunt Emma was what Dr. Pardieu called a coconspirator. She sent Olivia the water guns and wigs and other novelties. Whatever her niece requested, she got.

Dr. Pardieu also had a routine. Each morning when he walked into the unit, he greeted the girls the same way: "Bonjour, mes petites pipsqueaks."

And they responded, "Bonjour, Docteur Pardieu."

Olivia came up with a new idea one Thursday. After the doctor had made his rounds, she suggested a game of hide-and-seek to torment the nurses. She had broken into an empty storage closet the week before and discovered the rectangular room had enough space to fit all of them. It was at the end of the newly constructed south wing, which would be dedicated and opened for patients the next month.

The girls crept down the hall behind Olivia and slipped into the dark closet. They sat on the floor with their backs against the walls, two facing two, and stayed quiet while they strained to listen for every sound. The scent of disinfectant hung in the air around them. They could hear the supervisor calling their names as she clipped along the gray-and-white tile floor, her rubber-soled shoes squeaking with each step. When the sound faded, Olivia reached up and switched on the light.

All of them squinted against the sudden brightness.

"She's gone," Sam whispered, trying to stifle her laughter.

"Maybe we shouldn't stay here," Collins said. "We don't want her to keep looking for us."

"Are you kidding?" Olivia said. "Of course we want her to look for us. That's how we roll."

Jane was the most law-abiding of the four and whispered, "What if she calls the police? We could get into serious trouble." She was twisting the tube on her IV while she fretted.

Sam rolled her eyes. "She won't call the police," she said. "You worry too much."

"She could call our parents," Jane suggested then.

Olivia shrugged. "My mother has caller ID. As soon as she sees it's the hospital calling, she won't pick up. My disease is too stressful for her."

"You're joking, right?" Sam asked.

"No, I'm not. Mom has trouble coping."

"What does your father think?" Collins asked the question. "He's never come to visit you," she remarked, a tinge of sympathy in her voice as she reached over and patted Olivia's hand. The girls could always count on Collins for emotional support.

"None of her family has visited," Sam said.

"They're busy," Olivia answered with an indifferent shrug. "Mom flies back and forth between our homes in San Francisco and New York City. My parents have a strange marriage," she added, sounding very grown-up. "Mom adores him. She's . . . dramatic about it. I don't know how else to explain it. She doesn't have room for anything else in her life."

"Or anyone else," Collins said. Like daughters, she silently added.

"What about your father?" Sam asked again.

"Oh, he likes the adoration. At least he used to."

"No, I mean how does he cope with your illness? Is it too stressful for him, too?"

"Not really. He ignores it. Sometimes I think he pretends I'm at a sleepover. He used to call every week to see how I was doing. The last time I talked to him he asked me if I was having a nice time."

"Seriously?" Sam asked. She couldn't comprehend anyone being so oblivious. Her own family had taken her illness pretty hard, especially her four older brothers. Though they constantly reminded her that she was tough and could whip this thing, she knew on the inside they were worried.

"Seriously," Olivia insisted. "He loses track of time. At least that's what my sister, Natalie, tells me. She's always defending Mom and Dad. Nat would come see me if she could, but she's finishing college, and by the time she got off the plane here, she'd have to turn around and go back. She's ten years older than I am," she added.

"She hasn't called here in a while, has she?"

"She's very busy, too," Olivia responded.

"I talked to your sister once," Collins said. "You were getting x-rayed and couldn't come to the phone."

"Do you know this is the first time you've talked so openly about your family?" Jane remarked.

"Why is that?" Collins asked.

"Because it's embarrassing. I'm tired of making excuses for them," she blurted. "My family's dysfunctional. You're right, Sam. None of them has come to see me, and I don't think that's normal. Do you?"

All three girls shook their heads. "Exactly," Olivia said. "Aunt Emma is the only normal one. She doesn't like my father much, but I think it's because of the way my mother acts around him. Emma tries to hide how she feels when she talks to me, but I know. Once I heard her tell my mother she thought my father was shrewd with money but he was a nincompoop when it came to his family. She also said he was one of the most charismatic men she'd ever met."

"What does that mean?" Collins asked. "That he's smooth?"

"Polished, charming," Jane suggested. "Charismatic isn't a bad thing."

"My aunt made it sound bad. I wasn't supposed to be listening to the conversation, so I couldn't ask her what she meant."

"I don't know any charismatic men or women," Sam said. "At least, I don't think I do."

Olivia decided to change the subject. She wanted to talk about something else for a while. "If I get to grow up, I think I'd like to catch criminals. No matter how talented and clever they might be, eventually they all make mistakes," she said. "And they always get caught."

If-I-get-to-grow-up was a morbid game the girls played every now and then, though never in front of Dr. Pardieu, because they knew he would make them stop. Each time Olivia played, she changed what she wanted to become if she got to grow up. Last week she thought she wanted to become a chef. The week before that she was certain she wanted to become a physician just like Dr. Pardieu. The week before that she was determined to become a newscaster.

"You could become a detective or an FBI agent," Collins said enthusiastically. "It would be cool to carry a gun. Maybe I'll become an agent."

"You're a klutz, Collins," Jane said. "You'd shoot yourself. And besides, you'd probably cry every time you had to talk to a crime victim."

Her friend wasn't offended. "I probably would," she admitted.

"If I get to grow up, I'm going to become—" Sam began.

"A pilot," the other three Pips said in unison.

"Yes, a pilot," Sam agreed.

"Honestly, Sam, don't you ever think about any other careers?" Jane asked, clearly exasperated. "Why are you so stuck on being a pilot?"

