

Chapter One

“I need to go to the bathroom,” Marcy Bradley said, loud enough to get the attention of everyone in the First Missouri Capitol Bank of Crayton.

All five of them. Six, if you counted the robber, Leon Ferguson, a bully from her fourth-grade class twenty years ago. These days, he clocked in at well over six feet, two-hundred-fifty pounds of sweaty stink mixed with a stale odor of wood smoke. He’d gotten their attention when he slammed the bank president to the floor. Even more when he’d shot the exit sign. Now his mud-crusted boots made a path in front of the teller windows, back and forth, back and forth.

Any other Friday morning, Marcy would be composing poetry in her mind as she waited in line to make the weekly deposit from her counseling business. Instead, she lay cheek down on the shiny, cold marble floor of the eighty-two-year-old building as Leon continued to hold everyone hostage. When this was over, she’d drop a note in the suggestion box about cleaning the baseboards.

For the past twenty minutes, Leon yelled about the “cost of gettin’ by” and bragged about the last time he went fishing. From all appearances, his tolerance level for whatever drug he was high on today had long since passed. His mean side had flashed when he’d cold-cocked the janitor with his fist for not getting down on the floor fast enough. That explained Leon’s wife’s many “accidents” the woman had told her about during their one-on-one counseling sessions. No wonder the woman ran away.

The stock market ticker tape flicked across the ceiling-mounted television. Scrolling words flashed on the screen. An antiquated fan in the opposite corner fluffed Marcy’s hair with each back-and-forth rotation.

A few alternatives to lying on the floor skimmed through her mind. Run. She could run for the door and... A gunshot wound didn't rank very high up on her agenda for life experiences. She also decided this wasn't the time to make one of her sarcastic remarks about how Leon had flipped her skirt up in junior high and squirted her hot-pink panties with a water pistol.

This wasn't the time for anything except figuring out a way to keep breathing and make it to her thirtieth birthday two months away.

"Excuse me." She really didn't need to go to the bathroom. But, if that's what it took to get out of the situation, so be it. Anything beat being held hostage. Almost anything.

The robber glanced around.

She waved her fingers from the floor. "It's me. Marcy."

By now, Leon would have usually blacked out if he was only drunk. Today was different, though. Today his demeanor reeked of disorientation and violence. Today he might blow her away before he realized he'd picked up a real gun instead of a toy.

She'd been around enough guns to know this was a Glock, a Luger, or something like that. Big and dangerous in the wrong hands. Leon's were definitely the wrong hands.

Rule number...one...four? Didn't matter what number. One of the law enforcement rules she learned from drop-dead-gorgeous JB, her almost-used-to-be husband and one heck of an FBI agent, was "don't upset the perp. Be his friend." She could do that. Be a friend...kind of...maybe.

She sorted through everything she'd learned in her psychology Master's program. With a little luck, she could talk Leon down. After all, she was a marriage counselor. Even had a seventy/thirty rate of success. Of course, the seventy percent had ended in divorce.

Eyelids pinched to slits, he waved the gun in her direction. "Did you say something?"

"I said I've got to go pee." She inched to a left-elbow lean. Smiled sweetly. "Please."

A few feet away, Joanie Reynolds gave her a *you're-nuts* look from where she'd fallen on a deposit from the previous evening's receipts at Joanie's Pizza, Pub, and Pool Room. Marcy had seen the bag of money disappear beneath her friend's well-endowed body and knew there was no way Joanie would give up the stash without a fight.

"Nope. Go where you are." He turned back toward the teller window.

"What do you mean 'nope'? This is the first day I've worn these brand new, skinny-leg jeans. And they weren't cheap, let me tell you."

He turned back around, his gaze scanning her legs.

She eased to a sitting position. "You're right about everything being so expensive nowadays. Do you know how high gas is? I mean—who can afford to drive anymore? My car's gas mileage is a joke. What about yours?"

"Eighteen miles a gallon. You got to know how to keep your vehicle running good." He leaned back, smiling his gap-toothed grin. Decay pitted the teeth that remained. "I got me a *Chilton's Guide to Automotives* and a set of wrenches from Sears."

