

## LOVE AT THANKSGIVING

### 1.

The Stewarts' home was magnificent, stone and stucco with potted plants framing the large mahogany front door. The tree-lined driveway opened to a circular entrance surrounded by a manicured lawn, green even in the November cold. Stephanie parked behind Holly, wondering why her friend and co-worker had not wanted to drive together. Maybe she planned to spend the night with her family. Stephanie and Holly owned a condo together and worked for the same employer, a global financial institution. They had been best friends since high school, and Holly's family was used to having Stephanie at their Thanksgiving table.

"How lovely to see you, my dear!" exclaimed Holly's mother as she drew Stephanie into an embrace, "welcome, welcome....and happy Thanksgiving."

"Thank you for having me again this year," Stephanie replied, "even under these circumstances."

"How are you coping? Holly is quite distraught, and so are the rest of us."

"Well, it's a shock for sure. I've never been suspended and sent home before! The walk out of the building felt like a walk of shame," Stephanie felt sick to her stomach thinking about how she had been escorted out of her workplace the day before. Their employer had suspended them pending an investigation into a suspicious funds transfer that had been discovered during an internal audit.

"It's sickening," Stephanie continued. "How can anyone think we could do something illegal!? It's hard just waiting for them to figure out who did what, and after working there for so long, it's all the more upsetting."

"You have been devoted to them for years, so it's understandable," Mrs. Stewart said, guiding Stephanie into their large living room. "Try to put it all out of your head for tonight.

Come greet everyone."

Stephanie saw familiar faces around the room. Holly was teary eyed, clinging to her father's arm and speaking loudly to Heather and Zach, her sister and brother-in-law. Zach was holding their son Joseph, a red-cheeked toddler who grinned at Stephanie.

Holly left her father and stood next to her best friend. "This Thanksgiving is ruined," she informed Stephanie. "The food might be divine, but it's still ruined."

"Everyone here is in our corner," Stephanie replied. "At least you have their support."

Stephanie could sympathize with her friend. Whenever she thought of it, the shock of the accusation made her hands shake.

Holly's older brother Hugh greeted Stephanie warmly, expressing his concern over the suspension. After that, Holly's grandfather Otto squeezed Stephanie's hands and kissed her on the forehead. "Don't worry! It'll all get straightened out," he assured her. Stephanie felt slightly better, wanting to believe him.

The remaining Stewarts were scattered around the room, and Stephanie left Holly with her brother to greet them all. The Stewarts also normally invited their next door neighbors the Hughes for Thanksgiving. Stephanie noticed Mrs. Hughes and her son Jack by the sliding glass doors toward the back of the room. She'd seen Jack at a restaurant with a date about three months ago, and wondered whether he remembered her. As Stephanie neared them, Mrs. Hughes saw her coming and stepped toward her.

"Don't you look lovely, Stephanie," she said. "I'm so sorry to hear about what happened at work!"

"Thank you, Mrs. Hughes," Stephanie replied, "and how is your husband? Holly tells me he's been having a hard time lately."

"Some bad days and some better days. Thank you for asking. I'll be sure to tell him you asked about him when I get home. Do you remember our son Jack? Jack, this is Holly's roommate Stephanie." Jack had been facing away from them and talking with someone else, and his mother grasped his elbow, turning him toward Stephanie.

"Of course," Jack said, "I remember you from last Thanksgiving." He held out his hand, and smiled. He obviously didn't remember seeing her at the restaurant. "What happened at work?"

"I didn't realize you were listening to us," Mrs. Hughes said, her blue eyes teasing her son.

"Somehow you always hear what's being said when I talk to women, but not when I talk to men!"

"I don't want this Thanksgiving to be about my problems at work," Stephanie inserted. "I'm trying to forget about work altogether."

"I'll be happy to discuss the weather or sports instead," Jack continued to smile at Stephanie, "or we can talk about Mother's book club since she's still holding my elbow." Stephanie couldn't help noticing how Jack's eyes almost disappeared when he smiled, and how engaging his smile was.

"I like talking with your mother," Stephanie said, "about books or whatever she feels like talking about."