"Let's see," Sam began. "My grandfather was a pilot; my father is a pilot; my four brothers are pilots . . ."

"And that means you have to be a pilot?" Collins asked.

"It's in my blood," she said with a shrug. "I have to fly."

No one argued with her. Then Jane said, "If we didn't have this horrible disease, we probably would never have met. Each one of us lives on a different side of the United States. Sam lives in Alaska; Olivia lives in California; Collins lives in Louisiana, and I live in upstate New York."

"I think fate would have pulled us together, no matter what," Sam said.

"It would have been nice if it hadn't been a terminal disease that brought us together," Olivia said.

Collins drew her knees to her chest. "My bum's getting cold."

"Mine, too," Olivia said.

The girls shifted to get closer to one another for warmth.

They didn't speak for a few minutes, and then Olivia broke the silence. "Aunt Emma thinks my father is going to leave my mother. She thinks that's the real reason he purchased the apartment in Manhattan." She had been worrying about the possibility that her parents would split up, and now that she'd told her friends

about her family, she decided to tell them the rest. She felt closer to the Pips than anyone. Maybe it was because of what they were all going through together: shared laughter and shared pain.

"Divorce?" Collins asked in a bare whisper, as though the word would sting if she said it any louder.

Olivia nodded. "It will be a real nightmare if it happens."

"Why would your aunt give you such a worry?" Sam wanted to know. "You have enough to deal with. You don't need any more problems."

"Before I came here I made my aunt promise me she wouldn't keep anything from me, but I know she does sometimes. I want to know what's going on back home . . . the good and the bad."

"Divorce isn't such a big deal," Jane commented with a shrug. "You'll get through it."

"That's kind of callous," Sam told her.

"I'm being honest. My parents fought all the time. Everything got better once the divorce was final."

"What did they fight about?" Collins wanted to know.

"My big brother, Logan, mostly," she said. "Logan was getting into all sorts of trouble with drugs and alcohol. It's a miracle he graduated from high school. Mom protected him, made excuses for him. Dad cut him off, refused to give him any more money, but Mom would sneak some to him. Dad got sick of fighting all the time and left. That gave Logan the freedom to do what he wanted, and my mom would just give in. He even talked her into trying to up the value on my life insurance policy. Ghoulish, right?"

"Depends," Olivia said. "Who gets the money if you die?"

"Logan."

"Then, yes, it's ghoulish."

"The insurance company wouldn't do it. I'm a bad risk," Jane said.

"You should stay alive just to spite your brother," Sam said.

"I plan to," she replied, smiling. "So, you see, Olivia, my family is as wacked as yours."

"I don't think so," Olivia argued. "I could tell you stories that would turn your hair gray."

"We don't have any hair, remember? The wonder drugs made it all fall out," Sam said.

"We were already bald from the chemo when we got here," Collins reminded them. She gently brushed her fingertips across her bare forehead as though sweeping a stray lock into place. Exaggerating the lilt of her Southern accent, she said, "So you're going to have to take my word when I tell you I had the most fabulous blond hair."

"You, Olivia, and Sam could all be movie stars," Jane said.

"So could you," Olivia countered.

"I'm so thin and pale. I have these dark circles under my eyes and—"

Olivia wouldn't let her continue. "The medicine has just been rougher on you than the rest of us. When it's over, you'll see your beautiful self again."

Jane wasn't convinced. "But Collins has blond hair and blue eyes—"

"Fabulous blond hair," Collins interrupted, smiling.

Jane rolled her eyes, then continued on. "Olivia, your eyes are such an intense, brilliant color of blue, so I'm guessing your hair is blond, too."

"Nope," she said. "Dark auburn," she corrected. "You've got pretty hazel eyes, I'll bet your hair is light brown, Jane."

"You're right."

"Sam, you're the easy one," Collins said. "Your eyes are green, so I think you're a natural redhead."

"I used to have dark brown hair, almost black," she said.

"When this is over . . . if we make it . . ." Jane began.

"We'll make it." Olivia's voice was emphatic.

"I'm not ready to die yet," Sam said.

"Neither am I," Collins whispered. "I have too much living to do, and I haven't even gotten started."

"But will you three still be my best friends?" Tears sprang into Jane's sunken eyes. There was no question that she was the most frail member of the group. Her pale skin looked almost translucent. Her voice was weak as she added, "No matter where we end up, no matter what we're doing . . . okay?"

"Absolutely," the others responded.

They made fists and gently tapped one another's knuckles to seal the promise.

"Friends forever," Sam whispered.

Olivia nodded. "Till death do us part."

#### TWELVE YEARS LATER

Olivia MacKenzie was certain she would have been offered the job if she hadn't punched the boss during the interview. But knocking the man senseless turned out to be a real deal breaker.

The CEO of one of the largest investment firms in the country, Eric Jorguson, was now being questioned by an FBI agent. He wasn't cooperating. The agent had taken Jorguson to the opposite side of the terrace and was trying to get him to calm down and answer his questions. Jorguson was busy screaming at Olivia, threatening to have her killed and also to sue her because she'd broken his jaw. She hadn't done any such thing, of course. The man was exaggerating. She'd smashed his nose in, not his jaw. A waiter wearing the name tag TERRYpinned to his black vest stood next to her trying to soothe what he referred to as her extreme case of nerves. She wanted to punch him, too.

"You're in shock," he told her. "That's why you look so calm. The guy tears your dress and gropes you, and it's only natural for you to go into shock. Don't you think? That's why you're not crying and carrying on."

Olivia looked at him. "I'm fine, really." Now please leave me alone, she silently added.

