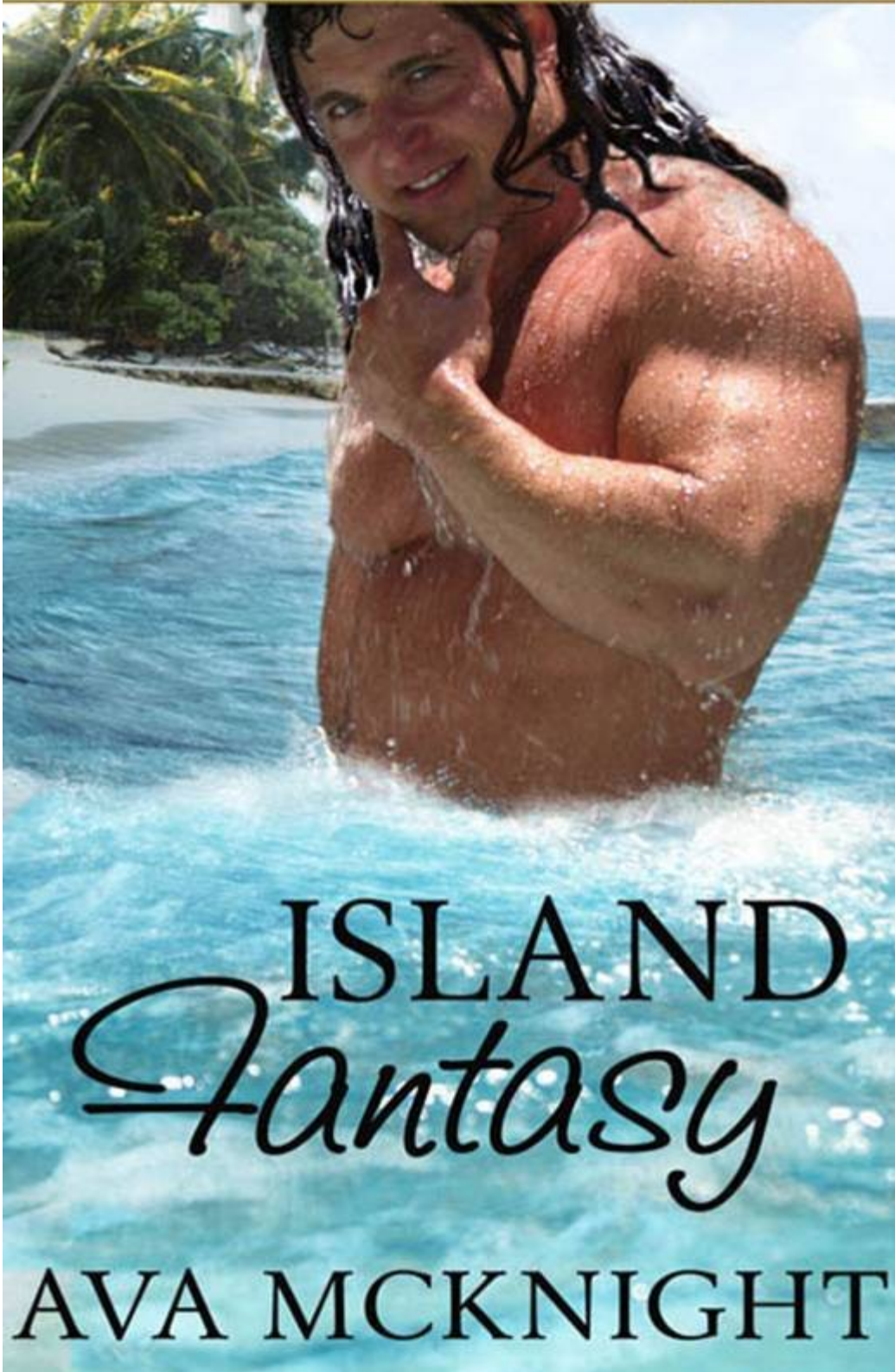


ELLORA'S CAVE *Moderne*



ISLAND
Fantasy

AVA MCKNIGHT

Island Fantasy

[Ava McKnight](#)

Jersey-girl-turned-islander Jewel spends her days hosting fishing excursions on her father's boats. After ten years on the island, she's learned to avoid vacationers with sexy smiles and promises they can't keep. Until gorgeous J.T. Hollander arrives, a man whose mouth and hands she wants all over her body.

J.T.'s just looking for a little R&R on the remote Caribbean island...until he meets Jewel. A beautiful topless woman in paradise is one temptation that's simply too irresistible to pass up.

But a mainlander on holiday has to return to the real world someday...doesn't he?

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Island Fantasy

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ISLAND FANTASY

Ava McKnight

Acknowledgements

One of the most beautiful beaches in the world is in Maroma, along the Riviera Maya region of Mexico. Travel enthusiasts rave about this vast expanse of pristine beach and the gorgeous turquoise water it lines. My first trip there inspired this story and I hope, in turn, it inspires romance and serenity for you!

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Chapter One

From the corner of his eye, J.T. Hollander caught the flash of bright yellow against deeply tanned skin. He grinned to himself as he turned his head a half-inch or so and discreetly watched Jewel Capriati pull the strings of her bikini top loose at the nape of her neck and then the middle of her back. She stripped off the vibrantly colored top, slowly peeling away the triangular cups from her firm, round breasts in a titillating way. As though she knew she'd caught his attention and was putting on a private show just for him.

Confirmation, in his mind, that this attraction was mutual. He was the only one in her line of vision, after all. There wasn't another soul in sight on such a sweltering summer day.

He continued to watch her as she tossed the material aside so it draped over the edge of the small table next to her lounge chair. She settled back against the plump cushion, stretching her shapely legs out in front of her, giving J.T. a fantastic view of her gorgeous body.

He took her in from the tips of her manicured toes up the long, lean line of tanned flesh and toned muscle to her light brown hair with its sun-kissed streaks, pulled back in a high ponytail. A few wayward, curly strands clung to her neck where the humidity dampened her skin. She was a living, breathing island fantasy come to life. Strikingly beautiful in the most basic, natural way. Minimalistic by all counts, except when it came to her abundance of innate sensuality.

Only a light dab of lip gloss enhanced her full, pink lips, making them look supple and damn kissable. Her grass-green eyes, shrouded behind sunglasses, would likely be devoid of excessive makeup too, because she typically only wore mascara and a hint of shimmering, gold-colored shadow. Just enough to complement the large, almond-

shaped eyes that drove him absolutely wild. Though no more so than her amazing body, which currently held his attention.

J.T. wore shades as well, hopefully hiding the fact that his gaze lingered a bit longer than was polite on her bare breasts. They were the perfect size—just enough to fill his palms, he gauged—and accentuated by small, pebbled nipples. He had trouble tearing his eyes away. Had a little trouble breathing too as his groin tightened.

Not exactly helping his plight to keep things casual with Jewel.

Admittedly, he hadn't come to the island looking for anything more than a little relaxation and rejuvenation. His intense lifestyle had caught up with him and he'd been in desperate need of recharging his batteries. He'd chosen this remote island because the travel agent had assured him it was virtually deserted this time of year, save for the locals and avid fishermen.

Yet on day one of his vacation, he'd met a woman who now occupied his thoughts to the point of distraction. Having his mind consumed by Jewel had not set well with him the first couple of weeks he'd been on the island. But it seemed futile to resist the inevitable. Jewel kept him in a constant state of arousal. Inspired fantasies that either led to a cold shower or a hand job while he was sprawled across the big bed in his beachfront bungalow.

Neither satisfied him, though he now had a few extra ideas of how he'd make love to her if they both caved and fell into bed together. Not the smartest thing to do, he knew. But as the days passed, the little head was becoming increasingly less interested in what the big head considered sensible.

He hadn't yet engaged in a full-on pursuit of her, even though he was wholly interested in her—she was the most beautiful sight on the beach, for Christ's sake! Conversely, he hadn't kept his distance following their first meeting. In fact, he saw her just about every day, be it on the beach, at the cantina they both favored or out on deep-sea fishing excursions. She'd been aloof from the onset, as though she had her own reservations about a fleeting island romance. Yet they'd fallen into a cat-and-mouse

game that was exciting. Challenging. J.T. hadn't felt this revved up in years and knew it was because of his instant and intense desire for Jewel.

Standing at the water's edge no more than forty feet from her, he dropped his snorkeling gear on the shore. His flip-flops sank into the white, powdery sand, a bit toasty against his bare skin. He was adapting to the heat and humidity, though, along with the more relaxed pace of island life. He liked the informality and casual atmosphere. A welcome contradiction to his years on Wall Street with intense brokers in designer suits and power ties.

Truth was, he'd instantly embraced the more laid-back attitude the locals projected. Let it whittle away the conservative professional he'd become, enjoying a more relaxed state of mind. He could see why people came here to chill...and likely regretted having to leave in order to return to reality. J.T. wasn't ready for that inevitability just yet, so he pushed it from his mind.

Instead, he gave his current object of desire his full attention, offering a casual, two-fingered wave in the general direction of the lounge chairs. "Hey, Jewel."

A slow smile spread across her glossy lips. "Hey yourself. How was snorkeling today?"

"Perfect, as always."

"Found something captivating to look at in that deep blue sea, did ya?"

"Sure. Though nothing as captivating as what's currently on the beach," he admitted.

"Hmm." The soft sound drifted on the warm Caribbean breeze and the corners of her mouth seemed to twitch as though she were holding back a smile. Reaching for a magazine on the table, she flipped it open and began skimming the pages as she said, "Such flattery..."

J.T. chuckled, though he also fought the natural physical reaction to her. His board shorts were loose and long. Would they be able to hide the mammoth erection she so easily brought on? He wasn't sure, didn't really want to test the theory and therefore

had to work extra hard to keep his cock in check when he was with Jewel. Especially during her topless sunbathing excursions.

He hefted his bag of gear in one hand and made his way up the sandy beach to where she lounged. The silent invitation to join her was evident in that she'd chosen this particular spot in which to strip down and torment him with every gorgeous, exposed inch of her.

Hadn't he told her two days ago he'd be snorkeling this particular reef on this particular day? Right around this particular time...

Of course, it gave his ego a boost to know that, even though she was as coy as they came, she was as attracted to him as he was to her. Though obviously equally hesitant to explore the mutual feelings. He didn't know what held her back, except that maybe she liked her life neat and tidy. Devoid of complications, such as a mainlander on indefinite holiday.

Certainly a valid reason for not pursuing anything more than amiable companionship on his end as well. Though, as their friendship bloomed, J.T. found himself interested in a whole lot more than amiable companionship. But he sensed Jewel wasn't the type of woman a guy had a summer fling with and then went on his merry way. She'd stay with him long after he left her, haunting his mind, making him hard with the thought of her, driving him half-mad wondering what he was missing out on by leaving her behind while he returned to his own life.

Making her a complication for *him* to avoid.

Unfortunately, the internal warnings were fading into the far recesses of his mind. Especially as he gazed at her nearly naked body. Temptation had never been this irresistible!

He set his gear at the foot of the chair next to hers and asked, "Need a sunscreen refresher?"

Glancing up from the magazine he suspected she wasn't reading, she gave him an unchecked smile. "The locals prefer tanning oil, J.T. You should know that by now."

“My bad.” He sank into the chair adjacent to hers and studied her a moment, incapable of not unabashedly drinking her in from head to toe once again.

Not only was she incredibly beautiful, but she fascinated the hell out of him. She was the daughter of the legendary Mac Capriati—pro bass fisherman turned deep-sea fishing guide. The Muhammad Ali of his profession, who’d walked away at the height of his career after his wife had died in a boating accident. That was really the extent of what he knew about Mac’s past. J.T. wasn’t one to pry.

Since his arrival on the island nearly a month ago, he’d been out on all three of Mac’s impressive boats, a couple times each. But his most memorable trip had been the first one, when he’d paid a king’s ransom for a day out with Mac—accompanied by Jewel, who worked side by side with her father, he’d learned.

