

The Saint Chapter 14 - Tips

Carmen wasn't the type to get overwhelmed when sh!t hit the fan. Her mother had left her an orphan at the age of sixteen, with no family to speak of and a system that had made falling through the cracks all too easy. She'd learned a long time ago to keep her chin in the air and her armor locked into place. Freaking out was either for after the fact or not at all.

But sitting here in the Intelligence office with five detectives, a sergeant, and a freaky-deaky-genius-level tech and surveillance expert, all of whom were looking at her for answers on a case that had already left one man dead and had the potential to harm who knew how many others?

Yeah. She might be fl!pping her c0rk just a teeny bit, here.

"Hey." The rumble of Liam's voice smoothed over her French-fried nerves as he arrived at her side in the busy office, even though he looked less than happy. "Isabella's briefing Sinclair, so we should get started in a minute or so. But, for the record, I just want to say I don't like this idea."

Carmen let out an involuntary laugh. "You think I do?"

"You going undercover on a case this big is really dangerous," he said, his eyes flashing.

"Which would be why I don't like it either," she pointed out. "But I can't let Gannon use Harlow and Connor's clinic to rip people off, and if he's also running the scam that got Axel k!lled, he needs to go down for that. Putting me undercover is the best way to nail him."

Liam stilled, his eyes wide as he stared at her. "You know what? You're right. It most certainly is."

"O-kaaay." Carmen blinked at his sudden change of heart. But she wasn't about to argue with him. This whole thing was making her jumpy enough, thanks. Her nerves went on a comeback tour at the reminder, and she rubbed her temples to try and at least soothe some of the tension that had set up camp behind her eyes. Liam lifted a finger in a "wait just one second" gesture, ducking out of the room for only a few seconds before returning with a bottle of water.

"Don't worry," Liam murmured, his voice low enough to keep the conversation limited to only their ears as he placed the bottle of water in front of her. "I know this thing with Gannon is a lot, but it's going to be fine."

"If you say so." Carmen uncapped the water and downed a third of it. How had she not realized how thirsty she'd been? "All the stuff I've done with Isabella has always been

pretty much me and her,” she said quietly, spinning a gaze around the room. “Are there, like, some kind of rules for when everyone’s here?”

Liam looked at all of the team members as they got settled at their desks, but his expression remained entirely chill. “Nope. Just talk to them like you talked to me earlier. You’re going to be fine. Scout’s honor.”

He held up three fingers and pressed his thumb over the top of his pinky finger, and she couldn’t help it. She laughed. “Funny, I have no trouble at all picturing you as a Boy Scout.”

“Don’t be so quick to judge, Ms. Desoto.” His smile bordered on smirk territory, making her pulse skitter. “I’m not always a saint.”

Thankfully, Isabella arrived to save Carmen from spontaneous human combustion. “Hey! Sorry. I was just getting Sinclair up to speed and helping him clear the team’s schedule.” Her brows lifted just the slightest fraction as her gaze moved over the bottle of water Liam had brought out and the chair he’d placed right beside his for Carmen to sit in, but she didn’t say anything other than, “You okay?”

“About as okay as I’m going to be with a crazy megalomaniac blackmailing me into giving up sensitive information so he can scam insurance companies for hundreds of thousands of dollars,” Carmen said, and okay, at least her sarcasm shield was still in fine working order.

“We’re not going to let any of that happen,” Liam promised. Before she or Isabella could respond though, Sergeant Sinclair came into the room, effectively commanding everyone’s attention.

“Okay, people. Listen up. Carmen’s got some intel that may tie in with the Axel Franklin murder.” His eyes swept the room, landing right on her, and hoooooo boy, was she glad he was on her side, because she’d bet the rough, gruff sergeant could go full-on bada.ss when the occasion called for it. “Carmen, thanks for coming in. The team is up to speed on everything Dante told us the last time you were here. Why don’t you fill us in on what happened today?”

