

Prologue

The Dutchman watched the waves as they pounded the shore, curious as always with the destructive power wielded by something that appeared so soothing and beautiful. Controversies in nature intrigued him, as did all things he couldn't control; there were so few of them.

The tropical sun beat down as he shifted his gaze to the rocks below the cliff he was standing on. The Caribbean Sea and its endless need to pound his island and reshape the contour of the shoreline brought a smile to his weathered face.

His thoughts wandered to images of how, in the movies, a body falling from a cliff top would unceremoniously bounce on the rocks and spin a couple of times in the air before disappearing into the sea.

The Dutchman knew that Hollywood didn't quite have it right, of course, having experimented with the concept a few times now. He leaned forward a little more, catching a glimpse of where the last body had landed. No bounce, just an insignificant thud. And the mangled corpse hadn't disappeared for several hours while the undercurrents and lapping waves licked at its prey in a monotonous courtship until finally drawing the prize into its depths. It had taken yet another hour before all the blood and body parts had slithered into the deep water for the sharks to feast upon. The Dutchman had sat in this very spot watching, just three months before, not sure what he was waiting for but confident that he was in the presence of something he simply had no control over. And yet he was enthralled. He was anxious to see it again.

Despite being fair haired and ruddy in complexion, the sun didn't bother him now. He spent a lot of time outdoors, ever since purchasing the island a few years ago. In fact, he rarely left now that there was no need.

A distant relative of one of the founding families of Shell Oil, the Dutchman had taken his nominal inheritance at age twenty-one and turned it into a multi-million-dollar enterprise by investing in start-up technology companies back when investing in internet projects was considered reckless and foolhardy. While attending a conference at Harvard, he'd met two bright young men who had what the Dutchman thought was an innovative plan. He invested a large portion of his portfolio with them on a hunch that they were on to something big. When Microsoft was finally allowed to purchase the company some years later, his YAHOO! friends had, indeed, created something quintessential to the emerging masses. But they had relinquished control and so the Dutchman was no longer interested. The sale, however, had made him a multi-millionaire overnight. Seclusion had been imperative, and Shell Island had become his haven.

He felt a vibration in his pocket and took out his satellite cell phone, another wonder of technology that he wasn't able to control...unless he turned it off. He had been waiting for this call, however, and answered it quickly.

“Is she here?” he asked

A female voice replied. “The team is ready and in place. She will arrive in three days.”

He smiled and stared out into the deep blue ocean, slow moving clouds etching their way across the near horizon. “That’s wonderful,” he said gleefully. “I’m looking forward to our time together.”

“Yes, well I’ll be expecting a deposit in my bank account before we go any further, correct?” the woman said.

The Dutchman frowned. This was his project and he controlled things. Lucky for her, the serenity of the moment calmed him quickly. Though he needed her for the next few weeks, she would be dealt with afterwards. This was, after all, his last project.

“Check your account in an hour or so,” he said. “When our charade is complete, you will be even richer. As long as all goes to plan.”

“Blind and deaf too, correct?” she said.

As well as arrogant, the Dutchman thought. But then, that’s why she was so good at this. A pity he wouldn’t need her again. She would have made a lovely house pet. “You know the rules of the game, dear,” he said and grinned.

“The game,” she said and the Dutchman could sense disgust in the tone of her voice.

“Yes, my dear. Play the game well and you’ll never need to work again. Make an incorrect move and you’ll be shark bait before the month is through.”

There was silence on the other end. The Dutchman could hear her breathing and knew he had shaken her, not just from his words but by the tone of his voice. He knew she was aware it had been no idle threat.

“It will all go as you planned,” she resigned.

“Yes, it will,” he said and pressed the end call button.

The Dutchman watched the scene from high above for a few moments longer, leaning over the edge once more to burn an image of the rocks below into his mind. He wanted to recall it at will over the next few days.

He then turned and headed toward the golf cart that would take him down the hillside to the lagoon where his Japanese-style villa lay.

The sea and I will yet again be satisfied, he thought quoting some obscure seventeenth century poet sailor whose name he had forgotten long ago.

Chapter One

Natalie Grainger was applying a last line of pale pink lipstick when she caught her lover's frown in the mirror.