J.T.’s grin widened as he thought of how feisty she’d been the day they’d met. Granted, he’d deserved her fiery temper when he’d inquired as to what made her qualified to help him reel in a marlin or a grouper or a dorado. He’d expected something altogether different by way of deck hands while out on the ocean for a day of deep-sea fishing, but admittedly enjoyed what he’d ended up with—Jewel.

Sassy and smug, she’d rolled her beautiful green eyes at him and said, “If you want the boat to cruise back into the marina at sunset without a single flag flapping in the breeze, New York, just keep up the chauvinistic attitude.”

Even upon that first excursion with the Capriatis, he’d known the shame that came with spending a full day at sea—at top dollar, no less—and returning to harbor without bragging rights. Thank God he’d had the good sense to let Jewel demonstrate her skills. The colorful flags hanging from the masts of the boats signified the catch of the day and J.T. hadn’t wanted to return to the harbor sans flags, fish...or pride.

Jewel had surveyed the sea with her father using their fancy technological gadgets and their keen eyes and had directed the boat toward a prime bounty. She’d helped J.T. determine the best bait and when he’d started snagging the big ones, she’d worked in tandem with him to reel in three respectable sea bass and one magnificent dorado.

She'd snapped photos of him with his catches and he'd let her believe there was someone back home to whom he'd send them. Any kind of someone, because the painful truth was that there was no one.

"So," he amended as his attention returned to the conversation at hand. "Need a tanning oil refresher?"

She eyed him curiously for a moment, then shrugged. "Never hurts."

She tossed her magazine aside and it landed in the sand at his feet. Once again, J.T. had an unobstructed view of her bare breasts, making his hands itch to touch her dewy skin and feel the hard, oil-coated nipples roll between the pads of his fingers and thumbs or glide against his palms.

Reaching for her small beach bag, she rummaged around 'til she found what she was looking for, then handed over the dark brown bottle. She retrieved her magazine and opened it. Leaning back in her chair, she appeared to feign indifference as he squirted an ample amount of oil into one hand and then rubbed them both together. But he caught the slight lift of her chin as she eyed him over the top of her magazine from time to time.

He bit back a snicker at her cool demeanor.

The difficulty he faced when it came to pursuing her was not in the pleasure they could share if they allowed themselves to follow through on the natural progression of this slow-but-steady seduction they'd put into play that first day on Cap 3. Rather, he had to consider the potential damage. In so many ways, he wasn't available for a woman like Jewel, despite how much she stirred his senses...and his cock. He had a lot of gray matter to wade through in his life, and it wouldn't be fair to have her ride the tumultuous tide with him.

On the other hand, J.T. was a man who went after what he wanted. At the moment that happened to be Jewel.

But he suspected she didn't like her waters murky. A consideration he'd held under careful contemplation these past few weeks. One that needed to remain in the forefront

of his mind. Of course, it flew right out of his head the moment he moved from his chair to hers and wrapped his oil-coated hands around her foot.

J.T. had never given much thought to women's feet before. Hers were damn sexy. Like every other inch of her.

Again, he fought to keep his suddenly raging libido under control as his cock stiffened.

Think of all that fish in the freezer you need to eat before you go home.

If slabs of frozen fillets couldn't curtail his hormones, he was pretty sure the thought of returning to Manhattan would do the trick.

But it was hard to ignore the warm, silky skin sliding beneath his palms. Difficult to draw his eyes away from the tempting body sprawled before him. Impossible to think of anything else but easing his hands up her bare thighs, slipping his thumbs behind the swath of yellow material covering her mound and gliding the pads along her slick folds, caressing her labia and clit. Then sliding a finger deep inside her wet pussy until she was panting and writhing and demanding more with her eyes, her actions, her words...

Fuck.

So much for beating his own body at this game. He was hard in an instant. Leaning further forward, though it was wholly uncomfortable, he hoped to keep his erection under wraps. Luckily, she was back to reading the magazine and ignoring him.

Working his way slowly up her body with the tanning oil was going to be the most exciting and torturous task of his life. A mixture of intense pleasure and extreme pain, but one he planned to take his time with. Hell, when he was finally done with her the sun would likely be setting. Yet he wouldn't quicken his pace. Was, in fact, savoring every second of physical contact this advantageous situation allowed him.

No matter how detrimental it was to his muddied predicament.

This was the first time he'd put his hands on her body and he wasn't looking to give up the privilege anytime soon. Yet as he slathered oil on her other foot, massaging

it gently before placing a hand on either ankle as he worked his way up to her calves, he had a feeling he'd never get his fill of touching and caressing her. Wanted her more now than before he'd dove head-first into the deep end.

Good job, dude. Way to muck up the water even more...

* * * * *

The late-afternoon ocean breeze caressed Jewel's slick skin as J.T.'s fingers rubbed her muscles. He liberally applied the tanning oil that was her own homemade concoction, smelling of pineapple, coconut and paradise. The sultry air on her warm flesh and J.T.'s sensual ministrations teased her nipples tighter and made her clit tingle with an awareness she hadn't felt in a long, long time. An erotic sensation all but forgotten...until J.T. had arrived on the island.

What's he doing here?

A thought she'd pondered at least a dozen times over the past few weeks.

It was unusual for a vacationer to stay here this late after the season. The heat and humidity kept the crowds away in the summer months, with only a few brave souls lingering to enjoy the fishing or a quiet, nearly solitude respite.

J.T. seemed almost oblivious to the extreme weather when most vacationers who'd thought they could withstand the heat before they'd encountered it refused to venture out onto the beach during the day. Leaving the oceanfront to Jewel and the other locals who didn't mind the blazing sun this time of year. They knew when to avoid its most damaging rays, knew the optimal time in which to grab a few minutes of sunbathing to maintain their deep, golden-brown tans.

Though Jewel suspected she'd exceed her limit today with J.T. taking his sweet time with the oil. Not that she minded.

He was intriguing on so many levels. Refined, yet down-to-earth and devoid of any sort of New York attitude. Clearly intelligent, but secure enough in his own skin that he

didn't need to knock anyone's socks off with ten-dollar words and big-city name-dropping.

He was also incredibly gorgeous, with a promising tan, rippling muscles and sandy-brown hair that turned wavy, unruly and damn sexy in the humidity. She'd ogled her share of hotties on the beach, but this one inspired the kind of naughty fantasies a good girl like Jewel didn't share with even her closest friends.

An unchecked sigh of appreciation for J.T.'s considerable assets slipped past her lips, which she covered by clearing her throat as she absently flipped the pages of her magazine. All the while wondering if J.T. would turn his flirtation into something more assertive. Give a girl a clear understanding of what he was looking for, because Lord knew he'd sent out an endless stream of mixed signals since they'd met.

Not that she'd helped him along any. She was certain her own actions were difficult to decipher. The harmless teasing they'd engaged in thus far had become the extent of their relationship, though there remained a powerful, underlying current that seemed to keep them in perpetual motion, even as they both fought the undertow.

Really, letting this intense attraction lie was in her best interest. He was a vacationer. She was an islander. A New Jersey transplant who had no desire to return to the States. She'd found utopia when her father had brought them here ten years ago, when Jewel was sixteen, and she had no intention of leaving.

So what was the point of pursuing anything with J.T.?

She was staying. He was going.

It couldn't get much more black and white – or final – than that.

Yet as she perused the pages of her magazine, the contents not even registering in her mind, she couldn't banish J.T. from her thoughts. He was like no other man she'd ever known. His blue eyes were as clear and sparkling as the ocean and hinted at a vast array of thoughts and emotions and ideas swirling around in his head. Most of which he kept to himself, save for the rare occasions when he blurted out some sentiment

filled with hard-core honesty that left her reeling. There was a lot going on in his mind, she could tell. And that fascinated her all the more.

Then there was his half-assed grin that belied his interest in her. His personality contradicted his Manhattan origins. He'd become much more laid-back over the weeks, both in demeanor and attire. He seemed to prefer long board shorts or faded Levi's—both of which sat low on his hips and showcased his ripped six-pack abs—when most of the men lolled around the island in skimpy Speedos, leaving much to be desired in Jewel's opinion.

His flip-flops had seen better days. Sometimes he skipped shaving and his squared jawline turned scruffy with stubble, giving him an edgy look that made her even hotter for him. The barbed-wire tattoo around one of his bulging biceps was new as was the diamond stud earring she'd heard he'd gotten at Shell's Boutique.

All in all, J.T. fit her ideal of the perfect male specimen. He made a wonderful addition to the local scenery, even if he was just a temporary fixture.

Making him more intriguing was his nonchalance toward her, which piqued her interest. Most of the tourists were naturally curious about Jewel. They asked her questions about living on the island, wanting to know what had brought her and her father here and convinced them to stay. But J.T. hadn't inquired about those things when she'd first met him on Cap 3, the most extravagant of her father's trio of expensive fishing boats. He seemed interested in her, yet detached at the same time.

A strange combination she had yet to decipher. She wondered if she'd figure him out before reality set in for him and he returned home.

Again she reminded herself it was best to let this obviously mutual attraction slip away like sand in the tide. Yet when he leaned over her, his large hands working their way up her calves, everything inside her ignited in an inferno of lust that stole her breath. And made her painfully aware of how long it had been since strong male hands had worked their magic on her body.

Jewel had learned a long time ago not to get involved with vacationers. They were here for the sun and the sand and the surf. Cocktails and sunsets and music. A good time, all the way around. Nothing more.

Odd that J.T. seemed different. As though he'd immersed himself in island life and was becoming...one of them. The locals.

No, that's not that case at all. Why did she have to keep reminding herself that he had a life elsewhere?

Her brain fought to block out the tantalizing feeling of J.T.'s hands on her body, but the wickedly delicious sensations wouldn't be swept aside. Her fingers curled around the pages of the magazine, gripping it tight. Her senses were overwhelmed by him. The glorious male heat and scent he emitted. The masculine aroma—ocean and what she was certain were the remnants of some expensive cologne—wafted under her nose. If she closed her eyes and inhaled deeply, she just might orgasm.

As J.T.'s hands moved up her legs in a slow, sensuous way, his fingers teased the underside of her knee and Jewel's breath caught once more, not helping her plight any. His strong fingers massaged her hot flesh as he worked the rich oil over her skin. It mixed with some lingering granules of sand, creating a slight friction that heightened her arousal.

A crazy thought tickled her brain. The desire to have him cover her breasts with oil and slide his sand-roughened palms across her nipples, knowing the friction would tease the peaks and make them even tighter, welled within her. Almost making her drop her magazine and ask him to attend to that particular part of her body.

She resisted the urge. But held out hope he just might make it that far up her body. Do exactly as she fantasized about him doing.

The thought made her wet. And didn't help her breathing any.

When he reached her upper thighs, his palms splayed across the tops of them. His thumbs dipped between her slightly parted legs, making her inner walls squeeze tight in response. A slow, steady beat started deep in her pussy, an almost throbbing

sensation that pulsed with a sensual rhythm, which grew stronger and more persistent with every long, slow stroke of his hands.

Pulling in a deep breath to steady herself, she tried to focus on the article before her. Because making eye contact with J.T. had danger written all over it.

Exactly what were his intentions today? And how was she supposed to just walk away from this erotic rubdown?

As his hands swept up and over her hips, his fingers grazing the edges of her bikini bottom, he incited a riot of sensations inside her. The pulsing and throbbing intensified until a slow shudder of excitement moved through her body.

She lifted her gaze from the magazine and peered at J.T. over the rim of her sunglasses. Shooting him a challenging look, she dared him to reveal what he was up to – while also gauging his reaction to *her* reaction.

Though his shades were still in place on his handsome face, concealing his eyes, she didn't miss the clenching of his jaw. Nor was his breathing normal. He looked tense and uncomfortable as he shifted slightly on the chaise, as though his board shorts had become too tight in the crotch.

Serves him right.

J.T. had never made a blatant move on her. He'd never given any indication he intended to make a move. Until now. In fact, she'd almost been resigned to mere acquaintanceship with him. Which should be perfectly acceptable, right?

Was she really looking for something more with J.T.?

The thought made her frown without even knowing it, until he spoke.

"What's wrong?" His hands stilled on her hips, gripping them between his warm palms.