She nodded, her heart rapping against her ribs as everyone focused their attention on her. She’d already told the story to Liam and Isabella though, and she damn sure wasn’t going to forget anything Gannon had said, probably for as long as she lived. So, she took a deep breath and recounted everything one more time, from Gannon showing her the photographs of her working at the night clinic to his threats to turn everyone who worked there over to the police if she didn’t give him access to the Davenport clinic’s database. Her throat tightened when she got to the description of Gannon’s watch—could he really have k!lled Axel in cold bl00d?—but she b.razened her way through.

The detectives all listened without interruption, although there were a handful of shocked expressions, especially when she reached the last part. But no one spoke until she was finished, at which point, Sinclair took the lead.

“Gannon clearly knows what he’s doing. You were smart to call us.” Turning to Capelli, he said, “Let’s start at the beginning. What do we know about this guy?”

A bunch of images, mostly from newspaper articles and hospital publications, flashed across the monitors mounted to the long wall over Capelli’s desk. “Royce Gannon, fifty-one. No priors. He’s been living in Remington since he married Dr. Miranda Astor, Remington Mem’s CEO, eight years ago. Before that, he was a senior vice president at a lucrative consulting firm in Boston.” Capelli quirked a brow over the rim of his glasses. “Seems he’s a Harvard man.”

“So, moneyed,” Liam said, “and smart.”

“And entitled,” Carmen added, her cheeks prickling as all eyes swung toward her. “I didn’t get the impression he was used to hearing the word ‘no.’”

Detective Hale scrunched up her face. “Ugh. Still, that might be something we can use against him, so, not all bad.”

“What else?” Sinclair asked.

“Gannon currently serves on four hospital committees—two of which he chairs—and has served on at least a dozen others in the last eight years. He hosts an annual golf tournament that serves as the hospital’s largest fundraiser, chairs three separate charities...” Capelli scrolled quickly through the content in front of him. “Everything here is squeaky clean, so he’s either very good at covering his tracks or he’s very good at hiring the right people to do the job for him. Either way, it’s likely that I’m going to have to work for whatever I find, and I can’t guarantee Tara’s going to like my methods.”

Carmen searched her memory, and ah, right. Tara was the ADA who had worked out a deal with Dante the other night.

“Do as much as you can by the book. Proof won’t do us any good if we can’t use it to nail this guy,” Sinclair said. “Gannon did an awful lot of work to find someone to get him into the clinic’s database, then even more to get these photos of Carmen to use as leverage. This plan is way too good for it to be his first scam.”

“Or the only scam he’s running right now,” Isabella pointed out. “Medical fraud is barely ever one-and-done. Do you think we should call Roman to see if he knows anything? Gannon might be on their radar.”

Carmen didn’t know who this Roman guy was, but judging by the expressions on everyone’s faces, they weren’t exactly trying to roll out a welcome wagon for the guy.

"You want to invite the Feds to take this case, and all the credit for solving it?" Detective Garza gave up a high-level frown, and guess that explained who Roman was—along with why the detectives didn't seem thrilled about calling him in.

"Let's see if we can get some traction first," Sinclair agreed. "Carmen is Isabella's CI, and Axel was killed in our jurisdiction. We have every reason to take point on this for now, and I'm not really interested in getting into a jurisdictional pissing match with the FBI."

"So, you think Gannon is responsible for Axel's murder, too?" Carmen asked.

"I think we need to tackle the closest alligator to the boat to find out," Sinclair said by way of non-answer. "At the very least, he's planning to scam insurance companies out of a lot of money, and I'm not inclined to let him. Capelli"—he pointed to the monitors on the wall—"I want everything we can find on Gannon. Financials, known business associates, background on his charities, all of it. If we dig deep enough, chances are, we'll find some way of connecting him with the people who are in on these scams with him. I don't care how good he is. There's no way he can pull off something this big alone."

"What about his wife? Miranda, right?" Detective Garza asked, nodding at a digital photo of the couple dressed in cocktail attire. "She's got a hell of a lot of sway as Remington Mem's CEO. She's probably got even more knowledge of the medical system than Gannon does. Any chance they're in on this together?"

Sinclair's gray-blond brows lifted and Carmen's holy-sh!t meter found a whole new level. "Is there a chance? Sure. But whether or not there's any evidence to support it is a different question."

