

Chapter One

Brother in Trouble

Monroe

The old-fashioned Rosengrens safe was a beauty.

I carefully turned the combination dial, then pressed closer to the safe. The metal was cool under my fingertips. The safe wasn't pretty, but stout and secure. There was something to be said for solid security.

Rosengrens had started making safes in Sweden over a hundred years ago. They were good at it. I listened to the pins, waiting for contact. Newer safes had internals made from lightweight materials to reduce sensory feedback, so I didn't get to use these skills very often.

Some people could play the piano, I could play a safe. The tiny vibration I was waiting for reached my fingertips, followed by the faintest click.

"I've gotcha, old girl." The Rosengrens had quite a few quirks, but my blood sang as I moved the dial again.

I heard a louder click and spun the handle.

The safe door swung open. Inside, I saw stacks of jewelry cases and wads of hundred-dollar bills. *Nice*.

Standing, I dusted my hands off on my jeans. "There you go, Mr. Goldstein."

"You are a doll, Monroe O'Connor. Thank you."

The older man, dressed neatly in pressed chinos and a blue shirt, grinned at me. He had cokebottle glasses, wispy, white hair, and a wrinkled face.

I smiled at him. Mr. Goldstein was one of my favorite people. "I'll send you my bill."

His grin widened. "I don't know what I'd do without you."

I raised a brow. "You could stop forgetting your safe combination."

The wealthy old man called me every month or so to open his safe. Right now, we were standing in the home office of his expensive Park Avenue penthouse.

It was decorated in what I thought of as "rich, old man." There were heavy drapes, goldframed artwork, lots of dark wood—including the built-in shelves around the safe—and a huge desk.

"Then I wouldn't get to see your pretty face," he said.

I smiled and patted his shoulder. "I'll see you next month, Mr. Goldstein." The poor man was lonely. His wife had died the year before, and his only son lived in Europe.

"Sure thing, Monroe. I'll have some of those donuts you like."

We headed for the front door and my chest tightened. I understood feeling lonely. "You could do with some new locks on your door. I mean, your building has top-notch security, but you can never be too careful. Pop by the shop if you want to talk locks."

He beamed at me and held the door open. "I might do that."

"Bye, Mr. Goldstein."

I headed down the plush hall to the elevator. Everything in the building screamed old money. I felt like an imposter just being in the building. Like I had "daughter of a criminal" stamped on my head.

Pulling out my cell phone, I pulled up my accounting app and entered Mr. Goldstein's callout. Next, I checked my messages.

Still nothing from Maguire.

Frowning, I bit my lip. That made it three days since I'd heard from my little brother. I shot him off a quick text.

"Text me back, Mag," I muttered.

The elevator opened and I stepped in, trying not to worry about Maguire. He was an adult, but I'd practically raised him. Most days it felt like I had a twenty-four-year-old kid.

The elevator slowed and stopped at another floor. An older, well-dressed couple entered. They eyed me and my well-worn jeans like I'd crawled out from under a rock.

I smiled. "Good morning."

Yeah, yeah, I'm not wearing designer duds, and my bank account doesn't have a gazillion zeros. You're so much better than me.

Ignoring them, I scrolled through Instagram. When we finally reached the lobby, the couple shot me another dubious look before they left. I strode out across the marble-lined space and rolled my eyes.

During my teens, I'd cared about what people thought. Everyone had known that my father was Terry O'Connor—expert thief, safecracker, and con man. I'd felt every repulsed look and sly smirk at high school.

Then I'd grown up, cultivated some thicker skin, and learned not to care. *Fuck 'em*. People who looked down on others for things outside their control were assholes.

I wrinkled my nose. Okay, it was easier said than done.

Anna Hackett STEALING FROM MR. RICH

When I walked outside, the street was busy. I smiled, breathing in the scent of New York car exhaust, burnt meat, and rotting trash. Besides, most people cared more about themselves. They judged you, left you bleeding, then forgot you in the blink of an eye.

I unlocked my bicycle, and pulled on my helmet, then set off down the street. I needed to get to the store. The ride wasn't long, but I spent every second worrying about Mag.