Jewel didn't date vacationers. It was a steadfast rule. What kind of fool would get involved with a man who'd return to the "real world" in a week or two? Yes, J.T. had

been here longer than that, longer than most tourists stayed. Still...he had a life elsewhere. What was the sense in starting something with him?

“Jewel?” he prompted. The way he said her name in his deep, intimate tone made her pulse kick up another notch.

Couldn't she just consider him a passing fancy? Why not have some fun with him and leave it at that? What fool wouldn't take advantage of a fling with a man as gorgeous as J.T. Hollander?

Oh decisions, decisions...

She set aside her magazine and speared him with a look. “What are you up to, J.T.?”

The question didn't even take him aback. As though he'd been expecting it—or contemplating it himself.

“You've been on this island a while,” she continued on. “You see me almost every day and you're just now getting around to rubbing oil on me?”

His jaw clenched again, but he seemed to hold her gaze, though his vibrant blue eyes were shrouded by the dark lenses.

“Just needed to know if you were hooked up with anyone, Jewel.” He resumed the massage.

“You could've asked me that weeks ago.”

He shrugged. “Needed to find out on my own.”

“Interesting. And your conclusion is...?”

He grinned at her. “Not taken.”

Shaking her head, she said, “You like to do things the hard way, don't you, J.T.?”

“Need to see things for myself,” he reiterated. He reached for the bottle of oil and squeezed more of the warm liquid into his hands.

Where'd he plan to go next?

The thought left her breathless with anticipation. As did his words. Where they a prelude to something?

Knowing it was dangerous to travel this path, but seemingly incapable of stopping herself, she asked rather pointedly, "Are you taken?"

J.T. glanced up at her. "Now if I were taken, Jewel, would I be here in paradise alone?"

Good point.

Still, she knew enough about philandering husbands on holiday to not take his admission as gospel. She'd learned that very painful lesson years ago and Jon-Luc's deception still haunted her.

But her optimistic side reminded her cynical side that J.T. could be telling the truth. After all, her father had come to the island to escape the pain of losing his wife. Everyone had their reasons for coming here. Everything in Jersey had reminded her dad of Jewel's mother, which was why he'd packed up his daughter and moved them to the island a decade ago.

Jewel contemplated the situation for a moment. Something had brought J.T. here and made him stay for nearly a month. How much longer would he be on the island? He didn't seem in a hurry to leave, hadn't given any indication he'd be heading home soon.

Nor had he mentioned staying.

She sensed a story there. A purpose for his extended vacay. She knew a smart girl would discern the man's motives before she got in over her head with him. Yet as J.T.'s hands resumed their wondrous exploration of her thighs, she found herself not quite as concerned about his demons and need for escape as she ought to be. His expert massaging felt like heaven. The slightly rough palms that caressed her skin created an invigorating yet sensual sensation that made her want to spread her legs even wider. Let him move in between them. Settle his body above hers.

Biting back a sigh of longing that suddenly welled in her throat, she forced herself to ask, "What do you do, J.T.?"

Just one of the many questions rattling around in her head.

She'd told herself there was no point in learning all there was to know about the mysterious J.T. Hollander, but her curiosity got the best of her.

"I'm a stockbroker in Manhattan."

"Sounds stressful."

"You have no idea." His hands swept back up to her hips and his gaze seemed to follow the movement. "God, you have a great body," he added. The sentiment fell from his lips unbidden, as though he hadn't meant to say the words out loud.

A ripple of excitement fluttered through her. "Took you long enough to notice."

"Oh I noticed. Just wanted to know what I was getting myself into first."

Shouldn't that be her concern?

Avoiding that question, she allowed herself to enjoy his hands on her body. She relaxed against the thick cushion on the lounge chair. Oddly, there was nothing unnerving about being almost nude in front of J.T. It felt natural and terribly exciting at the same time. Jewel closed her eyes, blocking out the setting sun as his hands skimmed over her tight abdomen, making her stomach coil and her pulse race.

"We've missed peak tanning hours, you realize." Not that she minded his thoroughness.

"I'm not really in it for the tan. Are you?"

She was instantly grateful for the thick lining in her bikini bottoms. No doubt she was wetter than ever before, thanks to J.T.

And it wasn't just his hands on her body that made her so hot, so in need of more than his oil-replenishing-turned-heavenly-massage. His sexy voice and direct words did the trick every time.

Praying her own voice remained steady, she said, "I try to catch a few minutes a day to even out the tan lines I get when I'm out on the boats." Her eyes fluttered open and focused on J.T.'s chiseled face. "I'll admit I'm less interested in tanning today than usual."

"Ah," he said with a knowing smile. "Lucky me you chose this part of the beach to strip down to that sexy thong." His grin turned downright wicked. "But then... You knew I'd be snorkeling the reef today."

She shrugged. Feigning nonchalance was a piece of cake. Containing the smile that tugged at the corners of her mouth wasn't quite so easy. Until his hands boldly eased up her body and his palms skimmed over her breasts, turning her would-be grin into a gasp of surprise. And igniting her body with fiery sensations.

His hands sliding against her nipples made the buds pebble tighter. An erotic torture she wanted more of. Thank God his fingers curled around her shoulders, steadying her.

He said, "Can I assume we're headed in the right direction with this flirtation?"

She felt dizzy from his nearness, his hands on her body, his deep voice, his words. His now-clear intentions. He left her speechless as her mind tried to process exactly what had happened – what was happening – this afternoon.

His hands swept down her arms, distributing the remainder of the oil. Sufficiently covering her. Then his palms flattened against the cushion on either side of her hips as he leaned toward her, his bare chest just a hair away from hers. If she arched her back the slightest bit, the tips of her breasts would brush the hard ledge of his pectoral muscles. Her nipples would rub against his.

The thought made her hot. Her heart pounded and mini bolts of electricity targeted her pussy. She reached for his shades and removed them. His ocean-blue eyes skimmed over her face for a moment before landing on her lips.

Her chest rose and fell much faster than normal. "I suppose," she said in a low tone that sounded both strained and provocative at the same time, "you wouldn't be too far off in assuming that."

"Good to know."

He leaned that last quarter-inch forward and brushed his lips against hers while his warm skin pressed to hers, his chest pushing slightly against her breasts, teasing her. Tempting her. Making her want his full weight on top of her, crushing her as he made love to her, filling her completely, giving her everything she'd never had. Everything she'd never known she was missing out on until she'd met him.

The need was so strong, so real, Jewel forgot all about her "Island Girl Rule" as her eyelids dipped and J.T.'s mouth covered hers. His kiss was easy, yet suggestive. She opened her mouth, inviting him inside to let his tongue tangle with hers.

He deepened the kiss until she was breathless and utterly swept away. She heard the soft moan that escaped her parted lips when his mouth moved over her jaw and down to her throat. It was an unfamiliar sound to her ears.

When was the last time she'd been affected so deeply, so quickly, so easily?

He gripped her waist with one hand, as though holding her in place, as he muttered, "God, you taste good."

Jewel felt dangerous emotions well within her. She wanted J.T.'s mouth on other parts of her body, not doubting for a minute he knew how to please a woman.

But even with the tips of her slippery breasts sliding against his hard, smooth chest, driving her wild, she knew she had to put a stop to this.

Jewel might want to give in to the desire to have a casual fling with this incredibly sexy man, but in her heart she knew to take her quick and vehement response to his kiss as a warning sign. If she let this go too far, she'd end up with a broken heart.

The sensible side of her took over. Wedging a hand between them and flattening her palm against his rigid abdomen, she gave him a gentle push. J.T. eased away, but

his gaze locked with hers. Heat and desire reflected in his crystalline eyes, mixed with a hint of confusion. It tugged at her heart.

"I'm sorry," she said, as she swallowed down the lump in her throat. "My bad this time."

She scooted off the chair and retrieved her top, quickly covering herself. Collecting her magazine and beach bag, she prepared to leave.

"So I'm a lousy kisser," J.T. quipped in a soft voice.

Jewel couldn't help but smile. "Quite the opposite, which is a problem for me."

"Sure. That makes sense. If I were a bad kisser you'd have dinner with me tonight. But since I'm not, I'll be dining alone."

Jewel sighed. "I'm not trying to lead you on, J.T. My opinion of what just happened between us is probably a lot different than your opinion of what just happened between us. So the smart thing to do is let it lie. I'll see you on the boat next week."

She turned to go.

J.T. jumped to his feet. Then winced.

Jewel eyed him over her shoulder. "You okay?"

"Yeah." He waved a hand in the air. "No worries. That one kiss just gave me the biggest hard-on of my life."

Laughing despite herself, Jewel shook her head at him. "You say the damndest things sometimes."

"Yeah it's a curse. Hey," he said, as he lumbered toward her. He was obviously very uncomfortable. "Come to my house for dinner tonight. I've got all that sea bass and no one to share it with. And I've perfected the chipotle recipe your dad gave me – you're gonna love the sauce with the fish."

Jewel felt her heart constrict in her chest. It was a strange sensation, but real and palpable. "I don't date vacationers, J.T."

“I know. Mac told me. And I’m damn glad to hear it. Less competition for me,” he added with a wink.

He closed the gap between them with a few small steps and placed his hands on her hips. He eased her forward until their bodies touched. Oddly, Jewel couldn’t find the strength to stop him, protest or step away.

“Make an exception this one time.” His lips grazed hers again and she swore he could ask her to rob Van Cleef & Arpels with him and she’d do it.

“Damn it, J.T.,” she whispered, knowing her heart would get trampled in the end. Yet she seemed powerless against his considerable charms, gorgeous looks and scorching-hot kisses. “What time?”

J.T. grinned. “You had me sweating there for a minute, sweetheart. Come by around eight.”

She pulled away from him, knowing if she didn’t do it now, they’d end up making love on the lounge chair. Not that there was anyone around to watch. The palm trees, set back a ways, shrouded this particular part of the beach and the neighboring resorts were practically deserted this time of year.

But there’d be plenty of other repercussions to giving in to the passion J.T. so easily sparked.

Panic shot through her, because she knew she was traveling the wrong path. And yet she couldn’t seem to stop the runaway train even knowing it would eventually derail. A magnetic, inescapable force pulled her to J.T., holding her captive even when she knew the wise thing to do was free herself now. Before someone got hurt.

Her.

She needed to renege and tell him it was senseless to have dinner together. She didn’t. “I’ll see you at eight.”

Turning again, she walked off, wondering what the hell had happened to smart, sensible Jewel Capriati.

Chapter Two

J.T. hummed to himself as he pulled sealed packets of sea bass from the freezer and tossed them in a bowl of cold water to thaw. Had he really thought Jewel would accept his dinner invitation when he'd left his bungalow this morning, he would've started the preparations hours ago. Then again, he hadn't intended to invite her to dinner to begin with, so the whole point was moot.

He knew it wasn't the most intelligent move he'd ever made. She had her reservations obviously. And he had his. One of which involved his timeframe for remaining on the island. He'd bought a one-way airplane ticket from La Guardia, but only because he hadn't been sure if he'd be staying a week or two. Now almost a month had passed and he was still nowhere near ready to go home.

Not that he really had anything to go home to. A career he'd never really liked, though he seemed to have a knack for—the only reason he'd stuck with it for so long. His apartment was big and well-furnished, and totally cold and empty because he was the only one who was ever in it. Aside from his housekeeper, of course. He didn't have any family, since his parents had passed. No siblings on their sides, and none for him. He had one grandparent still alive, but she'd moved to Tuscany on a whim years ago and he'd never heard from her again.

So what, exactly, was waiting for him back home?

Nothing. Except... Of course he had to return *sometime*. That was the reasonable, responsible thing to do. People didn't just run away to gorgeous, nearly deserted islands to escape their life and never return to face their demons. Unless they had something to sustain their existence on said island. Like Mac and his business. Even Jewel had a valid reason for staying here. She was a tremendous help to her father on

the boats and J.T. also knew she booked all the excursions, ran the marketing program and managed the office operations. They made a good team, he'd observed.

Thinking of her and their dinner, he dug out the cocktail napkin with the chipotle sauce recipe her father had scribbled down for him over beers one afternoon. He began preparing the creamy mixture that was a surprisingly perfect complement to the light, flaky, grilled fish.