"Hey, look," Terry said. "They're arresting Jorguson's bodyguard. What's the guy doing with a bodyguard, I wonder." A few seconds later he answered his own question. "He must need one. Especially if he attacks other women the way he attacked you. You think you'd like to go out with me sometime?"

She smiled to ease the rejection. "I don't think so."

"You're still in shock, aren't you?"

Olivia was angry, not hysterical. She stood by the table with her arms folded across her waist as she patiently waited for the FBI agent to get to her. She had been told it wouldn't take long.

Terry tried twice more to engage her in conversation. She was polite but firm each time he attempted to get personal.

She watched the agents while she tried to figure out how she had gotten into this bizarre situation. Job hunting wasn't supposed to be dangerous. She had already interviewed with three other Fortune 500 companies without incident. Before she had gone to those interviews, however, she had done quite a bit of research. She didn't have that luxury with Jorguson Investments. Because the position had just become available, she'd had less than a day to study the company's prospectus. She should have looked more closely before she agreed to the preliminary interview. Should have, could have, she lamented.

She hated job hunting and all the inane interviews, especially since she really liked her current job and the people she worked with. But there was talk of cutbacks. Serious talk, and according to some of the other employees, Olivia didn't have seniority. She would be one of the first laid off. It was important to her that she stay in her current job until she accomplished what she had set out to do, but it didn't look like that was going to happen. The only constant in Olivia's life right now was the mortgage. It had to be paid, no matter what, which was why she had to have job options.

She had gone to the office an hour earlier than usual this morning, finished two case files by noon, and headed over to Seraphina, a lovely restaurant with a stunning view. The five-star restaurant overlooked a manicured terrace, with tables strategically placed under a canopy of tree branches. Beyond was the river. Lunch was going to be a treat. She'd never dined at Seraphina because of the expense, but she'd heard that the food was wonderful. Grossly overpriced, but wonderful. No peanut butter and jelly sandwich today.

The hostess showed her to a table on the south side of the terrace. It was such a beautiful day with just a slight nip in the air, perfect for lunch outside.

The preliminary interview with Xavier Cannon, the company's lead attorney, had gone well, she thought, but he hadn't answered some of her more pressing questions and had suggested instead that she ask Jorguson. Cannon also mentioned that, if Jorguson liked her, he would offer her the job during lunch.

Jorguson was waiting for her. She spotted him across the busy terrace. He held an open folder in his hand and was reading a paper inside it. As she drew closer she could see that it was her résumé.

For about twenty seconds she thought he was quite a charmer and a rather distinguished-looking man. He was tall and thin and had a bright, white smile.

He stood and shook her hand. "Bring the lady a drink," he snapped impatiently to a passing waiter.

"Iced tea, please," she said.

The waiter had already moved her chair for her, and she sat before Jorguson could come around the table to assist her.

Jorguson's cell phone rang, and without offering an apology or an excuse for the interruption, he turned his back to her and answered. His voice was low and angry. Whoever he was talking to was getting a dressing-down. His vocabulary was crude.

So much for charming, she thought. She tried to focus on her surroundings while she waited. The linen tablecloth draped all the way to the ground, and in the center of the round table was a crystal bowl of freshcut flowers in every color. She looked around her and smiled. It was a really pretty day.

Jorguson finished his call. He slipped the phone into his suit jacket and gave her his full attention, but the way he was staring at her quickly made her uncomfortable. She was about to ask him if something was wrong when he said, "You're stunning. Absolutely stunning."

"Excuse me?"

"You're very beautiful," he said then. "Xavier mentioned how pretty you were, but I still didn't expect . . . that is to say, I wasn't prepared . . ."

Olivia was horrified by his close scrutiny. His leering inspection made her skin crawl. Jorguson wasn't just unprofessional; he was also creepy. She opened her linen napkin and placed it in her lap. She tried to turn his attention so he would stop gawking at her.

Typically she would have waited for him to lead the questioning, but the awkward silence and his inappropriate behavior compelled her to speak first.

"This morning I had a few minutes, and I pulled up your prospectus. Your company is quite impressive," she said. "But there was a note that last year you were investigated by the FBI—"

He rudely cut her off with a wave of his hand. "Yes, but of course nothing came of it. It was simple harassment." He continued, "They didn't like some of my clients and wanted to make trouble, which was ridiculous. I should have sued, but I didn't have the time."

Sue the FBI? Was he serious or just trying to impress her with his power. His arrogance was overwhelming.

"You're a brand-new attorney, aren't you?" he asked.

"Yes, that's correct."

"Only two people ranked higher than you on the bar. I cannot tell you how remarkable that is. Still, you don't have much experience with contracts."

"No, I don't," she agreed. "How did you find out about my scores? That's confidential—"

He waved his hand in the air again, dismissing her question. The gesture irritated her. She admitted then that pretty much everything about the man irritated her.

"There were quite a few others who applied for the position, and most of them have more experience than you, but when I discovered you were Robert MacKenzie's daughter, I moved you to the top of the list."

"You know my father?" She couldn't hide her surprise.

"Everyone who's anyone knows who your father is," he replied. "I know people who have invested in your father's Trinity Fund and have made a handsome profit. Very impressive," he stated with a nod. "I'm considering adding the fund to my own portfolio. No one plays the market like your father does. He seems to have a knack for choosing the right investments. If you're half as clever as he is, you'll go far, young lady."

Olivia wasn't given time to respond. He'd already moved on. "You'll be wonderful working with our clients. With that smile of yours, you could get them to sign anything. Oh yes, they'll be as dazzled by you as I am," he gushed. "And I have several powerful clients. Xavier will guide you. Now then, what questions do you have for me? I have a potential client meeting me here at one, so this will have to be a quick lunch."