My brother had a knack for finding trouble. I sighed. After a childhood, where both our mothers had taken off, and Da was in and out of jail, Mag was entitled to being a bit messed up. The O'Connors were a long way from the Brady Bunch.

I pulled up in front of my shop in Hell's Kitchen and stopped for a second.

I grinned. All mine.

Okay, I didn't own the building, but I owned the store. The sign above the shop said *Lady Locksmith*. The logo was lipstick red—a woman's hand with gorgeous red nails, holding a set of keys.

After I locked up my bike, I strode inside. A chime sounded.

God, I loved the place. It was filled with glossy, warm-wood shelves lined with displays of state-of-the-art locks and safes. A key-cutting machine sat at the back.

A blonde head popped up from behind a long, shiny counter.

"You're back," Sabrina said.

My best friend looked like a doll—small, petite, with a head of golden curls.

We'd met doing our business degrees at college, and had become fast friends. Sabrina had always wanted to be tall and sexy, but had to settle for small and cute. She was my manager, and was getting married in a month.

"Yeah, Mr. Goldstein forgot his safe code again," I said.

Sabrina snorted. "That old coot doesn't forget, he just likes looking at your ass."

"He's harmless. He's nice, and lonely. How's the team doing?"

Sabrina leaned forward, pulling out her tablet. I often wondered if she slept with it. "Liz is out back unpacking stock." Sabrina's nose wrinkled. "McRoberts overcharged us on the Schlage locks again."

"That prick." He was always trying to screw me over. "I'll call him."

"Paola, Kat, and Isabella are all out on jobs."

Excellent. Business was doing well. Lady Locksmith specialized in providing female locksmiths to all the single ladies of New York. They also advised on how to keep them safe—securing locks, doors, and windows.

I had a dream of one day seeing multiple Lady Locksmiths around the city. Hell, around every city. A girl could dream. Growing up, once I understood the damage my father did to other people, all I'd wanted was to be respectable. To earn my own way and add to the world, not take from it.

"Did you get that new article I sent you to post on the blog?" I asked.

Sabrina nodded. "It'll go live shortly, and then I'll post on Insta, as well."

When I had the time, I wrote articles on how women—single *and* married—should secure their homes. My latest was aimed at domestic-violence survivors, and helping them feel safe. I donated my time to Nightingale House, a local shelter that helped women leaving DV situations, and I installed locks for them, free of charge.

"We should start a podcast," Sabrina said.

I wrinkled my nose. "I don't have time to sit around recording stuff." I did my fair share of callouts for jobs, plus at night I had to stay on top of the business-side of the store.

Anna Hackett STEALING FROM MR. RICH

"Fine, fine." Sabrina leaned against the counter and eyed my jeans. "Damn, I hate you for being tall, long, and gorgeous. You're going to look *way* too beautiful as my maid of honor." She waved a hand between us. "You're all tall, sleek, and dark-haired, and I'm...the opposite."

I had some distant Black Irish ancestor to thank for my pale skin and ink-black hair. Growing up, I wanted to be short, blonde, and tanned. I snorted. "Beauty comes in all different forms, Sabrina." I gripped her shoulders. "You are so damn pretty, and your fiancé happens to think you are the most beautiful woman in the world. Andrew is gaga over you."

Sabrina sighed happily. "He does and he is." A pause. "So, do you have a date for my wedding yet?" My bestie's voice turned breezy and casual.

Uh-oh. I froze. All the wedding prep had sent my normally easygoing best friend a bit crazy. And I knew very well not to trust that tone.

I edged toward my office. "Not yet."

Sabrina's blue eyes sparked. "It's only *four* weeks away, Monroe. The maid of honor can't come alone."

"I'll be busy helping you out—"

"Find a date, Monroe."

"I don't want to just pick anyone for your wedding-"

Sabrina stomped her foot. "Find someone, or I'll find someone for you."

I held up my hands. "Okay, okay." I headed for my office. "I'll—" My cell phone rang. Yes.

"I've got a call. Got to go." I dove through the office door.

"I won't forget," Sabrina yelled. "I'll revoke your best-friend status, if I have to."