Once the sauce was to his liking, with just enough kick to give it the unique flavor-boost that was spicy yet not overwhelming, he stepped out on the front deck to light the charcoal of his old-school Smokey Joe. The tiki torches he'd lined the beach with in front of the bungalow were already lit, burning bright so that he could see the waves that crashed onto the shore a mere forty feet from him. Stars dotted the black sky and the moon rose above the horizon, illuminating the dark ocean.

The sounds and scents of island life surrounded him. The water on the shore, the palm fronds rustling in the light, humid breeze, the distant cry of quetzals in search of prey were noises he'd grown accustomed to, found welcoming and relaxing. Admittedly, it'd been difficult to adjust to not having the world at his fingertips like he'd had in New York.

In Manhattan, whatever one wanted at whatever time of the day or night was merely a delivery service away. Or a walk around the block. That was hardly the case on this tiny island. In fact, he'd had to learn to live without some of his favorite creature comforts like a live pro football game, a martini bar and the best slice of pizza known to man, served piping hot at the corner pizzeria. Yet it'd taken him less than a week to forget all about those things as he immersed himself in island traditions and embraced entertainment and food of a more cultural variety.

Even his eating habits had changed over the weeks. Sure he'd grab a burger at Wiki's Café every now and then, but J.T. had rediscovered his love of seafood paired with rice or veggies. He didn't own a scale but suspected he'd dropped a few pounds since he'd been here. He certainly felt as though he was in better shape, thanks to all the

snorkeling, beach-walking, surfing and fishing. Nature made for a much better gym than the one he'd occasionally popped into back home.

Yeah, island life had its advantages. Its enticements. But eventually he'd have to return to the real world. It was inevitability he couldn't escape.

When the coals in the belly of the grill glowed a bright red, J.T. headed back into the house to grab a beer and wait for Jewel.

* * * * *

You don't date vacationers.

Hadn't she learned years ago what a huge mistake it was to get involved with people who were fleeting in her life?

Jewel stared at her reflection in the bathroom mirror, a bit annoyed with herself for going to so much trouble for tonight's date. She'd actually put on makeup, something she rarely did, save for a soft sweep of eye shadow and a dab of lip gloss. Her hair was pulled back in a sleek ponytail – there was nothing else to do with it in this humidity.

She left the bathroom and investigated the possibilities in her closet. Living on an island that was as hot as the freakin' sun in the summer left few choices in the clothing department. Pantyhose of any form, be it full-on or thigh-high, were not an option. Pants, no matter how lightweight, were definitely out.

Passing up every garment hanging in her closet, she let out a frustrated sigh, knowing she couldn't possibly wear any of this stuff. She'd melt before she was even out of the house.

That left her summer attire, which made her frown as she rifled through her dresser drawers. Pareos, sarongs, short-shorts, bikinis... Damn it. Everything she owned that suited this weather was skimpy and easy to remove. Fine for the beach, but for dating purposes her clothes all screamed "fuck me"!

Not that she didn't want J.T. to do just that, but come on! She already knew she was heading in the wrong direction with him, why go barreling toward the danger zone with a green light flashing?

Jewel groaned. Who was she kidding? She was on a collision course with desire and there was no putting on the brakes at this point. Selecting the black halter top with the plunging neckline, she paired it with a black thong bathing suit bottom—who knew, maybe they'd take a swim after dinner. Around her waist, she wrapped a lightweight black pareo that had an intricate design in gold thread and beads. The fringed ends angled from her waist to her calves. When she walked, the material parted and showed her legs all the way up to the thong.

Yeah it was a bit sexier than she deemed appropriate for an evening with someone she shouldn't be seeing socially to begin with. But this was her first date with J.T. And despite her reservations, Jewel didn't want to look anything less than spectacular.

It did not escape her that she continued to vacillate between right and wrong. She knew better than to start something with J.T. At the same time, she knew that was exactly what she intended to do. Leaving her cottage, she slipped off her sandals and walked down the shore to the bungalow he rented.

She climbed the short set of steps that led to a large deck encompassed by a bamboo railing. The back door was open. Reggae music and a mouthwatering, spicy scent wafted on the night air. J.T. stood in the far corner of the deck with his back to her. Obviously hearing her ascend the porch steps, he lifted a foil package and placed it on the iron rack of the grill. He replaced the lid and turned, giving her a sexy smile that made her stomach lurch into her throat.

His gaze eased up her body from bare feet to ponytail. When his beautiful blue eyes flashed with heat and awareness, she lost her breath...and perhaps a little bit of her heart.

Danger, danger, Will Robinson! The voice inside her head screamed the words loud and clear. But she knew it was too late to heed the warning.

“You brought wine,” he said as his gaze dropped to the hand holding a bottle of Chardonnay by the neck.

She gripped it tight, as though it were somehow a lifeline. Thrusting it toward him, she said, “Good pairing for the chipotle sauce.”

This statement was followed by an indiscreet “eep” that slipped from her lips. Was that really her voice, all low and sultry and provocative? So warm and inviting?

The words *take me now* seemed to linger on the humid air, a silent invitation dangling between them.

Jewel cleared her throat. Tried again. “Mac seems to like it anyway.”

Better. Her voice was a bit stronger. A little less *do me now*.

Truly it was difficult not to get swept away by J.T.’s sculpted visage and unruly hair. He looked hotter than ever in a pair of jeans that fit him sinfully well and accentuated his powerful legs and perfect ass. His tight, black T-shirt conformed to his torso, showcasing all the rippling muscles she longed to touch, particularly the hard swell of his pectoral muscles and the rigid lines of his well-defined abs. To top it all off, he was barefoot. The man even had sexy feet.

Jewel’s mouth watered at the mere sight of him.

J.T. crossed to where she stood. “We can have a glass of wine while the fish is on the grill.”

He took the bottle from her, bent his head and pressed his warm lips to hers. A heartbeat later, his tongue delved deep inside her mouth. J.T.’s kiss was confident and intimate, as if they were already lovers. When he pulled away, Jewel’s body felt limp and tingly. The pads of her toes pressed into the wood deck. They would’ve curled had they been in her sandals. She fought the sigh of longing that welled in her throat along with the sudden urge to slip her hands under J.T.’s shirt and touch his skin, trace her fingers over his smooth skin and hard muscles.

“You smell wonderful,” he told her. His eyes swept over her and his grin widened. “And you look damn sexy.”

He winked at her, then left her on the porch while he went inside to uncork the wine. Jewel took the brief respite from his supreme hotness to compose herself. This was precisely the reason why she’d kept her distance from him these past several weeks. Exactly the reason why she’d fought the natural physical pull, the too-intense-for-words chemistry. With little more than a wink and a wicked smile, he had her insides tangled in knots and her clit tingling like it’d suddenly become an electronic device charged with a sexual, high-voltage currency that radiated outward, causing her entire body to hum with electricity.

Even her pussy sprang to life, throbbing with a need she’d worked so hard to suppress and ignore. Her nipples tightened behind the thin material of her halter top and she had to will herself to calm down. To not get so damn excited over J.T. and the massive sparkage between them!

Before she’d had the chance to recover, he returned to the deck and handed her a wineglass. They stood at the railing, staring out at the flickering light from the tiki torches that lit the edges of the shore where the water lapped.

“Beautiful night,” he said as he draped an arm around her bare shoulders and dropped a kiss on her temple.

Nodding was all she could manage at the moment, not trusting herself to look up into his eyes. Jewel didn’t want to see if their surroundings affected J.T. the way they did her. If he found her island paradise to be his own utopia, it would only wreak more havoc on her heart. She couldn’t allow herself to acknowledge that J.T. loved the island as she did. That would lead to questions, like whether or not he intended to stay. Of course he didn’t. He had a life somewhere else. J.T. was just taking a time-out from reality.

Swallowing down a hard lump, Jewel escaped the nearness of him, slipping out from under his arm. “We should check the fish,” she said.

He cast a disappointed look her way and she realized he thought she'd just spoiled something special. Sipping her wine, she averted her eyes, unable to retain eye contact with him.

J.T. took the fish off the grill and headed inside the house. Jewel followed. He'd already set the table and candles burned on the mantle in the living room and the countertop in the kitchen. It was all terribly romantic yet down-to-earth and homey. Comfortable. The music, the dim lighting, the flowers on the table...they were fantastic mood enhancers though nothing over the top. Nothing too extraordinary to mark this evening as a momentous occasion.

His house wasn't neat and tidy, as if he were trying to impress her. It was in modest disarray, the way it likely always looked no matter who stopped by. The dinner plates were mismatched colors and patterns and the wildflowers had been picked on the island, not purchased in a store.

This was perfectly cozy. As though they dined together all the time.

J.T. pulled out a chair for her, with a glossy blue wooden frame and a tan rattan seat. He sat across from her at the small table and served the sea bass with steamed veggies and rice. He splashed a healthy amount of wine into her glass and she bit back a laugh. Apparently he thought she needed a little extra fortification. Maybe she did, considering the sudden popping and snapping inside her.

She dug into the fish, savoring the perfect blending of the ingredients of the chipotle sauce. Smiling at J.T., she said, "This gives my father a run for his money. I think you mastered his recipe."

The corner of his tempting mouth twitched. "I'll admit I practiced. A lot."

She pulled in a lungful of air, let it out slowly. *Stay sane. Stay grounded. Stay in touch with reality.*

She mentally shook her head, resisting the urge to roll her eyes at herself. Okay, it was too late to stay sane and grounded and in touch with reality. She was on the precipice and jumped right into the deep end with a prompting, "Oh?"

He grinned at her. So sweet and natural. It did wicked things to all the sensitive parts of her body that needed him, craved him. Her nipples had to be harder than ever before and he hadn't even touched her! Her cunt pulsed with an incessant beat that seemed to pick up in tempo and strength with every second that passed. And he was on the other side of the table!

"I guess subconsciously I knew I'd only get one shot at this," he continued, "and I wanted to get it right."

"You knocked it out of the ballpark."

He looked pleased. Relieved. They settled into amiable small talk over dinner. Made a mess in the kitchen as they washed dishes in his small sink, splashing each other with water and bubbles. When they'd stopped laughing, dried off and cleaned the kitchen, J.T. poured more wine. Jewel wandered around the house, absorbing his essence, feeling his presence in every nook and cranny of the house, even though it was only a rental property. It suited him perfectly. The place was so J.T.

Another smile touched her lips as she spied a pair of balled-up athletic socks peeking out from beneath the futon in the living room. The coffee table was covered with books on deep-sea fishing. A magazine on the end table caught her eye and she picked it up.

Her eyebrow lifted. "Windsurfing? Are you planning on taking up the sport?"

"They've got a board for me to try at the Aquatic center. I'm gonna give it a go tomorrow. Come watch."

Jewel frowned. Her time had already been claimed. "I can't. I've got several large groups booked back to back, all visiting on quick jaunts. Dad and I will be out on Cap 3 for the next few weeks."

"More vacationers, huh?" J.T. closed the gap between them and eased his arms around her waist. Disappointment, mixed with a hint of possessiveness, lingered in his beautiful blue eyes.

“Don’t worry,” she said of her new clients. “They sounded really old on the phone.”

He let out a soft chuckle. “Good to hear.”

Jewel reveled in his tight embrace, mentally cataloging how her body responded to him. She melded to him easily, instantly. Her fingers burned to strip him bare and touch him. It took all the willpower she possessed to keep herself in check while they talked.

His warm lips brushed her forehead. “Well, if you see me floating around out there, looking like I’ve swallowed too much sea water, do me a favor and reel me in.”

“Of course.”

She barely got the words out before his mouth was on hers and Jewel forgot about the upcoming fishing excursions. She forgot about everything except J.T.

Bye-bye willpower!

His kiss this time was dark and possessive. Hot and demanding. His arms tightened around her until she was pressed fully against him, their legs tangled like their tongues. She literally clung to him as though holding on for dear life, afraid her knees were going to give out with every skillful sweep of his tongue deep inside her mouth.

When he groaned, low and guttural, Jewel felt the effects of arousing him to the core of her being. A sharp stab of desire deep in her pussy stole her breath. She broke the kiss and gasped for air.