She wished she hadn't eaten those blueberry pancakes for breakfast. They weren't exactly sitting right in the pit of her stomach. Besides which, it was time to use his momentary camaraderie to her advantage. She rolled onto her hands and knees, then crawled past Joanie toward a chair next to the counter.

He stepped over her friend and kept pace with Marcy's slow movement. "Where you think you're going?"

Using the seat for leverage, she pushed herself up enough to sit down in it. Her hand plucked at lint on her denim pants, and she sighed. "There, that's better now. I think I need the next size up in these jeans. They were beginning to bind down there on the floor. Okay if I sit

here?”

“Long as you don’t move around no more. Shut up, too. I got to have some quiet to think what I want to do with this here opportunity.” Brow furrowed, lips pursed to a scowl, he paced between the front door and the counter.

Marcy wished she’d paid closer attention to robber personality types in her college behavioral classes. She’d been more focused on marriage counseling—and revenge-killing profiles. Her dad had been killed by a hate-filled man with a vendetta against any FBI special agent that stepped in front of his gun. Her dad had been the first agent out the front door of the Bureau’s Regional Office building that day. She’d turned eight years old the week before he died.

Of course, she knew how Leon’s thought process worked from the few times he’d shown up at her office for court-appointed counseling. That should at least give her an edge up on the situation. Except his thinking wasn’t always great on a good day, and this was a bad day. A real bad day so far.

The new-as-of-two-weeks-ago president of the bank cowered in the corner where Leon had told him to sit. The teller on the early morning shift stood stone-still behind the counter. Except for the fact her eyes were wide open and rounded like silver dollars, she’d have looked like she was waiting for the next customer.

Outside, cars honked at the two drive-up windows. They apparently didn’t know there was a robbery in process. If they needed money for lunch today, they weren’t getting any here.

From across the room, Leon cleared his throat, waving the gun in Marcy’s direction once again. “What do you think?”

“Me?” she asked.

“Yeah. You got all them fancy degrees. What do you think I should do with this opportunity?”

Opportunity? What opportunity? He was robbing a bank. She glanced at the teller. No help there. She looked at Joanie. None there, either.

Well, hell, she might as well come up with something herself. “You’re right. A person doesn’t get many chances like this in life. You’ve got to be careful what you choose. Maybe—”

“We know you’re in there, Leon.” Deputy Evans’s voice vibrated from outside the bank through a bullhorn. “We’re gonna tow your truck if you don’t come out of there right now. I ain’t got time for your shenanigans today.”

Her uncle, Cal Davis, the Sheriff of Crayton Police Department, was out of town on a much-needed vacation until next week. He’d left Evans in charge. Nothing wrong with that, except this wasn’t one of the usual pranks Leon played around town.

Leon fiddled with the blind at the front window. Rubbing his palm against his pant leg, he appeared confused. His jerky head motions didn’t make her feel any safer, either.

Someone might get hurt before this was over. She wished her uncle was the one waiting outside in the street. In fact, she wished it was—

“You gonna come out, or do I have to come in there?” the deputy said.

Evans had a wife, three little kids, and a mother to support. Marcy had to think of something before the situation turned to tragedy.

She eased to her feet and leaned against the counter, quiet and nonchalant. “Why don’t you ask for a bullhorn of your own?”

Leon swung around. His gun arm veered up shakily as he focused on her. “What did you say?”

“Ask for a bullhorn. The teller could call to tell them you want one. She could go outside to get it for you.” At least that would be one less hostage in the bank.

“Why would I want a bullhorn when I’ve got all this money?” He lowered the gun back to his side. His head jerked repeatedly.

She glanced at Joanie, then the bank president, then the guard who hadn’t moved since he’d crashed to the floor. She realized she appeared to be the only one thinking in the room. Or the only one about to get sent straight to heaven for mouthing off.

“That way you could talk to them about what you’ll need for your getaway,” she said.

He wrinkled his forehead. Sweat beads popped on his upper lip. “Good idea. ‘Cept you make the call, and you go out to get it.”

That hadn’t gone as she planned. She nodded and made the call before heading to the front door.

Leon stepped in front of her, gun pointed at Joanie. “If you don’t come back, nobody else is leavin’. Got that?”