"Did the SEC investigate when—"

He interrupted. "No, the SEC will never investigate me," he boasted. "I'm protected there."

"You're protected? How?"

"I have a friend, and he has assured me . . ."

Her eyes widened. "You have a friend at the Securities and Exchange Commission?"

Color crept up his neck. His eyes darted to the left, then to the right. Was he checking to make sure no one was listening to the conversation?

He leaned into the table and lowered his voice. "I don't have any worries there. As I just said, I won't be investigated, and since you're going to be working closely with me, I don't want you to be concerned."

Working closely with him? That thought made her cringe.

"About this friend . . ." she began.

"No more questions about the SEC," he snapped. He wasn't looking into her eyes now. He was staring at her chest. The longer he stared, the more indignant she became. She considered snapping her fingers several times in front of his eyes to get his attention but, wanting to remain composed and professional, decided to ask a question about the investments he'd made.

Jorguson was slick; she'd give him that much. He danced around each question but never really gave her any satisfactory answers.

The topic eventually returned to the SEC. "Who is your contact?" she asked, wondering if he would tell her. He was so smug and arrogant, she thought there was a good chance he might. She also wanted him to assure her that everything he did was legal, and she thought it was odd that he hadn't offered any such affirmation.

"Why do you want to know? That's confidential information."

He was staring at her chest again. She folded her napkin, smiled at Terry the waiter when he placed her iced tea in front of her, and handed him her menu.

"I won't be staying for lunch."

The waiter hesitated, then took her menu, glanced at Jorguson, and walked away.

Olivia was disheartened. The salary at Jorguson Investments was good, really good, but it had taken less than five minutes to know she couldn't work for this man.

What a waste of time, she thought. And money. She could have worn one of her old suits, but she'd wanted to stand out, so she bought a new dress. It was expensive, too. She loved the fit and the color, a deep emerald-green silk. It had a high V-neck, so there was no need to wear a necklace. Diamond stud earrings, which were so tiny you could barely see the sparkle, and a watch were her only jewelry. She wore her hair down around her shoulders and had taken the time to use a curling iron.

Olivia looked at Jorguson. The degenerate was still staring at her chest. And for this she had curled her hair?

"This isn't going to work," she said.

She tried to stand. Jorguson suddenly bolted upright, grabbed the top of her dress, and ripped it apart. The silk material tore, exposing her collarbone and part of her black bra.

Appalled, she slapped Jorguson's hands away. "What do you think—"

"Are you wearing a wire? You are, aren't you? That's why you asked me who my contact was. That investigation stalled, sweetheart. It's not going anywhere. The FBI's been after me for two years now, and they've got nothing. I know for a fact they're following me. They won't ever get anything on me. They like to go after successful entrepreneurs. I'm an honest businessman," he shouted into her chest. "Now where's the damn wire? I know it's in there somewhere."

Olivia was so shocked by his behavior, she bounced between disbelief and outrage. She shoved his hands away, pulled her top together, and said, "If you try to touch me again, you'll regret it."

He tried again, and she retaliated. She heard a crunching sound when she punched him and felt a good deal of satisfaction. It was short-lived. A giant of a man with a thick neck and bald head appeared out of nowhere. He was wearing a tailored black suit, but he looked like a thug. He was at the other end of the terrace and heading toward her. As Jorguson was screaming and holding his nose with one hand, he was waving to the big man and pointing at Olivia with the other.

"Martin, see what she did to me?" he howled. "Get her, get her."

Get her? Was he twelve? Olivia could feel her face turning red. She kept her attention centered on the bodyguard as she jumped to her feet. His suit jacket opened, and she saw a gun. He hadn't reached for it, though, and was glancing around to see how many people were watching.

She was in trouble, all right. She thought about taking off one of her stiletto heels and using that as a weapon, but she decided she could do more damage with it on. She spied Terry watching from the doorway with a cell phone to his ear. She hoped he was calling the police.

"Do you have a permit to carry that gun?" she demanded of the bodyguard, trying to make her voice sound as mean as possible. Now, why, in God's name, had she asked that? What did she care if he had a permit or not? She was slowly slipping her hand inside her purse to get to her pepper spray. She couldn't find it and realized then that, when she'd changed purses, she'd left the spray at home on her bedside table. A lot of good it would do her there.

The thug named Martin, zigzagging around the tables, was getting closer. The man was built like a sumo wrestler. Olivia figured she was on her own. The other diners were already beginning to scatter. She stepped back from the table, dropped her purse into the chair, and waited for the man to reach her. If he touched her, she'd kick him where it mattered most, and if he blocked her, she'd go for his knee or his midsection.

Jorguson, holding his bloody nose, was backing away but still pointing at her and shouting. "How dare you touch me. You're going to be sorry. I know people who will hurt you. You don't hit me and get away with it. Don't you know who I am and what I can do? One phone call is all it will take," he screamed. "You're a dead woman, Olivia MacKenzie. Do you hear me? A dead woman."

Of course she'd heard him. She thought everyone within a ten-block area had heard him. She refused to give him any satisfaction by reacting, though, and that was probably why he was becoming more outrageous with his threats.

Her attention remained centered on the bodyguard. She thought he would do his best to intimidate her in front of his employer, maybe even try to get her to apologize to Jorguson—hell would freeze before she'd do that—but he surely wouldn't touch her. Not in front of all these people.