"What's up Benny?" she said, her eyes dancing between his eyes and her own lips, pouted and already glistening from Benny's favorite rouge-colored gloss.

"That dress is pretty short isn't it?" he said.

Natalie laughed. "Your wife wears shorter."

Benny, or William Travis Benneton as the corporate world knew him, wasn't accustomed to being argued with. Especially from underlings. Natalie snickered. Yes, she was an underling alright, but she was no employee.

"You can't be late tonight Nat," he said, turning back to the living room. "You don't want to miss the boat, so to speak," he grinned.

"Cute" she said. He was referring to the annual company gathering aboard a tourist vessel, a thank you for all the underlings' hard work for the past year. She heard the front closet door open and a moment later Benny returned, raincoat casually thrown over his arm, a dark trilby hat in his other hand.

"I want you to meet someone tonight," he said, staring at her reflection in the mirror.

Now it was Natalie's turn to frown.

"I've told you Benny, I don't need an escort to functions, I'm perfectly fine by myself."

Benny bounced his hat off the edge of his elbow. He did things like that when Natalie questioned him. "You can't keep coming to events alone when you have no apparent purpose for being there."

"There are enough people there who know my, what did you call it... my purpose?" she said a little haughtily. "They talk to me, even if they're only doing it to please you."

"You need protection too," he said.

She turned from the mirror, one hand pointing the lipstick tube at him.

“You’ve been bringing that up a lot lately,” she said. She moved closer to him, grabbed the hat and put it on her head at an odd angle. Benny smiled. “Is there something going on you’re not telling me about?”

“Come on Nat,” he said, straightening the hat on her head and pushing it forward to rest just above her eyebrows. “I’m the President and CEO of the second largest insurance conglomerate in the country; I’m always worried about security.”

“You have bodyguards following Emma around don’t you?” Emma was Benneton's wife. “I hear she’s difficult enough to contain.”

“Let’s leave Emma out of this,” he said. “I’m concerned about your safety and I want to hire someone to... well, to hang around.”

“You should buy me a Great Dane, Benny,” she said. “I don’t need some brain-challenged muscle man ‘hanging around’”. She smiled, took the hat off and handed it to him. “Besides, you might get jealous.” With that, she gently nudged him aside and strutted toward the front hall closet. She could sense Benny’s eyes on her and she exaggerated her lower wiggle slightly.

“Just be nice tonight, okay?” he said, following her to the door, “and open to new friendships.”

Natalie let him help her with her light coat then turned and looked him in the eyes for a few seconds. Benny didn’t blink, or smile, or back away. He just stared back.

“You already have someone don’t you?” she said, suddenly comprehending.

“Just be approachable tonight, that’s all,” Benny said. “I’ll steal away some time after the cruise is in full swing. I’ll need fresh air anyway.”

“And Emma hates a strong, cold breeze, doesn’t she?” Natalie said flatly.

Benny just sighed and opened the door. “I’ll see you on the top deck around ten or so,” he said, then added. “I’ve ordered a cab for you. It’ll be downstairs in ten minutes.”

“Gee thanks,” she said, blowing him a kiss as he approached the elevator. She knew his limo would be at the front entrance waiting for him. “And Benny?” she called just as he stepped into the elevator.

“If I fall in love with your bodyguard, it’ll be all your fault.”

Benny held the doors back for a moment and stared at her, his eyes revealing a pained expression. Natalie instantly regretted her flippancy.

“I’m sorry,” she said. “I’ll be good, I promise.”

She gave a short princess wave as the elevator doors closed taking Benny down to his awaiting car, his awaiting wife, and the dreaded three-hour cruise from Savannah.

Chapter Two

The air was chilly, despite it having been a scorching hot day. But as often happened in early fall in the Carolinas, once the sun dropped below the horizon, the advent of winter could be felt in the breeze.

On the three-level, open air tourist cruise boat, that breeze worked its way around the open dance floor where groups of three or four people, all dressed to the nines, schmoozed, hob-knobbed, caroused, and drank lightly; mostly because this was a work-related event and even though they were on a boat just off the coast of Hilton Head Island, it was still work. Spouses would have rather been anywhere else but the employees were ready to take advantage of Benneton Insurance's benevolence during this annual free excursion.