While her head reeled and her body went up in flames, his fingers worked the knot in the middle of her back until the ties at the bottom of her halter top came undone. His hands smoothed over her skin as his mouth explored the long column of her neck. He nipped playfully, then pressed his moist lips against her flesh, delivering slow, sensual kisses.

Warm, smooth hands moved over her rib cage then upward until he cupped her breasts, squeezing them gently before his thumbs rubbed the nipples tight.

An intense urgency gripped Jewel. Her convictions and doubts slipped away. All that registered were the exquisite sensations building inside her. She no longer cared that she was getting in over her head with this man. Jewel wanted him.

Wanted him deep inside her.

“J.T.,” she whispered in his ear as his lips skimmed her collarbone. Every touch felt so intimate, so erotic. Her insides coiled with heat and desire.

“Tell me you want me, Jewel. Please,” he said on a sharp breath. “Let me hear the words.”

Chapter Three

Her fingers twined in his hair and it felt damn good. He held his breath, waiting for her answer. Her admission. Her acceptance.

"I do want you, J.T.," she said in a soft voice that teased him senseless. "So much."

He groaned again. "I've been waiting."

"For what?"

J.T.'s hands left her breasts and untied the straps at her neck. Her top dropped to the floor. He studied her for a moment, taking in every inch of exposed skin.

"We both needed time to make peace with what's been happening between us. What's been...growing...between us."

She nodded. "You're right. It's very unexpected but I'm okay with it now."

For now were actually the words he sensed she wanted to say. He was not so blinded by passion that he didn't see the big picture. But he wasn't going to let the current uncertainty in his life spoil the night.

"I want to make love to you," he told her. "Without reservations on either of our parts."

"I don't have reservations."

She held his gaze with a serious look. As though she'd processed all of this as well and had arrived at the same place at the same time with him.

Hot damn!

Not wanting to overanalyze the moment or ruin the progress they made, he plowed forward. His arms were around her again and he held her tightly as he kissed her. True to her word, she didn't hold back. She returned his kiss with equal passion, tangling her tongue with his as she pressed her bare breasts to his chest, driving him wild. His

embrace loosened as one hand at the small of her back kept her snugly against him while the other hand roamed at will. Up her spine to her shoulder. Down her side to her waist. Around the backside to cup a cheek. It was bare – another thong.

He broke the kiss but his lips stayed on her. Brushing over her jaw, down to her neck where he nipped and kissed and sucked until she was squirming in his arms, as though she were as restless and hot as he was. All the while J.T. wondered if he'd ever get enough of her. Wondered how he'd kept his hands off her for three and a half weeks.

"You're really making up for lost time," she said in a breathless voice.

She'd read his mind. They were so in tune with each other. "Yeah," he answered, his lips grazing her soft, delicious-tasting skin. "Hate that we've wasted so much of it." Though they both knew the slow seduction had been necessary.

"Not gonna miss a single inch, are you?"

"Nope." To prove it, his head dipped and his tongue curled around a hard nipple as he palmed her breast.

He felt her sway under his touch at the same time a low and needy moan fell from her lips. "Oh God," she whispered. Her fingers were still twisted in his hair, alternating between an awesome scalp massage and the gentle tugging of the strands when he did something she really liked.

His ego swelled as much as his cock did. His jeans weren't as loose as his board shorts and his erection felt tight and stifled in his pants.

Switching to the other breast, he teased her nipple into a puckered nub with his mouth as his hand moved over her flat stomach, past the knot of her sarong to the apex of her slightly parted legs. His fingertips pressed against the lips concealed by her swimsuit bottom.

One of her hands left his hair and gripped his shoulder like she needed something to steady her. J.T. grinned, then kissed her. His hand stayed between her legs and he

stroked her slowly but firmly through the slick, black material. She shuddered in his arms, moaned again deep in her throat.

He was hooked.

* * * * *

Jewel felt the room tilt and it wasn't from the wine they'd had at dinner. When J.T. gave her a reprieve from his too-intense-for-words kiss so that she could catch her breath, his mouth returned to her breast.

So much for catching her breath.

She stared down at the top of his head. One of her hands was still buried in his lush, dark brown hair. He worked magic on her already hard nipples, making them even tighter. And Lord what a beautiful feeling it was! His fingers rubbing the sensitive spot between her legs added to the ecstasy consuming her, making her this close to begging him to fuck her right then and there.

Maybe she'd spend every day after he left drowning in misery, longing for something she'd never have again. Jewel would deal with that inevitability when the time came. Right now, she focused her thoughts solely on this moment.

As his fingers swept aside the material covering her mound she tried to mentally prepare herself for the feeling of skin on skin. When he touched her she had to bite back a scream. His fingertips glided over her wet flesh, caressing and stroking with just the right amount of pressure to make everything inside her light up like a Christmas tree. She felt a sizzling sensation race through her from head to toe. Her cunt clenched tightly, savoring and prolonging the throbbing driven by need and anticipation and good old-fashioned lust.

He took his time building her excitement, though to her it felt as though she'd wrapped her hands around a livewire and was absorbing shock after shock of high-voltage electricity from the moment she'd arrived at his bungalow. Or before even. Like

when he'd rubbed tanning oil on her earlier and she'd been convinced there was nothing more erotically stimulating than having his hands on her body.

She'd been right, of course.

"J.T.," she gasped when his finger eased past her opening and plunged into her pussy, nearly making her jump out of her own skin. "I'm ready for you."

"Are you sure?" he asked in a strained voice.

His erection pressed against her hip and Jewel wanted nothing more than to see this man naked. She wanted to touch every inch of his glorious body with her hands and mouth. Make love with him all night long.

"Can't you feel how ready I am for you?"

"You're slick and warm," he said in a low tone as he continued to stroke her, hitting that spot deep in her pussy that pulsed with anticipation and need. "I want to be inside you. Feel that damp heat on my cock. Feel your pussy squeeze me tight."

Excitement shot through her at his words. At the passion that seemed to grip him and turn his muscles rigid. At the desire that flared in his beautiful ocean-blue eyes.

He never ceased to throw her off-kilter with his direct statements. The sexy ones were even more shocking because they were delivered with an intimate tone and a look on his face that told her how much he wanted her.

His mouth returned to hers and he kissed her while still caressing her inner depths, pushing her right to the edge. Her orgasm was quick yet powerful, like an unexpected microburst capable of blowing the roof off a shed. She tore her lips from his and cried out at the eruption within her, the quaking that shook her from head to toe and stole her breath as she clung to every ounce of pleasure J.T. delivered.

He responded to the intensity of her climax with a primal sound that bordered on a growl. It turned her on even more.

"Now," she whispered, ready for him like never before.

J.T. withdrew his finger and, for a moment, she regretted her haste because she instantly missed the intimate contact. But then his hands clasped her waist and he lifted her up until she was perched on the narrow table positioned along the backside of the sofa. She knew she was in for more pleasure than he'd initially promised with his foreplay. A hand swept across the top of the table, pushing aside more magazines. The telephone clamored to the floor, the dial tone only momentarily noticeable before J.T.'s mouth was on hers again and she knew of nothing but him.

He was impatient with her clothing, but no more than she was with his. Jewel tugged at his shirt, peeling it off his magnificent body and tossing it Lord only knew where. Her hands roamed his body, touching his chest, abdomen and back.

He stood between her parted legs, his hands slipping behind the loose material of the pareo and easing up her outer thighs to her hips. Hooking his fingers in her thong swimsuit bottoms, he waited for her to lift up a bit so he could peel them off. Then he palmed her calves and wrapped her legs around his waist. Her fingers immediately went to work on the button fly of his Levi's.

J.T.'s hands closed around hers. "Wait," he said in a tight voice. "Not yet."

Jewel's mind reeled. She didn't think she could wait. She'd waited too damn long as it was.

He pushed aside the thin material of her pareo before easing away from her. He bent down and kissed the sensitive skin of her inner thigh. Jewel gasped. His tongue stroked the tender flesh, moving higher. She knew his destination, knew his intentions.

And knowing took her to places she'd never been before.

Her fingers curled around the beveled edge of the sofa table as J.T.'s mouth reached her lips. And stroked them oh so slowly with his tongue. She let out a small cry as her body bucked in response to him. More of those incredibly delicious sensations she hadn't known existed until now rocketed through her.

His hands slipped beneath her to cup her cheeks. He held her in place as his tongue slid over her swollen flesh, licking and sucking until Jewel panted loudly and teetered

on the edge of another explosive orgasm. Her legs were draped over J.T.'s shoulders and her heels dug into his back, holding him to her. She pressed herself against his mouth, gasped when his teeth grazed her clit.

"J.T." His name fell from her lips on a lustful sigh. She couldn't stop the emotions welling inside her or the intense sensations gripping her body. She let the moment consume her. The first ripple of excitement danced through her, making her shudder.

"Oh yes," she whispered, reveling in the wonderful, euphoric state consuming her.

The pressure of J.T.'s tongue increased as once again he slid a finger deep inside her. She came instantly, heat and desire coursing through her. The feelings J.T. evoked were so erotically exquisite, Jewel wanted to scream. Her heart thumped in her chest and her pulse raced. She clamped down on her lower lip, trying hard not to let loose the litany of sexy words that lingered on the tip of her tongue.

Jewel wanted to say things she'd never said out loud, wanted to beg J.T. to do wicked things to her no man had ever done.

As it was, it seemed to take an absurd amount of time for her pulse to slow. It never really got the chance as J.T.'s mouth moved all over her body—her legs, her stomach, her breasts—creating an electrifying sensory overload.

Finally he worked the buttons of his fly and shoved his jeans and briefs to the floor. Steady breathing had not returned to Jewel and she was quite certain it wouldn't for the rest of the evening.

She could barely focus on J.T. He wrapped her legs around him again, pressing the tip of his erection against her slick opening. Her fingertips dug into his biceps. She lifted her gaze to his and saw that his emotions and passion mirrored her own.

In the next instant, he thrust deep inside her and Jewel gave herself over completely to the intense pleasure. His strokes were long and full. He moved inside her with such confidence it seemed to convey the message that she belonged to him. Jewel felt swept away by the breadth of her emotions and the incredible sensations converging inside her. She squeezed him tight, not wanting to relinquish even an inch of him, although

every time he drew slowly out of her then thrust back in, she fell more and more in love with the feelings he so easily evoked, the passionate side of her he so easily commanded.

It was all so perfect. His clean, masculine scent. His sexy groans. His hard muscles beneath her fingertips. His thick cock inside her, filling her and driving her absolutely wild. Everything was perfect. The physical intimacy they shared was as overwhelming as the emotional intimacy they'd built over time. And now that he was inside her, making love to her as though he couldn't get enough of her and proving their bodies were made for each other caused an odd shift inside of Jewel. Her heart swelled with love, like a cup overflowing with something frothy and goopy and fantastically delicious.

"Jewel," he whispered in a strained tone. "Babe, you're holding back."

"I know." She wanted to keep him inside her forever, but she was so close...

"Fuck me harder, J.T." She dug her heels into his backside.

J.T. let out another primal sound that reverberated inside her and made her even wetter. His hands cupped her cheeks as he lifted her off the table again. He drove deep into her, with quick, forceful strokes that left her panting and writhing and chanting his name.

"That's it," she whispered. "I want to feel all of you inside me."

The tip of his cock rubbed her G-spot as the rest of him filled her, stretching her as she milked him and worked her muscles to return the pleasure. Then he plunged so hard and deep, Jewel screamed. Another powerful orgasm rocked her body. Her hands and legs gripped him tightly, keeping him close to her, keeping him deep inside her.

"Oh God, yes!" She panted as she rode wave after wave of sensation, making it last as long as possible. The firmer her inner walls squeezed J.T. the lower he growled, until he came inside her, pushing and surging further into her. Making her body shudder and her cunt clench around his thick shaft.

“Christ, Jewel,” he all but howled as his body convulsed and his cock continued to stroke that magical spot inside of her until she came again.

“J.T.” She whimpered softly as every inch of her turned warm and molten. “That was so good.”

An understatement, really. This was bliss too perfect for words.