“Got it.”

Marcy stepped out the door into the brisk warmth of a fall morning. The clock at the corner of Third and Main struck the half hour. Her eyes scanned the scene in front of her. Two police cars stationed across the street sat silent, but their lights flashed a warning.

The stocky, sandy-haired deputy and one other cop stood behind a police cruiser directly in front of her. On her left, the tall, lean rookie crouched on the far side of the second car, his gun drawn and steadied on the top of the trunk.

Another man, likely law enforcement, although not in uniform, leaned against the far,

rear fender of a car a few spots down. The man ignored the events on the street. Back to the bank and on his cell phone, he looked as if he dared anyone to bother him.

Her insides twisted when he moved away from the cruiser. Even from that angle, his six-foot-one stance and the dark-brown hair skimming the collar of his leather jacket were more than familiar. Familiar enough to make her insides zing with recognition.

Stretched taut across his back, the coat moved with him as he walked away. She knew every muscle beneath that jacket. All the scars. Didn't need to see his face, she'd recognize those shoulders anywhere—Jean Bernard Bradley.

JB to the world. More than JB to her.

Bullhorn in hand, Deputy Evans trudged from behind the car and stepped in her direction. He looked more agitated than concerned. From the slump of his shoulders and the lines in his face, he'd probably been up for hours getting the kids ready for school while his wife fixed breakfast.

“This isn't a prank. Leon's got a real gun. Loaded,” she shouted as she stepped into the street.

JB stopped. Straightened. Hard-stretched his fingers a second before rolling them into fists. The moves meant he remembered her voice. He'd do whatever it took to save her. No matter what the danger. She doubted he'd changed. He'd always taken the lead, taken the bullet, taken the victim to safety.

She had to make sure saving her didn't get him killed. 'Cause she damn sure couldn't live with that. Hell, could her day get any more complicated?

He turned his head with that chin-down tilt she knew so well and zeroed in on her with a penetrating look over his shoulder. The blue of his eyes wasn't visible from where she'd stopped,

but she knew the intensity even if it had been close to three years since she'd last felt the heat. Her pulse notched up a few more beats. He always had been one gorgeous, sexy man. Nothing had changed there.

Deputy Evans ducked back behind the patrol car and reached for the radio. Backup would be on the way.

She stared at JB and said, "A real big gun. With a high-as-a-kite hand on the trigger."

He barely nodded, but she knew he'd heard the warning.

Already he'd unzipped his jacket. In the process of shucking the coat, she saw him slide his shoulder holster off, but not before he slipped his gun behind his back. Only seconds had passed, yet he'd taken charge of the situation just as though he'd never left town. Like he was still the deputy of Crayton instead of an undercover FBI agent assigned to parts unknown.

"Evans, get down behind that car," he said.

The deputy paused, then squared his shoulders. "My town. My responsibility."

JB nodded, strapping on the bulletproof vest a patrolman tossed to him. "I understand. Just thought you might want the Bureau's help. I've dealt with hostage situations before. Have you?"

The deputy paused only a second, then slid the horn toward JB. "The Crayton Police welcomes the FBI's assistance."

JB unbuttoned the sleeves on his white oxford and rolled the cuffs a couple of turns. Tugged them straight. She knew his battle mode. His routine.

Once he took on an assignment, he was tenacious. Nothing and no one got in his way. He'd get himself shot over her if they weren't careful. Much as she didn't want him back in her life, she couldn't bear to think of him gone forever, either.

He scooped the bullhorn from the pavement and held his arms out to the side at shoulder level as he walked forward. When he stopped a few feet in front of her, his gaze barely scanned her face before he returned his attention to the bank building.

“How bad is it?” he asked.

“Bad. He’s all junked up on something.” She reached for the horn. “Be careful. Please be careful.”

His fingers brushed against hers as he released the horn. “Almost sounds like you care.”

“You wish!” She forced herself not to blink. If she did, she might grab him and hold on for dear life.

His eyes zeroed in on hers. What passed between them was private and personal and unspoken. She’d let him go—kicked him out, in fact—when he’d threatened to take the same job that had killed her father. Never in her wildest thoughts had she imagined he’d take her up on her offer of freedom.