I closed the door on my bridezilla bestie and looked at the phone.

Maguire. Finally.

I stabbed the call button. "Where have you been?"

"We have your brother," a robotic voice said.

My blood ran cold. My chest felt like it had filled with concrete.

"If you want to keep him alive, you'll do exactly as I say."

Zane

God, this party was boring.

Zane Roth sipped his wine and glanced around the ballroom at the Mandarin Oriental. The party held the Who's Who of New York society, all dressed up in their glittering best. The ceiling shimmered with a sea of crystal lights, tall flower arrangements dominated the tables, and the wall of windows had a great view of the Manhattan skyline.

Everything was picture perfect...and boring.

If it wasn't for the charity auction, he wouldn't be dressed in his tuxedo and dodging annoying people.

"I'm so sick of these parties," he muttered.

A snort came from beside him.

One of his best friends, Maverick Rivera, sipped his wine. "You were voted New York's sexiest billionaire bachelor. You should be loving this shindig."

Mav had been one of his best friends since college. Like Zane, Maverick hadn't come from wealth. They'd both earned it the old-fashioned way. Zane loved numbers and money, and had

made Wall Street his hunting ground. Mav was a geek, despite not looking like a stereotypical one. He'd grown up in a strong, Mexican-American family, and with his brown skin, broad shoulders, and the fact that he worked out a lot, no one would pick him for a tech billionaire.

But under the big body, the man was a computer geek to the bone.

"All the society mamas are giving you lots of speculative looks." Mav gave him a small grin. "Shut it, Rivera."

"They're all dreaming of marrying their daughters off to billionaire Zane Roth, the finance King of Wall Street."

Zane glared. "You done?"

"Oh, I could go on."

"I seem to recall another article about the billionaire bachelors. All three of us." Zane tipped his glass at his friend. "They'll be coming for you, next."

Mav's smile dissolved, and he shrugged a broad shoulder. "I'll toss Kensington at them. He's pretty."

Liam Kensington was the third member of their trio. Unlike Zane and Mav, Liam had come from money, although he worked hard to avoid his bloodsucking family.

Zane saw a woman in a slinky, blue dress shoot him a welcoming smile.

He looked away.

When he'd made his first billion, he'd welcomed the attention. Especially the female attention. He'd bedded more than his fair share of gorgeous women.

Of late, nothing and no one caught his interest. Women all left him feeling numb.

Work. He thrived on that.

A part of him figured he'd never find a woman who made him feel the same way as his work.

"Speak of the devil," Mav said.

Zane looked up to see Liam Kensington striding toward them. With the lean body of a swimmer, clad in a perfectly tailored tuxedo, he looked every inch the billionaire. His gold hair complemented a face the ladies oohed over.

People tried to get his attention, but the real estate mogul ignored everyone.

He reached Zane and Mav, grabbed Zane's wine, and emptied it in two gulps.

"I hate this party. When can we leave?" Having spent his formative years in London, he had a posh British accent. Another thing the ladies loved. "I have a contract to work on, my fundraiser ball to plan, and things to catch up on after our trip to San Francisco."

The three of them had just returned from a business trip to the West Coast.

"Can't leave until the auction's done," Zane said.

Liam sighed. His handsome face often had him voted the best-looking billionaire bachelor.

"Buy up big," Zane said. "Proceeds go to the Boys and Girls Clubs."

"One of your pet charities," Liam said.

"Yeah." Zane's father had left when he was seven. His mom had worked hard to support them. She was his hero. He liked to give back to charities that supported kids growing up in tough circumstances.

He'd set his mom up in a gorgeous house Upstate that she loved. And he was here for her tonight.

"Don't bid on the Phillips-Morley necklace, though," he added. "It's mine."

The necklace had a huge, rectangular sapphire pendant surrounded by diamonds. It was the real-life necklace said to have inspired the necklace in the movie, *Titanic*. It had been given to a young woman, Kate Florence Phillips, by her lover, Henry Samuel Morley. The two had run

away together and booked passage on the Titanic.