Or maybe he wouldn't care who was watching. Jorguson had shouted his intent to have her killed. Would this bodyguard try to top that crazy threat?

There was a wall of windows in the restaurant facing the river, and diners were crammed together, their faces plastered to the glass. Some had their cell phones glued to their ears; others were using the cell phone cameras to record the incident . . . for YouTube, no doubt. Certainly, most of them had witnessed Jorguson ripping her dress and then screaming after she'd punched him. The man had howled like an outraged hyena. Surely they'd heard his ridiculous threats, too.

The bodyguard took Jorguson's orders to "get her" to heart. He lunged. He grabbed her upper arm and twisted as he jerked her toward him. Pain shot up into her neck and down to her fingers. His grip was strong enough to break her bone.

He glanced over his shoulder at the crowd before turning back to her. "You're coming with me," he ordered.

A woman rushed out of the restaurant shouting, "You leave her alone." At the same time, two men in business suits ran past the woman to help Olivia.

"Let go of me," she demanded as she slammed the heel of her shoe into the top of his foot.

He grunted and let go. Olivia got in a solid kick, and he doubled over. But not for long. He quickly recovered and, roaring several grossly unflattering names at her, straightened and reached for his gun. His face was now bloodred.

Good Lord, was he going to shoot her? The look in his eyes suggested that he might. Apparently, Martin had forgotten his audience, or he no longer cared he was being watched. His impulse control had vanished. He had the most hateful look on his face as he pulled the gun from the waistband of his pants. The two businessmen coming to her aid stopped when they spotted the weapon.

"I said you're coming with me," he snarled as he lunged.

"No, I'm not." She threw a twelve-dollar glass of iced tea at him. He ducked.

"Bitch." He spit the word and tried to grab her again.

"I'm not going anywhere with you. Now get away from me."

The gun seemed to be growing in his hand. She backed away from him, and that infuriated him even more. He came at her once more, and before she could protect herself, he backhanded her. He struck the side of her face, his knuckles clipping her jaw. It was a hard hit and hurt like hell. The blow threw her backward, but even as she was falling, she didn't take her eyes off the gun.

She landed on her backside, winced from the impact on her tailbone, and quickly staggered to her feet.

She understood what the expression "seeing stars" meant. Dazed, she tried to back away.

The thug raised his gun again, and suddenly he was gone. Olivia saw a blur fly past her, tackling the bodyguard to the ground. The gun went one way, and the thug went the other, landing hard. Within seconds her rescuer had the man facedown on the grass and was putting handcuffs on him while reading him his rights. When he was finished, he motioned to another man wearing a badge and gun who was rushing across the terrace.

With one of his knees pressed against the bodyguard's spine, the rescuer turned toward her. She suddenly felt lightheaded. She could have sworn she saw an ethereal glow radiating all around him and the sound of a singing choir echoing overhead. She closed her eyes and shook her head. The blow to her jaw must be making her hallucinate. When she opened her eyes again, the vision and the choir were gone, but the man was still there, looking up at her with beautiful hazel eyes.

"Who are you?" he asked as he hauled the bodyguard to his feet.

"Olivia MacKenzie," she answered. She sounded bewildered, but she couldn't help that. The last few minutes had been hair-raising, and she was having trouble forming a clear thought.

"Who are you?" she asked.

"Agent Grayson Kincaid. FBI. Are you all right?"

"I've been better."

"Maybe you should sit down."

The bodyguard finally found his voice. "I was protecting my boss."

"With a Glock?" Kincaid asked. "And against an unarmed woman?"

"She kicked me."

A hint of a smile turned his expression. "Yeah, I saw."

"I'm bringing charges."

"You attacked her," Kincaid snapped. "If I were you, I'd be real quiet right now."

The bodyguard ignored the suggestion. "Mr. Jorguson has known for a long time that the FBI has been tailing him and listening in on his private conversations. What you're doing is illegal, but you people don't play by the rules, do you?"

"Stop talking," Kincaid said.

Another agent grabbed hold of the bodyguard's arm and led him away. He didn't go peacefully. He was shouting for a lawyer.

"Hey, Ronan," Kincaid shouted.

The agent dragging the bodyguard away turned back. "Yeah?"

"Did you see it?"

Ronan smiled. "Oh yeah, I saw it all. After I put this clown in the back of the car, I'll go get Jorguson."

Olivia glanced around the terrace. In all the commotion she hadn't seen him slip away.

Kincaid nodded, then turned back to her.

"The gun is under the table," she offered.

"I'll get it," Kincaid said.

He walked over to her, and she flinched when he reached out to touch her. Frowning, he said, "I'm not going to hurt you. I just want to see how bad it is."

"It's fine," she insisted. "I'm fine."

He ignored her protest. He gently pushed her hair away from the side of her face. "Your cheek's okay, but he really clipped your jaw. It's already starting to swell. You need to put ice on it. Maybe I should take you to the emergency room, have a physician look at your arm, too. I saw the way he twisted it."

"I'll be all right. I'll ice it," she promised when he looked like he wanted to argue.

He took a step back and said, "I'm sorry I couldn't get to him faster."

"You got here before he shot me. He really was going to shoot me, wasn't he?" She was still astounded by the possibility and getting madder by the second.

"He might have tried," he agreed.

She frowned. "You're awfully nonchalant about it."

"I would have taken him down before he shot you."

Her cell phone rang. She checked the number, then sent the call to voice mail. Out of the corner of her eye, she saw a man rounding the corner of the building and glaring at her. He stormed toward her, just as Kincaid bent to retrieve the bodyguard's gun.

"What the hell's the matter with you?" the man shouted.