The boat wended its way along the Savannah River--the actual border between Georgia and South Carolina--around Cockspur Island, crossing the state border, heading out into the open waters of Colibogue Sound. They would slow to a crawl once it reached protected waters just beyond South Beach at the southern tip of Hilton Head Island.

Natalie was glad she'd let Benny talk her into the extra sweater. Despite this being one of the warmest falls on record, it would still be only sixty-five degrees, and out on the water it felt more like fifty. She was idly chit-chatting with one of the lower managers of Benny's company, a man who knew who and what she was but still treated her like another employee. She didn't really like the man but at least he made the situation as comfortable as it could be.

She eyed Benny, looking distinguished and commanding in his black tuxedo talking with one of his vice-presidents and his wife. Emma Benneton had her arm through Benny's and was laughing at whatever the men were saying. It seemed to Natalie that Emma was over-exaggerating her emotions but that's what trophy wives do.

Natalie must have been ignoring the guy she was talking to because he excused himself suddenly.

“Sure,” Natalie said. “See you around.” She swished her half empty glass of wine around a little and headed out to the aft deck. A few feet away, one guy, average looking at first glance but well put together, was alone, leaning over the railing, his highball glass in both hands as he stared out into the ocean.

Natalie waited until Benny briefly looked her way, then she casually walked over to the man and put her arm through his, leaning in close.

The man quickly turned his head to look at Natalie. His surprise was evident, though it didn’t change to alarm, just curiosity.

“I’m Natalie,” she whispered. I do hope your wife isn’t just in the washroom.”

“She may be, but the house is in Baltimore,” he said. His voice was low and throaty, but friendly at the same time.

“Ahh,” she said knowingly. She was used to talking with married men who didn’t bring their wives to business social events. She liked them. And in the past she had seduced them, though she didn’t like that aspect of her personality, and hadn’t done it since meeting Benny, who had been the ultimate catch. *Take that Mom*. Married men are less demanding than single men her age. They know they can only offer part of themselves, so it was okay when she only gave them part of herself.

“I’m separated.”

“Perfect,” she said, pretending to smile. Damn! Separated men were usually still attached to their ex’s, which meant part of her efforts could be listed as babysitting. But this one was cute after closer examination, tall with a full head of black bushy hair, the prerequisite five-o’clock shadow, and a nice smile. He’d be useful enough to piss off Benny. And he wasn’t hard to look at. She briefly recalled her mother’s standing comment that all the good-looking men were taken. Only the divorced or delinquent seemed to escape the wedding bells. Her mother was somewhat of an expert on the subject, having been through a few delinquent ones herself. This one was separated though, so he wasn’t officially anything at this point. Maybe he could be persuaded to join the lonely single life, at least for tonight. Then neither of them would be lonely. Or single.

She pulled him away from the railing, and still arm-in-arm, strolled back into the parlor. She saw Benny’s face break into a slight grin which agitated her immensely.

“It is getting crowded here,” she said, turning her attention back to the man.

He nodded. She took one last look only to see Benny engaged in conversation again. His wife, Emma, was still perky, outgoing, and looking much too gorgeous for a fifty-something.

They reached the aft staircase and her new friend motioned for her to climb the stairs to the top level. She shrugged and led the way. It was open air up there and the wind rustled across the deck. Music from the band on the first deck was playing but not loud enough to hinder conversation.

She looked around. Conversation wasn’t the main activity up here she mused. Couples were leaning against the railing, talking intimately or openly necking.

Natalie let go of the man's arm, suddenly realizing she didn't know his name. She was about to ask when a barely noticeable dull noise suddenly erupted into a roar. She wandered to the port railing to see a huge cigarette boat lurch into view from the bow of the boat, heading along the side in the opposite direction, creating waves that would likely jostle the party boat.

"Babes want a fast ride?" someone in the back of the boat yelled to no one in particular as they passed. Natalie figured they'd been drinking and the music coming from the speedboat's speakers was drowning out the music on the first level of the party boat.

Natalie reached out over the railing and gave the boaters the finger. The boat driver laughed as he roared past, zig-zagging dangerously close to the bigger boat.

"Are you working the party?" the man suddenly asked.