Unfortunately for poor Kate, Henry had drowned when the ship had sunk. She'd returned to England with the necklace and a baby in her belly.

Zane's mother had always loved the story and pored over pictures of the necklace. She'd told him the story of the lovers, over and over.

"It was a gift from a man to a woman he loved. She was a shop girl, and he owned the store, but they fell in love, even though society frowned on their love." She sighed. "That's true love, Zane. Devotion, loyalty, through the good times and the bad."

Everything Carol Roth had never known.

Of course, it turned out old Henry was much older than his lover, and already married. But Zane didn't want to ruin the fairy tale for his mom.

Now, the Phillips-Morley necklace had turned up, and was being offered at auction. And Zane was going to get it for his mom. It was her birthday in a few months.

"Hey, is your fancy, new safe ready yet?" Zane asked Mav.

His friend nodded. "You're getting one of the first ones. I can have my team install it this week."

"Perfect." Mav's new Riv3000 was the latest in high-tech safes and said to be unbreakable.

"I'll keep the necklace in it until my mom's birthday."

Someone called out Liam's name. With a sigh, their friend forced a smile. "Can't dodge this one. Simpson's an investor in my Brooklyn project. I'll be back."

"Need a refill?" Zane asked Mav.

"Sure."

Zane headed for the bar. He'd almost reached it when a manicured hand snagged his arm.

"Zane."

He looked down at the woman and barely swallowed his groan. "Allegra. You look lovely this evening."

She did. Allegra Montgomery's shimmery, silver dress hugged her slender figure, and her cloud of mahogany brown hair accented her beautiful face. As the only daughter of a wealthy New York family—her father was from *the* Montgomery family and her mother was a former Miss America—Allegra was well-bred and well-educated but also, as he'd discovered, spoiled and liked getting her way.

Her dark eyes bored into him. "I'm sorry things ended badly for us the other month. I was..." Her voice lowered, and she stroked his forearm. "I miss you. I was hoping we could catch up again."

Zane arched a brow. They'd dated for a few weeks, shared a few dinners, and some decent sex. But Allegra liked being the center of attention, complained that he worked too much, and had constantly hounded him to take her on vacation. Preferably on a private jet to Tahiti or the Maldives.

When she'd asked him if it would be too much for him to give her a credit card of her own,

for monthly expenses, Zane had exited stage left.

"I don't think so, Allegra. We aren't...compatible."

Her full lips turned into a pout. "I thought we were very compatible."

He cleared his throat. "I heard you moved on. With Chip Huffington."

Allegra waved a hand. "Oh, that's nothing serious."

And Chip was only a millionaire. Allegra would see that as a step down. In fact, Zane felt like every time she looked at him, he could almost see little dollar signs in her eyes. He dredged up a smile. "I wish you all the best, Allegra. Good evening." He sidestepped her and made a beeline for the bar.

"What can I get you?" the bartender asked.

Wine wasn't going to cut it. It would probably be frowned on to ask for an entire bottle of

Scotch. "Two glasses of Scotch, please. On the rocks. Do you have Macallan?"

"No, sorry, sir. Will Glenfiddich do?"

"Sure."

"Ladies and gentlemen," a voice said over the loudspeaker. The lights lowered. "I hope you're ready to spend big for a wonderful cause."

Carrying the drinks, Zane hurried back to Mav and Liam. He handed Mav a glass.

"Let's do this," Mav grumbled. "And next time, I'll make a generous online donation so I don't have to come to the party."

"Drinks at my place after I get the necklace," Zane said. "I have a very good bottle of Macallan."

Mav stilled. "How good?"

"Macallan 25. Single malt."

"I'm there," Liam said.

Mav lifted his chin.

Ahead, Zane watched the evening's host lift a black cloth off a pedestal. He stared at the necklace, the sapphire glittering under the lights.

There it was.

The sapphire was a deep, rich blue. Just like all the photos his mother had shown him.

"Get that damn necklace, Roth, and let's get out of here," Mav said.

Zane nodded. He'd get the necklace for the one woman in his life who rarely asked for anything, then escape the rest of the bloodsuckers and hang with his friends.