Since he was wearing a gun and badge, she knew he was also FBI. "Excuse me?"

"You ruined a perfectly good sting. Were you wearing a wire? Did you get anything we could use? No, I didn't think so. You weren't supposed to be here until one. We weren't ready."

The agent screaming at her was an older man, late fifties, she guessed. His face was bright red, and his anger could light fires.

He moved closer until he was all but touching her, but she refused to be intimidated. "Stop yelling at me."

"She's not with the FBI," Kincaid said.

"How . . ." The confused agent took a step back. He looked at Olivia, then at Kincaid.

"I'd know if she was. Your undercover woman hasn't shown up yet."

"Two months' planning," the agent muttered. He pointed at Olivia. "Are you wearing a wire? Jorguson seems to think you are. Are you with a newspaper or—"

"Poole, leave her the hell alone," Kincaid said.

Poole was staring at her chest. Uh-oh. Olivia knew where this was going.

"If you think you're going to look for a wire, be advised. I'll punch you, too," she warned.

Distraught to have his investigation fall apart, Agent Poole stepped closer and said, "Listen, you. Don't threaten me. I could make your life a nightmare." He put his hand in front of her face and unfolded three fingers as he said, "I'm F . . . B . . . I."

She smiled. It wasn't the reaction he expected. "You want to talk nightmares?" she said. She put her hand up to his face and unfolded her three fingers. "I'm  $I \dots R \dots S$ ."

Olivia was still waiting with Terry the waiter by her side. He tried several more pickup lines, and when none of them worked, he finally shrugged and went back into the restaurant.

Agent Kincaid had told Olivia to stay put until he and the other agents dealt with Jorguson and his bodyguard. He hoped by the time they returned to her Agent Poole would have calmed down. Unfortunately, that didn't happen. Poole's expression bordered on homicidal. His eyes bulged, his jaw dropped, and his face contorted in a scowl. Had Kincaid not been so angry with him for deliberately ignoring orders, he might have laughed.

It was apparent that Poole still didn't want to believe that Olivia was just an innocent bystander. He planted his hands on the table and leaned forward. "Someone tipped you off that we were running this operation, right? You're with a newspaper or one of those trashy television shows, aren't you? Are you doing an exposé on Jorguson or something? If you are, I'll shut you down," he threatened.

"IRS," she quietly repeated.

"I want proof."

She reached into her purse and pulled out an oblong laminated card. "Here you go."

Kincaid thought she sounded almost cheerful, which didn't make any sense considering what she had just been through. She should have been on her last nerve, but Olivia MacKenzie's calm demeanor was impressive . . . not to mention her stunning beauty. Her eyes were a clear violet blue. Her complexion was flawless, and her lips were lush and full. From what he could see, her body was just about perfect, too. Full breasts, narrow waist, and long, shapely legs. It was one hell of a challenge not to stare at her. He hadn't

experienced a reaction like this since he was a teenager.

"Okay, then," Olivia said. She snatched her ID from Agent Poole and slipped it into her purse. Then she tried to leave. "Good luck with Jorguson and Martin." She turned toward the parking lot, but Kincaid stopped her by grabbing hold of her hand. "Not yet."

"Not yet?" she repeated, looking up at him. "I really should return to work, and I'm going to have to go home and change clothes first."

Ignoring her protest, he gave Poole his full attention. "Shut this down and go back to the office," he said, his voice decisive and abrupt. "You and I need to have a word as soon as I'm finished here."

"How long will that take?" Poole demanded.

"As long as it takes."

"Yes, sir." Poole gave Olivia one last glare and took off.

"He looks like I just ruined his life," Olivia remarked.

"Isn't that what you do at the IRS?"

She could hear a smile in his voice. "Pretty much," she agreed. She tugged her hand away from his and asked, "Where exactly are we going?"

"Inside."

She stopped. "Oh, I don't think . . ."

He took her hand again and pulled her along toward the restaurant doors. She gave up on protesting. She could have argued, but she didn't think anything she said would matter. Agent Kincaid looked like the kind of man who was used to getting his way. The air of authority about him was a bit daunting, and she had the feeling he wasn't going to let her go anywhere until he was finished with her.

He was being awfully familiar with her, holding her hand. Was he making sure she wouldn't bolt? The onlookers who were beginning to return to their tables parted to let them pass.

Five minutes later she was sitting alone at a table in a private dining room, waiting for Agent Kincaid to come back. A waiter had brought her a glass of ice water. She reached into her purse and retrieved her inhaler. All the commotion on the terrace had made her a little short-winded. She had been treated with some powerful drugs when she was a child, and one of the side effects was a touch of asthma. She never went anywhere without her inhaler.

She decided to call her boss, Royal Thurman, to let him know she was going to be late. He wouldn't really care, she knew, but it was the courteous thing to do. His phone went to voice mail, and she had just finished leaving a message when another call came in. She didn't recognize the number, but as soon as she heard the loathsome voice, she thought she knew who it was. Carl Simmons, her father's attorney, was on the line threatening her again.

"You were told to stop interfering," he said in a muffled whisper. "This is your last warning."

"Who is this?" she demanded, knowing full well Carl wouldn't tell her. Still, there was always the hope his

temper would get the better of him, and he'd let it slip.

"You're forcing us to silence you. Do you want to get hurt?"

"You can threaten me all you want. I'm not going to stop."

Olivia didn't wait for a response. She ended the call and placed her phone on the table just as Agent Kincaid walked into the room. He had a small plastic bag with him.