She spun abruptly, quickly forgetting the speedboat, ready to slap him. But just as suddenly she decided not to. His eyes weren't confrontational, not even inviting. They were just... well, grey. Maybe the ironic accuracy of the remark, or his apparent nonchalance in not knowing how close it was to the truth, caused her to sigh. Then she snickered, grabbed his hand and led him back down the stairs and to the edge of the parlor, partially hidden by the boat's superstructure.

"Thanks for the compliment. But no. I don't need to work it," she said. She pointed to the far center of the room where Benny still stood, working the crowd himself.

"That's my lover there," she said, moving aside so he could see who she was pointing to. "And his wife."

The man watched for a second then stepped back out of view.

"You expected her to be here?" he asked.

Her bluntness hadn't seemed to phase him. "She's always..." Natalie tried to think of the right word, then not coming up with anything witty said, "here." Then she turned away. "I need another drink," she said.

The man took her arm and steered her back toward the stairs and up to the open deck again. She followed. The bar up there wasn't as busy.

They got their drinks and strolled over to the railing again, watching the sun as it slowly lowered itself toward the far-off Atlantic horizon.

"What's your name?" he asked as they stared out into the darkening evening.

"Natalie," she said. "And you?"

"Drew," he said.

Not Andrew, Natalie thought, just Drew. Cute. Abbreviated name, likely matching an abbreviated lifestyle. She'd be willing to bet his ex had called him Andy.

"Why William Benneton?" Drew said. "He's awfully old for you."

She cocked her head and the corner of her lips twitched upward. "He's awfully rich."

"I see."

She watched his reaction, ready to tell him he didn't see at all and that it was none of his damn business anyway. Money was the great benchmark of success according to her mother, who, of course,

had never managed to get past the array of rich wannabees that never seemed to amount to anything in the end. She was about to share that thought when the same engine roar as before came back on the opposite, starboard side.

They could hear the driver yelling back, the exchanges comical, childish and lewd. The speedboat wavered alongside, its inhabitants yelling at anyone who engaged them in banter.

Suddenly a loud boom came from nowhere and the whole boat shook violently. A woman on the other side of the deck lost her footing and fell. Her date helped her up. Drew grabbed Natalie's arm to steady her but she had already grabbed the railing.

"What the..." she exclaimed.

Surprisingly, the music was still going, the band obviously unable to hear any noise other than their own. But in the background a woman's scream came from below.

The first couple, now standing, the man's arm around his date, were leaning out over the railing, looking at something directly beneath them.

Natalie ran over to where they stood, Drew close behind. They leaned over the railing and peered out.

Directly below them, they saw that the cigarette boat had slammed into the side of the party boat, its fiberglass bow crushed almost flat. Flames were erupting from the side of the party boat where it had struck and there were pieces of fiberglass and wood floating all around the wreckage.

Four people were in the water, bobbing up and down.

"Get me outta here!" one of the men in the water screamed. His accomplices were too busy swallowing water to yell but they were obviously in the same state of distress.

A young man in a mariner uniform ran to the railing beside them and threw an orange life buoy to the guy in the water. Beside him on the deck, more people gathered to see what was going on. Natalie could see heads popping out from the railing and windows of the two decks below them, the lower deck only a few feet above the smashed speedboat.

"Everything's fine folks," the sailor said, seeming only now to notice the hoard of people standing around him leaning over the railing.

He sounded calm, Natalie thought. But anguish was clearly etched on his face.

Drew suddenly turned and swiftly walked to the staircase, heading down.

"Hey, where are you going?" she yelled after him but he didn't stop or acknowledge her. She took one last look at the mayhem in the water below and followed.

At the entrance to the parlor on the second deck she found him staring into the crowd. He was looking for someone.

Most of the people had moved to the open railing and were all trying to get a glimpse of the spectacle. The atmosphere was surprisingly subdued, wonder and curiosity in the eyes of most people she could see.

The boat staff were attempting to organize a rescue attempt, seemingly in conjunction with others on the main floor below them. The flames weren't above that level yet but the smoke was and some were backing away, coughing.

Drew strode over to the railing by the door and Natalie went and stood beside him. She saw a greasy film of oil growing outward from the larger boat, surrounding the wreckage of the speedboat. She couldn't see any damage to the party boat but the hull swept inward below them so the actual impact point was obscured. The water wasn't putting out the fire though, she thought.