Her head rested on his shoulder as they held each other. She twined her fingers through strands of his silky hair, the ends of which were damp from humidity and sexual exertion.

He’d leave someday, but at this very moment, she was here in his arms. The timer may be ticking on his physical proximity, but for now...they belonged to each other.

* * * * *

Later that night, after they’d made love again in J.T.’s big bed, he snuggled up to her from behind. They were tangled in the sheets, their legs twisted together, their bodies melded into one. He wrapped his arms around her and held her tight. Pressed against her backside, he dropped light kisses on her shoulder and neck.

Jewel sighed contently and it was music to his ears. Moonlight seeped in through the cracks in the vertical blinds as they swayed gently from the light breeze created by the air conditioner. The silvery rays lit the room just enough so that he could see Jewel’s gorgeous body and tanned skin. The crashing waves outside filled the small bedroom, lulling them to sleep. But J.T. had something on his mind.

“Tell me what happened,” he whispered in her ear before she had the chance to drift off.

She shifted slightly in his arms and glanced over her shoulder at him. “What are you talking about?”

“Tell me about him. The guy who made you so wary of island vacationers.”

She groaned. “This isn’t something I want to talk about, J.T. Not tonight anyway.”

His fingers caressed her arm. "I don't want to upset you, Jewel," he told her as his hand skimmed down to hers. He laced their fingers together, then kissed her temple. "But I need to know."

She stared at him over her shoulder and he understood the perplexed look on her face. She was unsure as to why he wanted—*needed*—to know what would likely be the gory details of a botched romance. He sensed her pain, had experienced the distance she created with others that was subtle yet unmistakable. It'd taken him nearly a month to get a firm grasp on the situation and then break down the barriers. He'd committed to breaking through without even really knowing it, but once he'd gotten his foot in the door with her, he'd known he wanted more.

How much more was questionable, of course, given their circumstances. But he couldn't explore the opportunity to share more with her if she remained closed off, guarding her heart because it'd been broken in the past. J.T. wanted to help her let go of her pain.

"I know we've got some things to work out, Jewel," he said, wanting to be as open and honest as possible. "But I would never hurt you intentionally. I want you to trust me."

Her soft smile pleased him. "I think we've established trust. Which reminds me. I'm on the Pill. Failed to mention that earlier...or even think about a condom."

"Damn, me too." It'd been a while since he'd gotten laid. He hadn't bothered to bring condoms with him from New York because he hadn't come to the island to hook up with anyone. Nor had he thought about purchasing them recently because he hadn't been sure how to proceed with Jewel. Only his subconscious mind had known the real plan...and hadn't bothered to plant the seed in J.T.'s brain to prepare him. "Sorry, babe," he told her.

"It's okay. In fact," she said as her expression turned warm and sweet, "I'm kind of glad. Feels less premeditated and spontaneous this way."

“It definitely wasn’t premeditated. At least, not on a conscious level. I’d really just planned for dinner and some snuggling on the deck while we listened to the ocean.” He grinned suddenly. “Well, and maybe copping a feel or two.” He untwined their fingers and moved his hand up her side until he cupped her bare breast, giving it a gentle squeeze that instantly tightened her nipple.

“Maybe a few scorching-hot kisses too,” he said before his mouth covered hers and he kissed her long and deep.

She shifted again on the bed until she was flat on her back. J.T. settled between her parted legs, still caressing her breast and kissing her. When he pulled away, he stared down at her and she smiled again.

“Way hot,” she whispered.

He lifted his hand and brushed away a few strands of hair that had escaped her now-messy ponytail.

“You changed the subject.”

“You noticed, huh?”

He kissed the tip of her nose. “Tell me,” he said in a gentle tone. “Please.”

She sighed. “It was a long time ago, J.T. Really, it’s in the past. It doesn’t matter.”

“Actually, it does.” It mattered to him. *A vacationer.* “What happened tonight, what’s happening right now, means something to me, Jewel. We need to talk about us and this seems like the best place to start.”

She shook her head, closed her eyes. “It’s painful.”

“Maybe it’ll hurt less if you share it with me.”

She was quiet for several long seconds. He was sure she was thinking of some clever way in which to change the subject again, but then her eyes fluttered open and she stared up at him.

“It happened five years ago. I’d just turned twenty-one when Jon-Luc came to the island from Montparnasse. He was in his mid-thirties and he said he’d never been

married. He was magnificent," she admitted with a shy smile. "Handsome, worldly, sophisticated. He swept me away with his French accent and elegance."

She let out another long breath. "I'd thought so highly of him from the very beginning. But learned the hard way..." She shook her head, looking embarrassed and maybe even a little disappointed in herself. "I learned that even the most refined—and seemingly honest—men can be deceitful. I never would have believed him capable of it until..." She groaned and her head rolled to the side as she seemed to process memories she likely preferred to forget.

J.T. felt a moment of remorse over prying, but he still needed to know what happened. Mistakes were made and he had to know what they were so he didn't consciously make the same ones. However they intended to work things out, they had to have a base from which to start. This was it.

"What happened, Jewel?"

She looked up at him again and said, "Truthfully, I thought we had a wonderful relationship. I suppose I thought it was special for both of us. We spent a lot of time together, grew close to each other quickly. I cared about him. A lot." Frowning, she added, "Really, J.T. I don't want to talk about this."

"Jewel," he coaxed in a soft voice. "It's important to me."

She rolled her eyes at him. "Fine. I made breakfast for him in his bungalow one morning while he went for a jog on the beach. About twenty minutes after he'd left, I heard a knock on the door and I opened it, laughing at him because I figured he'd locked the door out of habit and had forgotten to take his key."

Her jaw clenched for a brief moment before she continued on.

"A woman stood there, staring at me with a shocked and alarmed expression on her face, like I'd just pointed a gun at her. She had two kids with her, one in her arms, one attached to her leg. There was no need for her to introduce herself...I knew instantly who she was."

“Jesus, Jewel,” he said, his gut twisting. He could only imagine the pain and betrayal she’d felt. It tore him up to know she’d been played. Made him want to find this idiot Jon-Luc and beat the crap out of him.

“The woman had come for her husband who’d told her he was down here on business.”

“Must’ve been one hell of a scene,” he said, finding that his own jaw was set tight as the anger began to course through him.

“There was no scene. I walked right out the door, didn’t say a word. I let him sort it all out.” She paused a moment, then added in a soft voice, “But the eyes of those little kids still haunt me.”

The moonlight caught the tear that pooled in her eye and it made J.T. want to rip something apart. Or someone.

“Babe, I’m so sorry.” He whisked away the tear with his fingertips. Kissed her forehead. He cupped a hand around the side of her face and looked deep into her eyes. “I would never deceive you like that, Jewel. I swear it. I’m not married. I don’t have children. The only woman who’d ever come knocking on my door is my co-op housekeeper if the check bounces.” He grinned at her. “But not in this heat.”

She laughed. “It’s not so bad. The heat. You get used to it.”

He nodded, catching her topic change again. This time he played along, innately understanding her need for some levity after the admission she’d made. The painful affair she’d relived for him. “Yeah. Thank God for air-conditioning.”

“And ice cubes.”

“And cold showers.”

Her green eyes lit up when she smiled. “You’ve had a few of those lately?”

“Every day since I met you.”

“Oh stop,” she said as she swatted playfully at him.

J.T. caught her wrist and pinned it to the mattress. Dipping his head to hers, he kissed her tenderly, wanting to convey his appreciation that she trusted him and had confided in him, while also hoping she got the message loud and clear that he wasn't about to hurt her the way Jon-Luc had.

When he got his breath back from their kiss, he said, "Seriously, Jewel. I know you're scared. I am too. But if we're honest with each other, maybe we can make this work."

Her fingertips grazed his forehead as she pushed away wayward strands of hair from his face. "Maybe," she said in a quiet voice that lacked confidence. "Like you said, it's a start."

"A good one."

"Yeah." She relaxed in his arms and said, "Why don't you make love to me again and we'll see what that does to help our situation."

J.T. groaned. "I'd say it'd improve our odds substantially."

"Prove it."

Chapter Four

Jewel stood on the deck of Cap 2, her hand propped over her eyes, shading them from the glaring sun as she surveyed the water. She lifted the binoculars dangling from a strap around her neck and peered through them. A peculiar flutter rippled her insides and she smiled.

“What are you looking at, kid?” Mac asked as he came up behind her.

Jewel lifted the strap over her head and handed the binoculars to her father. Pointing eastwardly, she indicated the inlet of the lagoon, roped off as a no-wake zone.

“J.T.’s windsurfing.”

“Well look at that,” Mac said, as they both watched the colorful sail on J.T.’s board swell with wind. “Not too bad.”

“He took it up several days ago. He’s a natural.” Not that she was surprised. She’d learned in a short period of time that J.T. was the type of man who could do anything if he put his mind to it.

Thinking of some of things he’d applied that mentality to the past several nights made her insides quiver. It’d been a week since their first evening together. Jewel and Mac had spent every day since then out on the boats, hosting fishing excursions. But each night she returned to J.T.’s bungalow. They’d have a late dinner, make love and then talk ‘til they fell asleep in each other’s arms.

Jewel knew she loved J.T., but refused to let the thought alarm her. He was wildly charismatic, and every moment with him was a rare gift she’d treasure long after he left the island. Which she conveniently didn’t think about.

Mac handed her the binoculars. “We’d better find our guests some fish to reel in, kid.”

She nodded, but watched J.T. a few minutes more, admiring the way he made windsurfing look so easy, so effortless. Then she turned her attention to the ocean as Mac maneuvered the boat toward a school of marlin they'd spotted earlier.

* * * * *

"If you were a fish, what kind would you be?" J.T. asked as he came around the kitchen island and offered a spoonful of creamy seafood Alfredo sauce to Jewel.

She laughed at him. "You can be so kooky sometimes."

She sampled his sauce, rolled her eyes heavenward and sighed dramatically to indicate her approval. J.T. was one hell of a cook.

He kissed her before reaching across the island to drop the spoon back in the simmering sauce. "Come on, answer the question."

Jewel gave him her brightest smile. "I'd be a sunfish, of course."

"Ah, yes. You would indeed."

"Okay how about you?"

"Hmm. I'd be a shellfish, I think. Like a crab or a lobster."

She eyed him curiously and mocked, "Because you're so delicious?"

A mischievous grin played on his handsome, tanned face. "Because they have pinchers." He reached out and gently squeezed her sides. She squealed and leapt from the barstool.

"I knew you were ticklish!" J.T. chased her around the sofa and into the bedroom.

He wrapped his arms around her and they fell onto the bed together, laughing.

"You are so strange." A soft giggle escaped her parted lips as she rolled on top of him and kissed him.

"Maybe just a little." He untied the strings from her bikini top and tossed the garment aside. His eyes moved over her like a hot caress, igniting her insides. He touched her with such familiarity, it warmed her heart.

As J.T.'s hands eased over her shoulders, then down to her breasts, he said, "You're getting tan lines."

"I know. Too many days out to sea with our fishing groups. I haven't been on the beach all week."

His thumbs skimmed her nipples, drawing them into tight buds. "I'm glad to see you're not reeling in fish topless."

"That would be an odd sight. An interesting business niche, though."

"Don't even think about it," J.T. interjected as his hands moved to her back and he pulled her down to him. His lips pressed to hers for a moment before he playfully nipped her bottom lip. "I consider it a privilege to see these beauties. You don't have to share them with everyone."

"That sounds very territorial, J.T."

"Maybe so." His hands went to work on the button and zipper of her denim shorts. "Do you have a problem with that?"

She regarded him for a moment. Somehow she could no longer make the correlation in her mind that he was a temporary presence in her life. Jewel refused to acknowledge or believe it. In fact, she rarely even thought about J.T.'s inevitable return to the real world.

"I don't have a problem with it at all."

Kissing his cheek, then his jaw, she had to admit that she liked the idea of exclusivity with J.T.

"Good." He pushed her shorts and bikini bottoms over her hips. She wiggled out of them just before he eased her down onto her back. Then he worked his way out of his own clothing.