"Really, dear," Mrs. Hughes replied, "I'm not that interesting! Also, I did promise my husband that I'd visit with Otto, so I better go find the poor man before I forget my obligation. Jack, you talk about something other than work with Stephanie, and that's an order!"

"Shoot, I was going to ask you for details, but I'm afraid of my mother," Jack said, sitting down at a nearby sofa, and indicating that Stephanie do the same. "Did you want something to drink?"

"I hate to drink on an empty stomach," she answered, "and I haven't eaten anything since breakfast. I wanted to make sure I had plenty of room for turkey, plus everything else." Stephanie tried not to talk too much, which was her tendency when she was nervous. She sat as far away from Jack on the sofa as possible.

Although he was attractive, Stephanie felt slightly uncomfortable in his magnetic presence. "I saw you a few months ago at the Olive Garden over by the mall," she continued. "You were there with a dark haired woman in a lovely suit. Was that your girlfriend?"

"Ah, sadly no. There's no girlfriend in the picture. Was it at lunchtime? That must have been Janene. She's a lawyer I've had some business dealings with. I don't remember seeing you there, though. You should have said hello."

"I was there with my supervisor, so I really couldn't. It was a business lunch as well."

"Of course. That Olive Garden is near your office, isn't it?"

"We are not going to talk about my work, remember?"

"Technically we're talking about restaurants, not work," Jack laughed, "but I concede I was going in that direction." Stephanie wondered whether he knew how good looking he was, especially whenever he laughed. She looked away from him, and breathed in slowly. Hugh caught her eye from across the room, and he started walking toward them just as his mother called them to dinner.

Mrs. Stewart had arranged the Thanksgiving seating so that conversation would flow easily during dinner. Stephanie sat next to Holly with Holly's grandfather, Otto, on her other side. Jack and Hugh were seated directly across the table from them. Otto was always enjoyable company, telling stories from his youth or from when his grandchildren were small. Stephanie made an effort to listen.

Holly kept interrupting her grandfather. She had consumed too much wine before dinner, and was not interested in eating. Hugh told her more than once to let their grandfather talk. Holly may have listened, as she slumped down in her seat and grew quiet. Stephanie tried to get her to eat a few bites of the delicious meal.

"Hugh is just as worried as we are about the investigation," Stephanie whispered to Holly, "but let's leave the work worries until next week. We can't do anything over Thanksgiving."

Holly nodded, but when dessert was served, she told Stephanie that she would not be returning to her job regardless of the conclusion of the investigation.

"Holly! Don't decide anything this soon," Stephanie pleaded with her.

"I don't know about you, but just being accused has ruined my desire to work there again," Holly was adamant. "I can't go back."

"Don't you think some people will think you've done something wrong if you don't return? I think that's exactly the wrong thing to do!" Stephanie wanted to clear their names and not make any decisions until after the investigation.

"I don't care what other people think," Holly had made up her mind. The two friends tried to converse in low tones, but the men across the table realized something was going on and kept asking them what was happening. Holly just shook her head at them. Stephanie did not touch her dessert, and excused herself as soon as she felt she could leave the table.

Stephanie grabbed her coat, and went outside to pace in the back garden. Now she understood why they had driven separately. Holly had excused herself and gone to her childhood bedroom upstairs, where she planned to stay indefinitely. Stephanie could not control what Holly decided to do, and this, on top of the accusations, made her feel overwhelmed.

She could not think about other things until she knew who had made the fraudulent funds transfer at work. One thing at a time, she kept telling herself. It was hard to let others do the investigating, since it was her good name and reputation on the line.

"Stephanie, come back inside!" Hugh yelled from the back door. "It's too cold to be out there for long. They're saying it's going to snow tonight!" Stephanie stopped her pacing. She loved snow, and she usually knew when it was supposed to snow. Since the suspension the day before, everything was out of whack. Stephanie felt tears forming, and tried to regain control of her emotions. She forced herself to walk back toward the house.

"What's going on?" Jack appeared behind Hugh in the doorway.

"Holly has upset Stephanie, and she escaped outside," Hugh replied. "But it's getting really cold."