Her hands were shaking. The phone call had gotten to her, but she didn't want the agent to notice, so she put her hands in her lap. He pulled out a chair, sat down facing her, and handed her the bag of ice. Then he asked her to tell him what led up to Jorguson's attack.

She held the bag against the left side of her jaw while she talked. Twice during her explanation she put the bag down, and each time, he picked it up and put it back in her hand.

"Did you happen to hear any of Jorguson's threats, Agent Kincaid?" she asked.

"Call me Grayson," he said. "And, no, I didn't hear the threats. Tell me."

She repeated what Jorguson had shouted and added, "He was furious and out of control. 'One phone call and you're a dead woman.' He actually shouted that. He didn't seem to care who was listening. You and the other agents were planning to catch him today, weren't you? I'm guessing I was in the wrong place at the wrong time, and somehow that really botched up your plan."

"It wasn't the right plan to begin with," Grayson admitted.

She could hear the irritation in his voice and surmised that the fault for the fiasco lay at the feet of Agent Poole, though Grayson wasn't going to say it.

"What happens to Jorguson now?" she asked.

"We're taking him in. We're not through talking to him."

"I'm sure his lawyers are already on their way."

"It doesn't matter how many lawyers he has circling him. Jorguson isn't going anywhere until I'm finished with him. Can you recall what he said to you?"

She repeated everything she remembered of the conversation and added, "You might want to ask him who his friend at the SEC is. I doubt he'll tell you, but it's worth a shot. I'm not even sure he was telling the truth. He's a braggart and very full of himself."

"Jorguson knew you worked for the IRS?"

"Yes. Maybe he thought I was out to get him."

"Are you?"

"No."

"Would you tell me if you were?"

She didn't answer the question, but said, "Do you think I would have interviewed for a position in his company if I were investigating him?"

He laughed. "Good point."

"Any other questions, Grayson?"

"No, I think that's it," he said. "I have your phone number. If I think of anything else, I'll call you." He handed her his card and added, "And if you remember anything pertinent, you call me."

"Yes, I will," she agreed. She laid the bag of ice on the table and stood to leave. With a sigh she said, "Too bad Jorguson couldn't have waited until after lunch to attack me."

"That is a shame," he said with a smile. He handed the ice back to her. "Let's eat."

She laughed. "I was just kidding. I should go. I've got so much to—"

"Aren't you hungry? I'm sure you must be, and I am, so let's eat. You took a hit for the FBI. The least we can do is offer you lunch. If you like seafood, the chowder's great."

"Do you eat here often?"

"Every once in a while."

Olivia was torn. She loved seafood chowder. Really loved it. If the iced tea was twelve dollars a glass, she could only imagine what the chowder cost. She would insist on paying for her own meal, so the question was, did she want to spend a small fortune on lunch? No, she should go home, change her clothes, and eat a peanut butter sandwich. It would be dry because she was out of strawberry jam. Come to think of it, she was out of bread, too. And she really wanted chowder, now that Grayson had mentioned it.

Nope, she was going to be practical. Money didn't grow on trees, according to her mother, even though as a child, Olivia never once thought that it did.

It didn't take much coaxing to get her to stay, especially after Grayson argued that it would be a professional courtesy.

Grayson removed his suit jacket, and she couldn't help but notice how broad his shoulders were and how muscular he was. He was certainly in shape, and she wondered how often he worked out to stay so fit. Dark brown hair and deeply tanned skin, he looked as though he'd just stepped out of an ad in a sports magazine. She also noticed how impeccably dressed he was. His suit was definitely designer label. The cut and fit were perfect. Probably Armani or Prada, she guessed. His shirt was crisp, and his tie had a subdued design in a dark hue. For such a big man, he certainly wore his clothes well.

By comparison she was a mess. After she gave the waiter her order, she went to the ladies' room to freshen up and got a good look at herself in the mirror. She had grass in her hair and a gaping tear in the top of her dress. If that weren't enough, the left side of her jaw was already turning purple. She looked as though she'd been in a barroom brawl.

There wasn't much she could do to improve her appearance. She brushed her hair, put on some lip gloss, and tried to stop feeling embarrassed. Why did she care what Grayson thought about her appearance? After today, she probably would never see him again. She already knew he was out of her league. She had very little experience with men, but she had a feeling that Agent Grayson Kincaid was the James Bond of the FBI:

a gorgeous man who loved women. Olivia knew she had no business judging him without knowing anything about him. She'd bet a month's salary she was right, though.

She returned to the table, and while they waited for their orders, they talked about living in D.C., and he asked her several questions about her work. He seemed genuinely interested. By the end of lunch she was over her bout of nerves and was glad she had stayed. Once she tasted the chowder, she stopped obsessing about the cost. It was worth the price. She sat back, crossed one leg over the other, and asked, "Did you grow up around here?" She was curious to know if he would share any personal information.

"No, the family lived in Boston until I was in my teens. Then, because of my father's business, we moved to Washington, D.C."

"You travel a lot, don't you?"

"I used to, before I joined the FBI."

"Ever been to Europe?"

He smiled. "Yes. What about you? Have you traveled much?"

She shook her head. "I've lived in San Francisco and D.C. Except for a few business trips, that's it. No, wait," she added. "I went to Colorado."

"To ski?"

"No. One of my best friends went through the Air Force Academy. I attended her graduation. Samantha's a pilot. She flies those sleek little jets now."

A waiter cleared the table while another placed fresh glasses of iced tea and dessert menus in front of them. His eyes were on Olivia, and he nearly knocked her glass over. She grabbed it before it spilled.

Grayson understood. It was difficult not to stare at her. He waited until they were alone again and then asked, "What about you? Where did you grow up?"