He took hold of her wrists and raised her hands high above her head. She was stretched out beneath him and his mouth began to explore every inch of her, his warm

lips and tongue skimming lightly over her exposed skin. His erection pressed against her bare, slick flesh, the tip teasing her swollen folds. But he didn't enter her.

The anticipation building between them was incredibly erotic. They'd made love so many times in so many different ways, yet every time with J.T. was more exciting and more emotionally stirring than the last.

His tongue swirled around her hardened nipple, sending tiny pinpricks of pleasure to the heart of her, making her pussy wet. He took his time, lazily toying with the tight peak of one, then the other breast.

"J.T.," she moaned as she struggled against the firm grip he had on her wrists. Jewel wanted to touch him and taste him, plow her fingers through his hair or run them over his heavily muscled back. She wanted to pull him into her body and squeeze him tightly until he came, vibrating and convulsing deep inside her.

Jewel wanted so much from him. Only J.T. was capable of quelling the need and desire inside her one minute and sparking it the next. Lifting a leg and draping it over his hip, she tried to subtly coax him to enter her. J.T. did not comply.

He chuckled under his breath. "So greedy."

His teeth grazed her nipple and Jewel thought she'd jump out of her skin soon.

"I like the foreplay, don't get me wrong," she breathed. "But I want more than that, J.T. I want you. Inside me. Now."

He lifted his head, grinned up at her. His beautiful ocean-blue eyes glowed with desire. "And how, exactly, would you like me to make love to you tonight?"

Her body rippled with pleasure at the possibilities. She squirmed beneath him until he relinquished his hold on her, then she pushed at his chest to get him off her.

J.T. groaned in protest. "I thought you wanted me to fuck you."

"Oh I do," Jewel said, hearing the desperation in her voice. "But first I want to taste you, J.T." When she gave him a gentle shove, he flopped down on the bed onto his back.

Her hands moved over his sculpted pectorals, down his rigid abdomen. One hand eased over his hard cock from base to tip and then back down. J.T. let out a low growl.

He closed his eyes, bucked slightly as her lips brushed the head of his penis. J.T.'s fingers wove their way through her loose hair. Jewel drew him deep into her mouth, the fullness of his erection, the smoothness of his skin heightening her own arousal. She sucked hard, making him gasp and shudder beneath her.

"God, Jewel," he groaned. His fingers tightened around strands of hair. "You're going to make me come."

"Not yet." Licking the length of him, she felt immense satisfaction at his vehement reaction to her mouth on him. "You really are delicious, J.T."

She took him in her mouth again.

"Enough, Jewel," he grumbled. "I'm so close, babe."

A soft smile touched her lips as her hands skimmed over his hard muscles. She edged toward him, then eased herself over his erection, drawing him inside her body, shuddering at the way he filled her so completely. J.T. gripped her hips and rocked her against him. He thrust up into her with forceful movements, making her gasp.

Jewel filled her hands with her breasts and squeezed them gently as J.T. pistoned in and out of her. She felt the now-familiar sensations ribbon through her, felt her stomach clench with the need for more. Everything about J.T. stimulated her senses, but the way he made love to her, as if they'd been together forever and knew each other on some magical, visceral level and trusted each other explicitly, spiked her desire.

When he started talking, telling her how good it felt to be inside her, telling her all the things he wanted to do to her, Jewel lost complete control. She pinched her nipples, rolled them between her thumb and forefinger as he increased the tempo, fucking her harder. He knew how she liked to be made love to, knew exactly what to do to drive her out of her mind.

The first orgasm tore through her body, making her tremble. Her head fell back and she let out a long, low moan. J.T. did not let up. He continued to push himself deep inside her, fucking her until he sparked another powerful orgasm.

“Oh yes,” Jewel cried out as her inner muscles squeezed him tight.

J.T. grabbed her wrists and pulled her down on top of him so their upper bodies were pressed together, the hard points of her breasts rubbing against his warm, smooth skin and his small, tight nipples. His hands went to her backside. He cupped her cheeks, his fingertips pressing into her hot flesh. She kissed his neck and his jaw as he fucked her harder, faster. They surged toward an erotic abyss until, several minutes later, they both came.

Chapter Five

Glittery rays of early morning sunlight peeked through the narrow opening of the drapes in J.T.'s room, rousing Jewel from a peaceful sleep. She smiled to herself as she rolled toward the center of the bed. J.T. wasn't there, but the smell of his cologne and male heat surrounded her. The sheets were still warm and the pillow he'd slept on held the imprint of his head. Wrapping her arms around it, she held the plump pillow to her chest. Jewel let out a soft giggle, reveling in the euphoric feeling of waking up in J.T.'s bed with memories of hours of lovemaking lingering in her mind.

The hum of the air-conditioning unit filled the room, along with the faint sound of the shower running down the hall. She contemplated joining him, but decided to make coffee first, knowing he liked a cup right after his shower.

Leaving the comfortable love nest they'd made for themselves, heaped high with pillows and crisp white sheets, she slipped on the shirt J.T. had discarded last night and padded barefoot across the cool tiles. She traipsed into the kitchen and made coffee.

J.T. always took long, cool showers in the morning. Tapping her toe impatiently, Jewel waited as the coffee trickled into the pot, hoping she could take him a cup and then step under the refreshing spray of water with him. J.T. could be very creative in the shower.

The thought sent a thrill chasing through her body. She pulled the carafe off the burner and poured into the cup what amounted to a few large gulps. It'd do for now. With a grin on her lips, she came around the island and headed toward the bathroom.

A knock on the door caught Jewel by surprise, startling her and bringing back too many unpleasant memories and feelings to process at once. The coffee mug slipped from her hands and shattered on the tile floor. Jewel let out a small cry as hot coffee splashed her bare ankles and feet.

The second knock caused her heart to hammer in her chest. Stepping away from the small pool of black liquid, Jewel turned to face the door. She stared at it, seeing, in her mind's eye, the woman she'd faced five years ago. The children who haunted her stared at her, their fear and heartache reflected in their identical hazel eyes.

Her throat felt tight, her pulse raced. Tears rolled slowly down her cheeks.

Oh God. Not again...

Her heart constricted in her chest in such a painful way it stole her breath.

I can't live through this again. I'll never survive it. Not with J.T....

She stared at the ceiling, sending up a silent prayer she doubted would be answered.

Please don't let this happen to me again. I love him. I won't be able to stand it if—

"Hey, J.T.!" Her father's voice came through the door, loud and clear. He rapped on the door one more time. "You in there?"

Jewel squeezed her eyes shut. A borderline hysterical laugh fell from her lips as she gave a quick word of thanks to the heavens above.

But even though her worst nightmare had not come to fruition, she couldn't shake the dread that seized her heart.

She crossed to the door and flung it open, staring at her father, who stood on the porch with tall to-go coffee cups in both hands. He was a handsome man, she thought, with weathered bronze skin and dark hair that had turned gray at the temples following her mother's death. His bright green eyes, identical to Jewel's, skimmed over her. She wore nothing but J.T.'s sky-blue button-down shirt.

"Morning," she managed to say as she stepped aside so her dad could enter the kitchen.

He set the coffee cups on the counter and then turned to face her. Jewel wasn't sure what she saw in her father's eyes. Questions, concern, dismay? He knew the pain and humiliation she'd suffered five years ago. He knew his daughter avoided emotional

entanglements, especially with tourists, because of the horrible experience she'd had with Jon-Luc. So no doubt he wondered what she was doing here with J.T.

"Well," Mac said. "Now I know where you've been spending your nights."

"I know what I'm doing, Dad." But uncertainty tinged her voice.

The shower stopped and they exchanged looks. Mac sighed. "I had some business to discuss with J.T. this morning but it can wait. Meet me for lunch." He gave her a kiss on the cheek before departing.

Jewel's heart sank, knowing her father would be disappointed in the choices she'd made where J.T. was concerned.

"Hey, you're awake," J.T. called from the bedroom. "Why didn't you join me?"

Jewel groaned.

A moment later, he entered the hall. "Whoa, what the hell happened here?"

She swiped at the tears on her cheeks before grabbing a towel and walking over to where J.T. stood, frowning at her.

"Hey, babe, what's going on?" he asked. "Are you okay?"

Jewel shook her head, not trusting her voice. She bent to wipe up the coffee, but J.T. stopped her. One hand caught her wrist and the other pried the towel from her clenched fist.

"Let me do that." He gave her a worried look. "Why don't you sit down?"

Swallowing the lump in her throat, she tried to regain her composure. Instead, fresh tears filled her eyes because of J.T.'s concern for her. "I'm sorry," she said in a tight voice, as she stepped around the mess on the floor. Or maybe she was apologizing for the mess she'd allowed them to make of their lives.

Dodging the hand that reached out for her, Jewel rushed to the bedroom, stripped off his shirt with shaky fingers and collected her clothes as quickly as possible, yanking them on.

What a fool she'd been to delude herself, to think they could get so close without hurting each other.

Jewel knew she had no one but herself to blame. She wasn't a naïve twenty-one-year-old. She was a grown woman who had experience in this area. A woman who knew nothing good could come from getting involved with someone whose life was not on the island. What had she been thinking?

"Jewel." J.T.'s voice was soft and soothing. "Let's sit down for a minute, babe. Talk about whatever it is that's going on."

She shook her head again. "We don't need to talk about it, J.T. We both know..." Waving a hand in the air, she dismissed the subject and left the room.

He followed, stepping around the puddle of coffee and shards of broken mug. But obviously caught one in the foot.

"Goddamn it," he grumbled.

Jewel glanced at him over her shoulder as he bent down to pull out a small chunk of ceramic from his foot. A stream of blood oozed over the heel and dripped onto the floor.

Alarmed, she retrieved a roll of paper towels from the counter and tore off several sheets. Handing J.T. the towels, she gave him an apologetic look. He ignored her offering, dropped his foot from his hands.

"What the hell is going on, Jewel?"

Tears crested her eyes and slid down her cheeks. "My father stopped by," she said. "I have to go, J.T."

She turned and left the house, hearing him hobble after her, wincing from the pain in his foot, which made her feel even worse. When he reached the porch, she'd already hit the beach. He didn't follow her, just called after her, his voice tinged with frustration and concern.

* * * * *

He wasn't sure how he'd fucked things up, but it was quite obvious that he had.

But...how?

So Mac had stopped by. Sure, they'd kept their romance under wraps for the most part, because neither one had been ready to go public. Not until they'd fully established what existed between them and made a decision as to what to do about it. They'd agreed that taking their time was essential. J.T. had told her he'd stay on the island a while longer, give their relationship a chance to mature before they figured out what they each wanted long-term.

Now that was shot to shit. She wasn't even returning his calls this morning.

He could understand that Mac would be shocked to find his daughter at J.T.'s bungalow at six o'clock in the morning. J.T. had expressed interest in one of Mac's boats on his second excursion with the Capriatis and he suspected this was the first chance Mac had found to follow up on the conversation. J.T. could see that Jewel might be embarrassed to be caught with her hand in the proverbial cookie jar. Especially given how close she was to Mac. She hadn't told him she was sleeping with J.T. so she might also feel guilty for keeping a secret from her dad. And then there was the whole Jon-Luc debacle that likely still had her on edge and made her wary of—

Ah shit.

Jon-Luc.

How could J.T. have forgotten about him? He did a quick mental rewind and replayed the entire incident at his bungalow. That's when he finally realized why Jewel had acquiesced to taking their time getting to know each other. Why she'd suggested they take their time to determine what path to take once they'd established where they stood with each other and how they felt about one another.

The plain and simple truth hit him like a wet fish to the side of the face.

She never intended to have that all-important relationship conversation with him.

He shook his head, raked a hand through his hair. All this time he'd thought he was doing the right thing with her. Doing the right thing by her. But no. All he'd done was

muck up those waters even more. And now all the complications he'd wanted to avoid –had hoped to avoid by taking his time getting to know her and building a relationship slowly – were surfacing.

She was hurt all over again. This time it might be worse because she wasn't just dealing with the memories of Jon-Luc's betrayal. She'd have to face the inevitability that something had to give between her and J.T.

Hell, he had to face that inevitability. Right now.

Scrubbing a hand down his face as he paced across the deck, wishing like hell the phone would ring, he knew it was time for him to make a decision with or without Jewel's input.