"Man, is it too cold to walk home? We didn't drive, but I'm not sure Mother is ready to go home yet."

"I can give you a ride home," Stephanie said as she reached the two men. "We can go whenever your mother is ready. There's no hurry, snow or no snow. Let her enjoy the visit." She glanced at Jack, and quickly looked away from his intense gaze.

"Are you sure?" Jack asked. "Someone else can drive us. It's not far. Maybe you should stay here until after the snowstorm, and go home tomorrow."

Hugh took Stephanie by the hand and closed the door behind her. "Jack is right. You can stay in the guest room tonight." Hugh rubbed her hands, and offered Stephanie hot tea to warm up. "Let me take care of you," he said. "That sister of mine is not thinking clearly, and she should not have upset you further on Thanksgiving! Come sit by the fire and I'll bring you the tea."

"I'm fine, Hugh, really," Stephanie tried to object. "We just deal with problems differently, that's all. I should know this by now, and not let it get to me." The three of them walked back to the living room, where a robust fire was burning in the fireplace.

"I'll let my parents know you are staying the night," Hugh said as he left to get tea from the kitchen.

Stephanie stood in front of the fire, letting it warm her hands. She felt more like herself again, vowing to push Holly and her decisions to the back of her mind. She felt Jack behind her. He placed his hands on her shoulders.

"Are you really okay?" he asked quietly. "Do you want to tell me about the accusation at work? I know in general what happened, but I'd like to hear it from you. I may be able to help, since I'm involved in investigations for a living." Stephanie liked the feel of his strong hands, and stood still. Jack was a compact man with large hands, and he exuded strength as well as confidence.

"I thought you worked in insurance," Stephanie replied.

"Insurance investigations, mostly, but we do other types, too." Stephanie turned around and looked at him. Jack's hands dropped. In her heels, Stephanie was almost as tall as him. She looked straight at him now, and his eyes held concern. "I want to help, if you'll let me. We could meet with your supervisor on Monday, and if you decide I could be of help, you could hire me to work on your behalf."

"Are you serious? Do you think you could find out who actually sent the wire?"

"If I was given access to the bank's servers, I believe I can find out everything."

"I don't know what to say, Jack," Stephanie felt a wave of relief. Someone was on her side. She was close to him, almost leaning toward him, and Jack placed his hands at her waist. "Thank you for the offer! I just don't know if my employer would allow anyone outside the bank access. And, I don't even know if I could afford your services."

"Your employer may have to allow it, but we'll find out. And I can do it pro bono, for nothing. Consider it a favor, since you're my mother's friend, and my neighbors' friend, and maybe my friend?" There seemed to be a question there, and somehow Stephanie's hands were now on Jack's chest, fingering the lapels of his suit jacket.

"I can see us being friends, especially if you're anything like your mother. I'll text my supervisor Laticia tomorrow about setting up a meeting."

"Just friends?" Jack looked at her boldly. "This after I confessed there's no girlfriend in the picture. I suppose you have something going on with Hugh?"

"What exactly are you asking me, Jack?"

"Alright, are you seeing someone? I want to help you with the investigation, but I was also hoping to take you out after it's over."

"I'm not dating anyone," Stephanie answered, "but I am surprised, since you didn't even notice me at Olive Garden."

"Stephanie, I've wanted to ask you since last Thanksgiving, and you are the only reason I came again this year. Simply put, I was too embarrassed to get your number from my mother, so I just hoped you'd show up today."

"Oh, Jack, that's hard to believe. Your mother says you are in constant demand by various women, and although I like you, I don't want to be added to your list."

"Don't listen to what my mother says or thinks. She doesn't know everything." They heard Hugh approaching, and Jack pulled away from her.

"So asking me out is not just because I'm upset, and you believe you can make any woman feel better? "

"No, I like you, too. Maybe there's a little wanting to make you feel better, since I am good at that."

"Yes, he's always wanting to rescue the maidens, our Jack," Hugh commented as he entered with the tea tray, "but he has a good heart." Hugh smiled at both of them. "Sit, have some tea, and then come join us."