As the smoke intensified, some moved to the other side of the boat but most were still gawking at the railing. Several blue and white-clad sailors ran onto the deck and yelled for everyone to please move to the opposite side of the boat, apologizing as they went but insistent in their gesturing. When no one responded immediately, they began grabbing people by the arms and when the passengers turned in annoyance, continued to apologize but dragged them away from the railing.

Drew took a step back and Natalie watched his face. There was anguish, yes, and annoyance. But with his jaw clenched and eyes riveted out to the horizon, determination seemed to be the dominant emotion.

"What's wrong?" she asked, grabbing his arm.

He shook his head but didn't look at her. His eyes began searching the room again. Natalie noticed his gaze land on Benny and his wife. They were being dragged away from the damaged side of the boat. Benny looked annoyed that someone was manhandling him and was trying to brush the guy off, but it was one of his bodyguards and he wasn't having any of it. Emma looked horrified, Natalie could see, but she continued to look over the railing until a uniformed sailor pulled her away.

Drew was staring at them. Natalie squinted. Oddly, she hadn't thought of Benny and what he might be doing during this escapade but now, with Drew's attention clearly focused on him, she turned him toward her.

"Hey, Benny can look after himself," she said. "He's got a whole security team." Surprised at her own nonchalance about her lover's safety, she grabbed Drew's other arm and shook him, forcing him to stare down at her. "Are we okay here?" she asked slowly. "Is this thing safe?"

Drew took one last look at the older couple, now being hauled off toward the staircase leading to the lower deck, and turned his attention to Natalie. As if suddenly realizing what was happening, he looked around the rest of the room and back to the aft of the boat. The angle had altered slightly, as if the boat was turning sharply and leaning toward one side.

"Come on," he said, grabbing her arm. "I doubt this thing can withstand a hit like that. If it can't we need to be near a lifeboat."

They ran upstairs and over to the opposite side of the deck where two large lifeboats were gently swinging on their davits. They bumped into people streaming up from the lower deck heading to both sides of upper deck. There were two boats on either side and it seemed they were accessed from this, the highest deck. It got crowded very quickly and Natalie moved to grab Drew's hand, gripping it tightly as the crowd grew thicker around her.

Each lifeboat's davits were controlled by a mini crane and white-clad sailors were squeezing their way toward the control boxes on both sides.

"Please... let me through," Natalie heard one of them say. "Ma'am, I need to get through." She watched as he continued to push and pry his way to the railing on the opposite side to the wreckage. The majority of the crowd had worked its way to that side of the boat as the floor was definitely angling more to the other side.

"Are we going to sink?" one older woman in a long, brown dress shrieked at a staffer as he pushed his way past her.

"How far are we from shore?" another asked.

"Are there enough lifeboats for everyone?" a man asked, grabbing a sailor as he pushed by.

Before he could answer, a tall, bearded man said, "What the fuck! This isn't the Titanic, lady."

There were a few anxious snickers, worried looks, and a lot of what Natalie thought was the visual expression of male bravado. But most people still slowly pushed toward the sections of the railing where the lifeboats hung.

Natalie watched as one sailor peered out toward where she thought the mainland was. She followed his gaze. It was nearly dusk and the shoreline wasn't clearly visible. There were one or two twinkling lights in the distance but she couldn't tell whether they represented small dock lamps or larger, far-off lights from houses and hotels.

"It's just a precaution folks," the sailor said. He was at the railing now, pulling open the lifeboat crane control box. "Please Ma'am, he said as he reached over a young woman who was blocking his way to the release mechanism. "Please, let me through," he said, more sternly this time. Clearly, he was losing his patience. Natalie listened carefully to his voice. The young sailor wasn't panicking but it was obvious he was trying to control his own fears. His skin was tight around his eyes and his lips were curled inward. This was no routine event and he was aware there was an element of danger. He was trying to be a pro but Natalie could see that the frenzied crowd was getting to him.

She'd lost track of her new friend but when he whispered into her ear, she turned her head and saw him staring at her intently.

"We're about a mile from shore," he repeated, briefly glancing toward the water and the twinkling lights beyond. "The water is going to be very cold." He turned her to face him.

"Can you swim?"