One month after she’d set his suitcase on the front porch, a letter with no return address had arrived. It said he’d done everything he could to prove himself to her and he was sorry he hadn’t been good enough. . He’d told her to just send him the papers, and he’d give her her freedom. She’d called him at least once a month after that. Left voice messages asking him to return her call. No reply.

A year later, there’d been a message on her voice mail saying he’d be out-of-contact for a while. She should get on with her life. Find someone new. She could only wonder when the hell had he been in contact over the past months? A few days later, an envelope had come addressed to her. Confidential. It included a form stating she was JB’s next-of-kin, a power of attorney to make health and financial decisions for him if he was incapacitated, and an insurance policy

naming her his beneficiary. She hadn't wanted those; she'd wanted him.

That's when she'd hired an attorney from outside Crayton and sent divorce papers. Even scribbled in bright red ink "Come home or sign these papers" across the top of the first page. Thought that would force him to make a decision. It had worked. He'd signed the papers and sent them back with a black-marker line slashed through the "Come home" part. That was the last she'd heard from him until now.

"Don't go back inside." The corner of JB's mouth twitched as he refocused his attention on the bank door. "I'll take one step forward and to the right. You jump behind me."

"I can't. Joanie's in there, plus three others. Leon said he would shoot them if I didn't return."

"Leon may be a bully, even mean, but that doesn't sound like something he'd do." JB's stare remained fixed across the street.

"Most days, I'd agree. Not today. He's juiced. Head shakes. Crazy eyes. Sweating." She lingered a second. "Don't go getting yourself killed before I can give you a piece of my mind."

A hint of a smile jerked at the corners of his mouth before he clenched his jaws. "Wouldn't dream of it."

Damn it to hell, even after all this time, he still made her insides quiver with just a few words. Why hadn't he come home and talked before he signed the divorce papers? Her uncle had told her it was the way she'd pushed JB away—the whole packing his bag and leaving it on the front porch deal. That's all he would say. To this day, she still didn't know what that meant.

But she'd decided if that's the way JB wanted it, then it was okay with her. She'd done just fine on her own the past few years. She would continue to make it without his help...except for now. She'd be more than grateful if he could get her out of this situation without getting

either one of them hurt.

She walked back to the open bank door and stepped inside. Leon grabbed her from behind, shielding himself with her body as he stood in the doorway.

“Hold that bullhorn up to my mouth.” His grip wrenched tighter across her chest and shoulders. He wrapped his arm around her and forced her further outside to the edge of the sidewalk.

Her hand shook as she raised her arm. JB still stood where she’d left him.

“Press that damn speak button before I blow your lover boy away,” Leon hissed in her ear. “You think I don’t know who he is?”

She searched the metal with her fingers for the button. “It’s on. Don’t do anything foolish. It’s on.”

His gun arm straightened as he aimed at JB. “Back off,” he shouted, “or I’ll shoot you where you stand.”

JB didn’t move except to slide a hand behind his back.

Her uncle had once told her about a hostage who’d stood so still, the SWAT team was able to take the shot at a kidnapper. Right now, that was all she could think about. *Stand stone-still.*

Leon swung the gun back at her. “Maybe I’ll shoot your off-again, on-again, off-again wife. What about that?”

JB backed all the way to the patrol car. “Far enough?”

JB focused on Marcy. At five-foot-six and what still looked to be one-hundred-thirty pounds, she wasn’t much of a shield for Leon’s frame. She didn’t move. Good girl.

Taking a shot at the bully wouldn't serve any purpose. Not as long as there was a chance he could talk him down. His gun would be the last resort.

This wasn't the way he'd planned on seeing Marcy again. In fact, he'd hoped to be in and out of town before she even got wind he was around. So much for that plan. Three years was a long time, and he'd learned how to live without her. Still, he wouldn't stand by and see her hurt, either.

Leon shoved the gun against the side of her head. "No. All the way to the building behind you."

After feeling his way around the hood of the car, JB continued backwards until the cold brick of the building bit into his shoulders. She'd been right. Leon's haggard look spoke of bad home brew mixed with meth or something stronger.