"Thank you, Hugh," Stephanie said as Hugh left again. He waved off her thanks. As soon as Hugh was out of the room, Jack pulled Stephanie back into his arms.

"What about the tea?" she asked. "You realize I'm still in a fragile emotional state and need my tea."

"Are you making fun of me?" Jack's eyes narrowed at her. "Rescued maidens, fragile emotions, I can't tell if you're laughing at me."

"Maybe a little," she replied, and felt him pulling her closer. "We have to be able to laugh at ourselves, don't we?" Jack's lips touched Stephanie below her ear, and she involuntarily reacted.

"Oh, this could be our payment arrangement for my services," Jack's eyes were disappearing again as he smiled widely at her. "It seems you liked that." He placed his mouth back below her ear, and then moved it along her jaw line toward her chin.

"Now you are taking advantage of my fragile emotional state."

"You bet I am. I don't deny it," Jack continued to kiss her throat. Stephanie's heart skipped a beat, but she tried to break the embrace. Jack wrapped his arms tighter around her. "The tea can wait," he murmured.

In an instant, his mouth found hers. Jack kissed her with surprising tenderness, moving from one side of her mouth to the other, and gently pulling at her lower lip. Stephanie didn't want the kiss to end, and was almost mad at herself for this reaction. It seemed too fast for such intense kissing. She pulled away from Jack and went to pour the tea.

## 2.

The meeting on Monday was scheduled for 2:00 pm, but Jack and Stephanie had to wait another half hour for the others to assemble in the conference room. Stephanie found it surreal to be in the same office that had been her second home for the past seven years, under circumstances she had never encountered before.

The VP for her division, Robert Clifford, laid out the facts surrounding the wire in stark detail. Stephanie felt her anger rise. She'd been put in a position to defend herself against unjust accusations. She was starting to understand why Holly did not want to return to work at all. Whenever the anger would rise in her, Stephanie felt Jack place his hand on her back to calm her. He had told her before the meeting that they needed to listen more than talk. The point was to gather all available information, and then they'd come up with a plan of attack afterward.

"The board voted this morning not to take this matter to the outside authorities at this time," Mr. Clifford said. "Since the amount of the wire is less than a million dollars, we've decided to handle the matter internally. We will find out who sent the wire and where the funds ended up, and then we'll decide whether to bring charges. Some of that depends on whether we can recoup the loss."

Robert Clifford was slightly red in the face and kept looking at Laticia Jackson, Stephanie's supervisor. His voice rose in volume, "Our compliance division will work with Ms. Bell's investigator to get to the bottom of what happened. And believe me when I tell you, we will find out exactly what happened. We must revise our procedures if there was some defect that allowed this fraudulent activity to take place. I expect full cooperation by all involved parties!" Mr. Clifford looked straight at Stephanie, and then returned to Laticia. "Ms. Jackson, I will speak with you privately now." Everyone else filed out of the room.

"I need to ask you and Laticia some more questions to understand everything," Jack said to Stephanie as they waited for Laticia in her office. "The steps are not quite clear to me yet, or who is responsible for which steps of the process."

"One thing is for certain," Laticia spoke as she entered her office and sat facing Jack and Stephanie, "the reason for no authorities now is nothing else but to avoid bad publicity. The amount of the wire has very little to do with it. They are willing to eat this loss as long as no one in the media finds out someone stole half a million dollars from this office."

"I can imagine customers leaving in a hurry if they thought we were lax in our rules or worse yet, we had a thief working here," Stephanie replied.

"That's right," Laticia said, "we must protect our reputation at all costs, since the reputation brings in the big customers."

"What about the reputation of an employee like Stephanie, or Holly, for that matter? This could ruin their careers, and don't they have the right to clear their names, even if it's in the media?" Jack questioned Laticia.

"Not in the media. They've signed an employee agreement that an internal investigation must remain internal," Laticia explained. "Everything we do here must be confidential. That's a promise in writing to the customer." Laticia was a no-nonsense woman who always followed the rules. Stephanie trusted her, and knew Laticia was on her side.