He'd been here over a month. Did he plan to stay?

"And do what?" he wondered aloud. Jobs were scarce on the island. He wasn't skilled enough at windsurfing yet to offer lessons. He doubted hanging a shingle as the local stockbroker would yield a reasonable return on his investment, though he'd had a bit of luck lately as a day trader.

"Damn," he muttered as he came to a stop and gripped the bamboo railing with both hands.

Staring out at the ocean, he thought about why he'd come here in the first place. To escape New York and a life he'd never wanted to begin with. A life he'd built for himself because he seemed to have a knack for the market. The high-intensity work kept his mind busy day and night so he didn't have to think about anything else. Hell, he'd been too preoccupied with his career to even date. A drink here and there with a potential candidate never lasted more than an hour before he rushed back to the office or home to do research. Not exactly enough effort expended to start or sustain a relationship.

But there had to be a reason for that. Because when he'd met Jewel, he'd wanted nothing more than to spend time with her. He'd spent hours out on her father's boats reeling in fish with her. And loving every minute of it. Loving every minute with her.

But his life was elsewhere. And he was damn certain she had no intention of leaving the island. Christ, maybe she was glad things had gone to hell in a handbasket this morning because then she didn't have to make a decision, didn't have to tell him she didn't want to leave the island. Not even to be with him. And maybe that was why she refused to take his calls, refused to call him back.

The ball was in his court. It was time for J.T. to choose.

An island fantasy or real life?

Chapter Six

The first drops of rain hit Jewel's forehead as she trudged up the steps to Wiki's, her father's favorite restaurant. The summer storms were coming, would likely be upon them in the next day or two.

Usually Jewel welcomed the dramatic change in weather. The rains were heavy and managed to cool the island a bit. Plus, she and her father got a break from the charters. Jewel spent the three-week rainy season catching up on paperwork while Mac worked on the boats and replenished supplies for the fall, when their business skyrocketed.

She pulled open the creaky screen door and stepped inside the bungalow. The tall rafters were bare, save for the thatched roof on top of the structure. A warm breeze blew through the open half-walls. Jewel dropped into a chair at their usual table.

Mac didn't speak until after they'd ordered, but she sensed his anxiety and trepidation. Guilt racked her body, making her tense and uneasy. She didn't want to break Mac's heart. He worried endlessly about her and tried as best he could to protect her. But the predicament she was in wasn't his fault or his doing.

Without preamble, he said, "I'm going to marry Camille."

It was Jewel's turn to be shocked. Staring at her father wide-eyed, she let his words sink in. When they finally penetrated the fog she was in due to the traumatic episode earlier that morning, relief washed over her. "Well, it's about time."

Her father grinned. "She has been patient, hasn't she?"

Mac and Camille had been seeing each other for three years. Jewel was pleased he'd finally found love again. After her mother died and they'd moved to the island, Mac had thrown himself into building his fishing empire and hadn't dated anyone in several years.

"You okay with this, kid?"

“Of course I am. Camille makes you happy, Dad. That’s all that matters to me.”

“Good.” Her father eyed her curiously, and then said, “Now let’s talk about you.”

“Dad—”

“Come on, Jewel. I may be old but I’m not daft.”

She sighed. Obviously her father knew she’d been prepared to paint a different picture for him, not offer up the whole truth. “Fine,” she conceded. “Call me three kinds of fool and be done with it.”

He frowned. “I like J.T. You know that, kid. So I’m not going to tell you I think you’re making a mistake.”

She stared at him, incredulous. Wiki served their lunch and she waited until he was out of earshot before continuing. “I thought you’d be upset. You know, considering what happened with Jon-Luc.”

“J.T. isn’t Jon-Luc.”

Jewel was taken aback for a moment. “You mean you...approve of me seeing J.T.?”

“I like him, kid. He’s smart and he’s honest.”

She considered this for a moment. In the entire time she’d known J.T., he hadn’t made any promises he wouldn’t be able to keep. He didn’t wax poetic about a life with Jewel on the island, didn’t talk about their future together. They’d agreed to get their bearings with each other before they did that. He’d stuck to the reality of their situation rather than weaving a fairy tale he was incapable of seeing through.

Yes, J.T. was honest. Forthright and dependable, even. And she believed him when he said there was no wife or kids waiting for him back home. Still...the reservations lingered.

“This morning when you knocked on the door,” she said, a hollow note entering her voice, “I forgot all about J.T.’s integrity. I forgot how secure I feel with him. I was back in Jon-Luc’s bungalow, facing his wife and children.”

Mac reached across the table and rested his hand over hers.

She let out a long breath as a tear slid down her cheek. "My heart broke all over again, Dad."

"Kid, J.T.'s not going to deceive you like that."

Her eyes locked with his. "What makes you so sure?"

"I don't know. I just sense he's on the up and up. Hell, I knew there was something going on between the two of you. I just didn't want to pry. He cares about you, Jewel. I see it in his eyes."

She sniffled. "Don't say that, Dad."

"It's true, kid. And you need to face it."

With her free hand, she picked at her salad. Moving the lettuce around with her fork, she realized she'd long since lost her appetite. More tears welled in her eyes and dripped onto her food until she pushed the plate away. She lifted her gaze to her father's, knowing she was about to sob uncontrollably. But the unwavering look in Mac's eyes, his confidence and his reassurance, all conveyed with just a look, steadied her.

Jewel pulled in a ragged breath. "I love him, Dad."

Mac nodded. "Things have a way of working out, kid. Give it a chance. You never know what's going to happen down the road, what fate's got in store for you."

Her teeth clamped down on her bottom lip to keep it from trembling. She knew her father spoke from experience. When they'd first come to the island, he'd been devastated. He hadn't even seemed like the man she'd known for sixteen years. Mac had been empty inside, devoid of emotion. He'd never wavered from his fatherly duties, but Jewel had felt his pain, had sensed his determination to put his past life behind him.

Until he'd met Camille, he'd been lonely and incomplete. But Camille, so patient and loving, had found her way into his heart, despite the odds against her.

J.T. had done the same with Jewel.

She swiped at her tears as she processed all of this. Then Mac shocked her further.

“J.T. wants to buy Cap 3.”

Jewel stared at her father in disbelief. “What?”

“He’s been hinting at it for a couple of weeks. Showed more interest in the past week, but was still sitting on the fencepost. He just called me about half an hour ago to tell me he’d made up his mind.”

“Why would he want the boat?”

“Beats me.”

“That makes no sense. Unless...” She swallowed down another lump. Oh God. Jewel hated the thought that suddenly came to mind. “He’s going to take our boat back to Manhattan.”

“I can’t tell you, kid. I didn’t ask and he didn’t tell. All I know is we make more money with the smaller boats so selling Cap 3 and buying another mid-sized boat would make good business sense. Cap 3 takes a lot of money to maintain. I’m thinking about cutting down on my time at sea in a few years, and selling our biggest boat is a strategic move.” He sipped his coffee a moment, then looked up at Jewel. “You don’t want to keep her, do you?”

They’d talked about this. Their family business had made them lots of money and they were both savvy with investments. Plus, Mac still had tournament winnings from his days in the States, which he’d socked away in a savings account. The boats and the building they worked out of were all paid for. If they closed their doors tomorrow, Mac and Jewel could still live comfortably for the rest of their lives. But they both loved the business, both loved being out on the ocean.

Mac was right about Cap 3. It was the more costly of their boats to maintain and they only took it out a few times a year when they booked large groups.

But why does J.T. want it?

Jewel knew only he could answer that question.

"I've got to go, Dad. I'll call you later." She was out the door moments later.

* * * * *

Holding a lightweight jacket over her head, she walked down the beach to J.T.'s bungalow. She found him sitting on the porch, staring out at the turbulent ocean.

Spotting her, he climbed out of his lounge chair and crossed the deck, resting his elbows on the wide railing. In his usual languid movements, he clasped his hands together and eased into a casual stance. Jewel came to a halt at the foot of the steps, standing in the sand below him, making no attempt to get out of the rain, which had turned to a mellow drizzle. She lowered the jacket and let the mist fall on her.

"Why do you want Cap 3?"

"Are we going to have this conversation while you're standing in the rain?"

She nodded.

"Suit yourself. I like the boat."

"It can't be that simple."

"It is to me."

Frustrated, she planted her hands on her hips. "I need more than that, J.T."

He sighed. His eyes left her and drifted out to sea. For a moment, he didn't say anything and Jewel's chest tightened. When he spoke again, his eyes didn't return to her but remained focused on the horizon.

"My parents owned a boat like Cap 3 when I was a kid. We lived in California and took the boat out almost every weekend. I wanted to live on it," he admitted. "But after they died when I was eighteen, I couldn't stand the sight of it. So I sold it. This boat that I loved and wanted to live on... I just sold it without thinking about what I was giving up. A lifetime of great memories. A reminder of my parents." He looked mildly disgusted with himself. "I took the money and ran. Straight to New York. I hadn't been out on a boat since then...until I came down here."

Jewel moved to the first step and stared up at him. "Why did you come here, J.T.?"

His gaze locked with hers. "One day, it dawned on me that I hated the city. I missed the ocean and the sand and the sun. I ran away from it because it reminded me of my parents. Now I like the memories. Makes me feel closer to them."

Jewel fought back tears, feeling his loss as if it were her own. "I'm sorry to hear they died."

J.T. gave her an earnest look. "I'm sorry about your mom."

She nodded, took another step toward him. "Why do you want Cap 3?" she asked again.

"I always thought it'd be cool to live on a boat like that."

"Cap 3 is beautiful. She's my favorite boat and I don't want to give her up."

J.T. moved away from the railing, came down the two steps that separated them. His fingers brushed wet strands of hair from her face.

"You don't have to."

Jewel closed her eyes and let his words seep deep inside her. She felt his warm lips on her forehead, her cheek, her mouth.

"I love you, Jewel," he said. "We'll keep Cap 3 in the family."

Epilogue

Three Months Later...

"Now there's a sight," J.T. groaned in a lustful voice.

Jewel grinned as he ascended the steps from the galley and came onto the deck of Cap 3, two champagne glasses in one hand, a bottle of Dom Perignon in the other. He kissed her, long and leisurely, before handing her a glass and pouring the golden liquid into it. The champagne sparkled as the late afternoon sun infused the bubbles with light. J.T. touched the rim of his glass to hers.

"You look good on my boat, babe." His eyes swept over her. Jewel wore nothing but a red thong bathing suit bottom.

"You're pretty hot yourself." She admired his deep tan and heavily muscled body. "Any chance of getting you out of those board shorts and into a Speedo?"

J.T. laughed. "Out of my shorts, yes. But only for the purpose of making love to you. I'm not the Speedo-wearing type."

"Too bad," she mused as she sipped her drink. "I wouldn't mind seeing you in something skimpy that shows off all you have to offer." She eyed him from head to toe, taking in every gorgeous inch of him. Her gaze lingered on his crotch and she thought of all those wickedly creative things he did to her with his magnificent cock. She decided to retract her statement. "Actually, I see no need to advertise what you have to offer. Let's keep that secret to ourselves."

J.T.'s arm slid around her waist as they stared out at the horizon, watching the sun sink below the mountains. "Whatever you want, baby."

Jewel's smiled as her heart soared. "Now that you've mentioned a baby..." She turned in his arms and stared up at him, gauging his response.

A slow grin spread across his handsome face. “We do need someone to pass along the family business to.”

“And Dad and Camille would be thrilled to have a little one running around the island.”

J.T. kissed her, making her toes curl and her clit tingle. As usual. When he pulled away, he said, “Guess we’d better get on it, sweetheart. They aren’t getting any younger.”

Jewel laughed. They finished their champagne on deck and then J.T. lifted her into his arms and carried her to their stateroom below. A lone flag, which J.T. had run up a line earlier to signify his catch of the day, flapped in the breeze.

It read, “Just Married”.

About the Author

Multi-published and award-winning author Ava McKnight's love of romantic fiction began as a teenager. She holds degrees in General Studies and Communications and has worked on newspapers as an editor and reporter. Most recently, she worked in PR, writing speeches and Congressional testimonies.

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