"San Francisco until I was eleven. Then I moved to D.C. I've been here ever since."

When he frowned, she realized the little slip she'd made. She hadn't included her family when she told him she'd moved. Maybe he hadn't noticed and was frowning about something altogether different. She hoped so. She didn't want to talk about those first years in D.C. It was too personal and too painful to relive, and she certainly didn't want to talk about her odd family.

Grayson's phone beeped, indicating he had a message. Olivia smiled. The distraction was just what she needed. "Why don't you check it? I don't mind."

He shook his head. "It can wait. You said you moved to D.C. Just you?"

She pretended not to understand. "D.C.'s my home now. The crime's a problem and you have to be so careful, but I love the energy. Don't you?"

"You didn't mention family. You moved alone?"

So much for distracting him. Grayson was an FBI agent, she reminded herself. Guess he was trained not to

be distracted.

"Yes, I moved here without family."

"And you were just eleven years old."

"Yes."

She suddenly felt as though she was being interrogated, and she didn't like it one bit.

"Boarding school?" he asked.

Sure. Why not? "Something like that."

Grayson knew he was making her uncomfortable, but he couldn't figure out why. What was she hiding? Olivia checked the time and reached for her purse. He didn't want her to leave just yet. He took a drink and casually asked, "Married?"

The question surprised her. "No. You?"

"No. Ever gotten close?"

She smiled and relaxed. "No. You?"

"No."

She laughed. "You're FBI. You could find out anything you wanted to know about me."

"Yes. It wouldn't be as much fun, though."

Grayson had a beautiful smile. She thought he might be flirting with her now, but she couldn't be sure. She wasn't good at this. It was peculiar. Less than two minutes ago she couldn't wait to get out of here, and now she wanted to stay.

"You're with the IRS," he said. "You could find out all about me."

"You know I can't do that. I can only work on the cases I'm assigned," she said, and before he could pose another question, she asked, "How did you end up in the FBI?"

"I finished law school and didn't know what I wanted to do. None of the offers appealed to me. My cousin, Sam Kincaid, worked for the FBI. His specialty is languages," he added. "He's also an attorney, and he thought I'd be a good fit. Turns out he was right."

"A law degree would certainly give you a leg up in the FBI."

"Yes," he agreed. "Okay, now it's my turn. How did a nice girl like you end up working for the IRS?"

"During my third year of law school, I worked as a law clerk for Judge Bowen because I wanted to get as much experience as I could in family law. After I passed the bar, my goals changed, and I decided to learn about investigative work and tax law. I'm now an attorney with the IRS."

"An attorney, huh?" He didn't know why he was surprised, but he was. He had pictured her sitting in a cubicle somewhere checking tax returns.

"Isn't everyone in Washington an attorney? I think it's a prerequisite to living here."

He laughed. "That's about right."

The waiter presented the check inside a black leather folder. When she argued that she should pay the bill, Grayson slipped his American Express card inside.

"Next time you're attacked during an interview, you can pay for lunch."

The likelihood of such a thing happening was ridiculous, but she decided to be gracious and thanked him.

"Why were you interviewing with Jorguson's company?" he asked.

"Cutbacks, and since I'm one of the newer employees, I have to assume I'll be one of the first to go. I was exploring other options," she explained. "I hope I can stay with the IRS a little longer, though. I have a goal to accomplish there. I'm learning so much about how to investigate financial crimes. I hound the investigators with all my questions. They've been very patient with me."

"Would you stay with the IRS permanently if you could?"

"Yes, I would. When I first started, I wanted to learn and then move on. My primary interest is children's advocacy, but I now know I can't do that full-time because I'd burn out too quickly. Working for the IRS is a nice balance. I had assumed the work would be boring, but as it turns out, it isn't."

"So what's your goal at the IRS?"

"It's not important," she dismissed with a shrug.

Grayson tilted his head and studied her, wondering what he was missing. Olivia was being evasive, and he felt that she was leaving out an important detail. She reminded him of his nephew, Henry. Talking to the eight-year-old took endurance, and getting the full story was nearly impossible.

He leaned forward. Olivia instinctively folded her hands in her lap and waited. She hoped he hadn't noticed how tense she was. She knew he wasn't through questioning her, and she also knew she was confusing him. Too late, she realized she shouldn't have mentioned anything personal, especially her goal.

"Let me recap," he began, sounding very much like a professor now.

"You want to recap?"

He ignored the laughter in her voice. "Yes, I do. You said you enjoy working at the IRS. Is that correct?"

She slowly nodded. "Yes."

"Assuming the cutbacks don't come, you'd stay with the IRS."

"That's right."

"Even after you accomplish your goal?"

"Yes."

"What about children's advocacy?"

"I'm doing some work on weekends and evenings when necessary for Judge Bowen and Judge Thorpe. It can get intense."

"Is this goal of yours legal?"

She laughed. "Yes."

Grayson suddenly realized how much he was enjoying this bizarre conversation. He liked being with her. When she smiled, a dimple appeared in her right cheek, and her eyes fairly sparkled. Damn, she was pretty. Everything about her appealed to him. Whatever perfume she was wearing was a real turn-on. It was so feminine and sexy. So were her legs.

"Aren't you going to tell me what your goal is?" he asked.

She gave him the sweetest smile she could muster. "No, not really."

To his credit, Grayson didn't pressure her to explain. She wondered how he would have reacted if she'd ohso-casually said, "My goal? I want to put my father in prison . . . or die trying."

Okay, maybe the "or die trying" was a little over the top, but she was more certain than ever that she had to do something to stop him.

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