"I know you had nothing to do with the wire, Laticia," Stephanie said, "and I hope you believe the same about me. Just because my computer was used does not mean I used it."

"I never suspected you did anything wrong, Steph," Laticia assured her. "In fact, I know you would never steal anything. Try not to worry. We'll get to the bottom of this." She stood up and indicated the door. "Jack, I'll take you to meet with our IT people now, and if you have any additional questions after that, feel free to come back up to talk to me. Stephanie, please go with Scott to wait downstairs in the lobby. I'll call you tomorrow or once I know anything new." She gave Stephanie a quick hug.

"Why don't we just meet at the restaurant in an hour?" Jack asked Stephanie, "We can have a working dinner, okay?" His hand was on her back again, this time guiding her to the elevators.

Stephanie had ordered drinks and an appetizer by the time Jack joined her. He seemed almost excited and squeezed in next to her, leaving the opposite bench empty. Before she could react, he put his hands on her cheeks and kissed her on the lips.

"Good news!" he exclaimed. "It's clear someone manipulated your computer. Whoever it was used an algorithm on a memory stick and guessed your personal password. They have clear evidence of this, even though the person thought he wiped his actions afterward. Not as smart as he thought he was!" Jack was animated as he ate nachos and spoke rapidly around the food in his mouth. "Also, someone deleted the video files from the two closest cameras on your floor, the one outside your office and the one by the elevators, for a period of two hours very early in the morning the day before Thanksgiving. This is also evidence you did not authorize or approve or send the funds transfer. You don't have access to those video files, only top management does."

"Wait! Slow down. You're saying one of the managers sent the wire?" Stephanie wanted to know everything he'd learned.

"Either that or an outsider hacked into your computer."

"An outsider must have had inside help to get into the building and use my computer. As you know, you have to have a keycard or be let in by the guard downstairs."

"It's a certainty that the deed was done from inside the building, from your office, not remotely and not by hacking. Just the video files could have been deleted remotely, since they are not physically in the building." Jack gulped down his drink and grinned at Stephanie. "It's looking good for you, though, and that means my reward for helping you will be extra good! I'm already thinking of the possibilities."

"Please go sit across from me on that bench so that I can talk to you like a professional," Stephanie tried to steady herself. Jack had draped his arm around her shoulders and was sitting too close to her. He grasped her chin and turned her face toward him, letting his thumb trace her bottom lip.

"Hmm, have you ordered real food for us? I'm starving," Jack was looking at her mouth and Stephanie knew he'd kiss her again. She did not wish to be one of his rescued maidens, but she did want her name to be cleared. The fact that he was going to clear it seemed inevitable.

"Jack, please go sit over there," Stephanie pointed at the other bench, "and our future relationship is a separate matter from this investigation. Let's try to remember that."

"Alright, alright, but where is the gratitude?" Jack mused as he moved to sit across from her, and flagged a passing waiter at the same time. He ordered salmon with red potatoes and vegetables for them both, making sure Stephanie was fine with this choice.

"Don't get me wrong, I'm very pleased with this new information," Stephanie felt more at ease with Jack across from her, "and I'm happy Laticia believes I'm innocent. Even so, we need to get to the bottom of this whole fiasco, so let's settle down and get to work."

"I'm always this excited when I'm working an interesting case. Believe me, I want to get to the bottom of this, too."

"Okay, let's recap. What do we know?"

"One, someone used your computer to wire \$500,000 to one of your employer's London customers on Wednesday before Thanksgiving. Two, the paperwork shows your initials as the person inputting the transfer request, and Holly's signature as the person approving the transfer." Jack had two of his fingers up, moving on to point number three. "The paperwork consists of one form, and it was found by mid morning by an internal audit triggered by the amount of the wire. Three, the London customer was bogus. A new account was opened in the London office the day before. Four, the funds transferred out of that account within half an hour to an offshore account held by some other financial institution. This transfer was processed from the other end. Your employer's London computer approved it automatically, because all the right boxes were checked. There was no person involved in the second transfer. It was all electronic."

"All of this sounds more and more like someone on the inside who knew what boxes needed checking, even in London."