Coming back to Crayton had been a mistake, but his dad's estate needed to be settled. The thought of handling everything by mail had entered his mind, but his undercover assignments weren't all that conducive to signing papers with a notary. He'd learned that with the divorce. So here he was, caught between what might have been and the reality of Marcy with a gun pointed at her head.

The drugged-out man's day was about to get a whole lot worse if he hurt her. JB would take him out in a flash and make it look like self-defense. FBI training might have been intense, but in-the-field operations had taught him things not mentioned in Quantico's hallowed halls. Like how far he'd go to stay alive. Or to save someone he loved. Had loved, in this case.

Leon leaned forward and set Marcy on her feet. Yanked back a handful of her auburn hair. A quick flash of fear shadowed her face as she gasped. He laughed, low and menacing.

Right now she looked like a small, defenseless woman. JB knew different. She could be a

hellcat when she wanted. Her eyes, the color of dark chocolate, held fear today instead of their usual warmth. He didn't like that. Didn't like it one bit.

“Hey, JB, I think I'll have me a little taste of what you had.” Leon yanked harder on her hair, then leaned in and licked her cheek from her chin to her forehead. “Not bad. Maybe I'll have a little more once we get out of town.”

The sonofabitch had no idea how close he was to being blown away. All JB needed to do was roll and yank the gun from his back waistband. Gun up, pull the trigger, gun down. Situation resolved.

His insides edged in that direction, but his training said negotiate. Try another tactic.

Marcy closed her eyes and flinched. She clenched her fingers around the metal of the horn. JB knew she was afraid now. Mad and afraid. Not a good combination for her.

The veins on JB's forearms pulsed to attention, and the muscles in his biceps hardened like steel. “You're okay, Marcy. You hear me? I've got you.”

Her body eased as she opened her eyes and stared into his. The expression on her face softened. Even her lips had tipped upward, parted a bit. He knew that look. Surrender. Trust. Come what may, she'd put herself in his hands. He tore his focus from her. Cemented it on the man with the gun.

He relaxed into the role of negotiator. “What do you want, Leon?”

The bully waved his gun around. “A truck. And...a...a...bag of money.”

“Okay. You want a Ford or a GMC or—”

“Ford. A black Ford. And two bags money. Two big bags.”

“If we give you the pickup truck, what do we get in return?” JB stood away from the wall, took a couple steps forward.

Marcy closed her eyes again. Not in a fearful way, JB realized, but so as not to distract him.

Leon tightened his grip on her. “That bank guy. I’ll give you the bank man.”

“Why not Marcy?” JB took a couple more steps. “She’s already outside.”

“No! She’s mine.” Leon jerked his gaze upward as if caught by a movement. “I’m gonna—”

A shot rang out. Leon’s body recoiled, and she lurched to the side as his hold released. She screamed as he crumbled.

“Who fired that shot?” Gun drawn, JB vaulted over the hood of the patrol car and raced toward her. “Hold your fire.”

She turned to him, and a second shot echoed through the air. A cry of anguish escaped her mouth as a bright red trickle snaked down her arm where the bullet had grazed her. His back to the line of fire, JB caught her before her legs bent and cradled her in his arms. He knelt, shielding her with his body. Her head flung back, and her eyes went half-lidded. Was she reacting to the sight of her own blood or a wound he hadn’t seen?

He clutched her hand. “I’m here, sugar. Hold on.”

She responded with a soft press of her fingers.

Another bullet clipped through the air. Ricocheted off the concrete. Crashed through his shoulder. Her body sagged, wilted.

“Marcy? Marcy!”

He felt like the shots were directed at them instead of Leon. Why? The force of his fear for her grabbed his heart and shoved it into his throat. He scanned the area for a safe, quick path to a barrier. Nothing. Moving was not an option.

What had he heard? Silencer. What had he seen? Nothing so far. Of course, the silencer could lower the flash. This wasn't the police taking shots. This was a sniper. The rifle scope might be off, or the guy might be nervous shooting in such a confined area, or maybe this was his first job as a hired gun, but there was one thing for sure—the guy was a damn pro.

Who in this sleepy, little town had that kind of training except for the police? And, him?

Who?