"It does, doesn't it? Maybe we should compile a possible list of suspects from your memory over the last seven years with this institution."

"Maybe, but let's first concentrate on clearing me. There are a few other points that we can bring to their attention. Whatever evidence the person left behind on my computer is great, but can we see the paperwork involved? This person must have forged my initials and Holly's signature. Did you say one piece of paper? Was it a funds transfer request form?"

"Yes, I saw a copy of the form and it said FUNDS TRANSFER at the top. Your initials were right next to the amount on the right side of the form, and Holly's signature was at the bottom, below text that read APPROVED BY and the date." Jack was making notes on a small pad he'd pulled from his briefcase.

"That's where I always initial, and so does everyone else. Whenever I process a funds transfer to a new customer, though, I do something that isn't technically in our procedures manual. It's more of an additional check, just for me. If it's a transfer to a client who has not had a transfer in that particular currency before, I double check the receiving account number. I always write the account number by hand below the printed number on the wire transfer request form. If I had processed this wire to this new London customer, you would see handwritten numbers below the printed account number."

"I checked the form carefully and made notes," Jack said. "There was nothing else handwritten but your initials. I'm sure of it. They didn't let me photograph or copy the form, though, so I can't prove it."

"That doesn't matter. We can ask them to spot check some of the thousands of such wires I've processed over the years, and they can see this is something I do every time."

"I'll call Laticia and ask her to get someone from compliance to check. That way it won't look like Laticia is making up anything to help you." The food arrived and Jack dug in. "Can you think of anything else?"

Surprisingly, Stephanie found herself hungry, too. She had not had any appetite since the suspension, but now it seemed like there was hope. "The only other thing that comes to mind is Holly's approval of the transfer," she replied. "Did the person use Holly's computer and guess her password, too?"

"Yes, they signed in on her computer, but Holly had her password on a sticky note under the keyboard. No algorithm needed. Also, the camera outside her office hasn't been working for a few weeks, so no video files. This could be why Holly was chosen as the approval step in the process"

"Oh, no," Stephanie felt bad for her friend. "Holly won't be offered the chance to come back, even if she wanted to, with a security fail like having your password on a sticky note. I am surprised. She knew better than that!"

"I got the feeling they don't really believe either one of you had anything to do with this. They're hiring an expert to confirm Holly's signature was forged. Let's see what they say after Laticia asks for a review of your past transfers for new customers. We can request another meeting in about a week, but I think we should wait. What do you think?"

Whenever Jack looked at her intently, Stephanie's heart did a little flip. Why couldn't she just concentrate on business with him? "I agree with your assessment, Mr. Hughes," she said primly. "You are the professional, after all."

Jack raised his eyebrows, and then smiled. "You're funny. Eat your salmon and stop calling me Mr. Hughes. I mean it!" He reached across the table and grasped Stephanie's free hand in his, bringing it to his lips for a soft kiss. "I'll show you professional, Ms. Bell." There was no getting around it. Stephanie had just become one of Jack's rescued maidens.

### 3.

Stephanie spent the next few days avoiding Jack, although she was glad to hear Laticia had found the exact evidence of the handwritten account numbers that Stephanie had described. It was always on funds transfer requests to new clients. Jack left this information in a voicemail on Stephanie's phone. She spent time cleaning the condo, and compiling a list of managers who had access to her floor at work, or who had traveled to their London office or worked there before. Jack advised her to include anyone and everyone who came to mind. He'd then trim the list by researching who was in financial trouble. He also asked Laticia if any managers had resigned around Thanksgiving, thinking the individual may have left the bank for good.

A week after Thanksgiving, Holly informed Stephanie she wanted to sell their condo as soon as possible, and move back home with her family. Holly had not changed her mind about returning to work.

"I'm thinking about going back to college for a master's degree," she told Stephanie when they got together to choose items to donate to charity from their condo. In Stephanie's opinion, this was at least good news regarding her friend. She hoped Holly would get back to her old self soon.

Stephanie didn't have her heart set on keeping the condo by herself. She was mulling her options when Laticia called from the office. Both Stephanie and Holly had been cleared by the internal investigation into the fraudulent wire transfer, and their suspensions were over. Stephanie didn't tell Laticia anything about Holly, but thanked her for all her help. Relief washed over her, and Stephanie closed her eyes in silent thanks. Laticia didn't have any details about where the investigation was headed now, although she wondered whether they'd concentrate on the London office next. Stephanie agreed to come in on Monday.

Stephanie called her mother in Paris and her sister in Chicago with the good news. The women firmed up their plans to be together for Christmas in their mother's apartment on the outskirts of Paris. Their family friend, Henrik Muller, would also be there with his sister Helen. Years ago, Henrik had been mentored by Stephanie's father and had always remained close to their family.

Stephanie's mother convinced her to call Henrik to tell him about the suspension being over. She hadn't realized how much Henrik had been worrying about her. When she hung up the phone, Stephanie felt grateful that so many people cared about her. Although she had mixed feelings about Jack, she forced herself to call him next. He had worked hard on her behalf, and Jack deserved to know the good news as well. Toward the end of the conversation, Stephanie agreed to come have dinner with Jack's family.

Stephanie walked into the Hughes' kitchen, and found Jack's mother dusted with flour to her elbows and pounding dough on the table top. Jack pushed her toward a stool, and took one for himself. His mother smiled at them and continued to work.

"There's no conversation with Mother when she's in her element," Jack commented, "but the meal will be to die for!"

"We're so pleased to have you for dinner," Mrs. Hughes puffed out a breath as she placed the dough expertly on a cookie sheet, which disappeared in the oven.

As promised, the meal was to die for: homemade lasagna and a big salad, plus the fabulous bread, still warm from the oven. Jack's father was humorous but tired quickly. His mother was always terrific

company. Jack himself was quieter than usual, obviously worrying about his father, and whether he was going to see the doctor the following week.

"That was delicious," Jack had gotten his father's agreement about the doctor, and turned to his mother. "I especially liked the bread." He took Stephanie's hand. "What did you think?" he asked her.

"I can't speak, since I'm too full," she smiled at Mrs. Hughes. "Thank you so much!"

"And now the good news, Mother," Jack added. "Somehow I've worn down Stephanie's defenses, and we are officially dating."

"I guessed as much, my dear, and I couldn't be more pleased!" Jack's mother beamed. Stephanie was going to point out that they had not been on an official date yet, but decided against it.

"How can you say we are dating?" She asked Jack pointedly as they walked to her car. "We haven't been on a single date! Working for me doesn't count."

"You know how much my mother adores you. I just wanted to make her happy," Jack walked with his normal confidence, and took her hand in his.

"You also know I came here to give you the list. Haven't you noticed I've been avoiding you? We are not dating." Stephanie tried to pull her hand out his grasp.

"You've been avoiding me, because you don't want to be a rescued maiden," Jack stopped by Stephanie's car, and pulled her into his arms. "None of that matters now. Your suspension would be over regardless of what I've done. I just moved it along a little faster." Jack tucked a strand of hair back inside Stephanie's cap. "You said you like me, I said I like you. What else do we need to start dating?"

"Maybe I've changed my mind." Stephanie tried to think objectively. Why was it that she didn't want to date Jack? Her brain wasn't functioning when he was holding her.

"If you've changed your mind, don't kiss me," Jack said calmly, lowering his mouth to hers. Stephanie's response was out of her control. Her hands went to his hair, and her lips parted to let his tongue in her mouth. Jack unbuttoned her coat, and slid his arms around her waist. The kiss deepened.

Stephanie tried to catch her breath and pull away. "You taste like lasagna," he murmured and let go of her mouth. Instead, he kissed the side of her neck and down toward her cleavage. "Tell me now," his voice was hoarse. "Have you changed your mind?"

Stephanie's heart was racing, and she couldn't speak. Jack's hands were sliding up toward her breasts, and she knew this had to stop.

"Jack, stop this instant!" Somehow Stephanie pulled back, and closed her coat. "We're outside, for God's sake, you can't kiss me like that in public."

"I was trying to prove a point," Jack's eyes flashed at her, and he took a deep breath. "You haven't changed your mind. You have to admit it, we have tremendous chemistry."

Stephanie pressed her fob to open her car door, and sat in the driver's seat. Jack held the door open, continuing to look at her. "I admit nothing," she replied, "but okay, maybe I haven't changed my mind." Jack's eyes disappeared altogether as a wide smile split his face.

"I knew it! Say out loud that we are dating. Come on now, you can do it."

"Fine. We're dating, but we're going to an expensive restaurant on a real date."

"What about the list? Do you still want me to research the names?"

"Of course. I still want to know who did it, and why."

"I'll give you a full report before our date this Saturday, seven o'clock." Jack closed the car door, still smiling. Stephanie drove home, admitting to herself she was dating Jack Hughes.

Saturday was a rainy day, and it brought a surprising announcement from Holly. Apparently Holly's father wanted to buy the condo from Stephanie and Holly, and rent it out as one of his rental investments. He'd sold two units the previous year and wanted to add a newer unit to his portfolio.

The three of them met in the afternoon and agreed to a reasonable price, and the girls signed papers accepting the offer at the same time. Holly and her father left to go Christmas shopping together. The closing would be in two weeks, a few days before Stephanie departed for Paris for Christmas.

Stephanie didn't have a lot of time to decide where to relocate. She thought briefly about moving to Paris to live near her mother. Henrik, who lived in Germany, would love that. It'd mean getting a new job in

a totally new environment. Then her thoughts reverted to Jack, and the excitement she felt when she was with him. If she wanted to date Jack, she'd have to find a place to live nearby. With this scenario, Stephanie could return to her old job, and Laticia would be pleased.

Seven o'clock came too quickly, and Stephanie was still combing her hair when Jack arrived. She made him wait a few minutes. When he saw her, Jack's reaction was worth the extra effort she'd put into getting ready for their date.

"Wow, Stephanie! You're even more beautiful than at Thanksgiving," Jack's eyes were warm, and he hugged her carefully, so as not to disturb her hair. He was wearing cowboy boots with jeans, a nice shirt and suit jacket. Stephanie's dark blue dress matched the color of his tie, which he pointed out to her. She smiled at him, but he seemed subdued. Their usual banter was off. Jack took her by the hand and they went to sit at the dining room table.

"Your list had 14 names," Jack got right to the point, "and over half of them were easy to eliminate. Some of the managers were on vacation, some out of the country, and some were on video from other cameras in the building during the time period that the wire transfer took place. There were eight names left that could not be eliminated outright."

Jack looked at her, and Stephanie got a bad feeling in the pit of her stomach. He took her hand tenderly, and rubbed his thumb slowly across her knuckles. He was quiet. Stephanie waited patiently, knowing she didn't want to hear what he had to say. She could see it in his eyes as he looked at her.

"Just tell me," Stephanie finally said quietly, "whatever it is, I can deal with it."

"I don't want to tell you. I don't want to ruin our first date."

"At least tell me how many of the eight are real possibilities. Then we'll talk about the date."

"Half of the eight are not in any financial distress. In fact, they have more money than they can spend. If you believe the motive for this wire transfer was getting money, these four are also eliminated. If the motive was spite or hurting the bank in some way, then these four could still be in the running, even though they have money."

"We both know the motive was the \$500,000." Stephanie let go of his hand, and got up to pace. "So we have four viable possibilities left. Four managers with financial problems. How do you narrow it down some more?"

"Stephanie, please sit," Jack looked miserable. "You narrow it down with surveillance. I had each of the four under surveillance yesterday and today, looking for anything unusual. I took pictures."

Stephanie sat back down. "Let me see," she said firmly. Jack pulled a fat envelope out of the inside pocket of his suit jacket. He placed it on the table with his hand on top of it.

"As someone who cares about you and wants to go on a real date with you tonight, I beg you not to look at these pictures until tomorrow. This can all wait until tomorrow." Jack's eyes pleaded with her, and he took hold of her hand again. There was no point. They both knew there would be no date until they had uncovered the culprits who had stolen the half million dollars. Jack sighed in defeat, and removed his hand. Stephanie reached for the envelope.