"Negative," Capelli said, scanning multiple screens far faster than any human should be able to. "She looks even cleaner than him. I'd have to dig a lot deeper to be sure, but..."

"Do it. I want to look at every angle here, and Garza's right. She's got one hell of a background in the medical field. Let's rule her out—or in."

Detective Maxwell frowned. "Okay, but if Miranda is involved, then why blackmail Carmen? I mean, Miranda's the CEO. Can't she access those databases on her own?"

Capelli nodded. "It would leave a trail, of course. But covering her tracks wouldn't be impossible. Especially if she knows what she's doing."

"But she can't," Carmen said, a half dozen butterflies swooping around in her belly as every eye in the room landed on her. "The Davenport clinic is affiliated with Remington Memorial, yeah. But the databases are totally separate. I can't access anything at the hospital with my credentials, and it works both ways. If Miranda Astor wanted access to

the clinic's database, she'd either have to request it—and have a good reason to ask—or hack the system.”

“Medical databases aren't horribly difficult hacks for someone with solid experience in that field,” Capelli said, quickly adding, “hypothetically speaking, of course. If Gannon or Miranda had a good technology expert on their payroll, they'd bypass the need for blackmail.”

Liam tilted his head in thought. “Maybe. But good hackers are smart. You're welcome, Capelli.”

A smile ghosted over Capelli's mouth so quickly, Carmen couldn't swear under oath that she'd actually seen it. “Thank you,” Capelli said. “Hypothetically.”

The joke was just enough to lighten the seriousness that had been pulling at everyone's shoulders, making Detective Hale chuff out a soft laugh and the other detectives give up smiles of varying size. “Anyway, having someone hack into the database is a lot riskier than blackmailing someone like Carmen to gain authentic access. Gannon would need a business arrangement with a hacker—”

“Which means a transfer of funds that could potentially be traced,” Isabella put in, and Liam continued with a nod.

“—and, because hackers are smart, they almost always keep a failsafe to make sure their a.sses are covered.”

“Which means a loose end who could potentially implicate Gannon if we come asking too many questions,” Detective Hale said.

Detective Maxwell capped her sentence with, “Or blackmail Gannon himself because once he gets paid, he's got nothing to lose. Like Hollister said, the hacker's a.ss is already covered, and if he—or she—is doing a job like this for a guy like Gannon, it's pretty fair to say the hacker in question is low on scruples to begin with.”

“Exactly,” Liam said. “That's why Gannon needs Carmen. He blackmails her into giving him access to the clinic database, covers up any connection between them, then pays her so her blackmail story won't hold up if she decides to go to the authorities. It looks like she did the job voluntarily and there's no way for us to find him, so she takes the full ride for the fraud with no proof otherwise. He has all the leverage this way. Low risk, high reward.”

“Miranda could still be involved, though,” Detective Hale said, and Sinclair did the Devil's Advocate thing.

“Or, her husband could be running the whole show with her none the wiser. Either way, we're going to find out.”

"So, um, what about Gannon?" Carmen asked. Might as well come out with it, even if it was a stupid question. "I mean, I kind of told the guy I'd get him access to the clinic's patient database. I know he said he only wanted to rip off the insurance companies, but..."

"Chances are, if you give him that inch, he'll take the whole damn mile," Isabella finished, confirming Carmen's gut feeling that Gannon had only been honest with her to a point.

"We need to come up with a plan for the best way to nail him," Detective Garza said. "Preferably before he does a whole lot of damage."

"It's probably too late for that," Capelli pointed out. "But, yes, I agree that we'll need a very sound strategy to make serious charges stick."

Liam shook his head, and okay, wow, that look of determination? Far hotter than it should be. "We were going to take an undercover angle with Dante and Cutter, right? We can still make that work."

Damn, he really had changed his mind about her going undercover. Isabella, though? Not so much.

"You want to put Carmen in play by herself on a job this big?" she asked, not looking thrilled in the least.

"No. Actually, I don't," Liam said, and wait. What the hell was going on?

"But you just said putting me undercover is the best shot we have at nailing Gannon for the fraud and finding out whether or not he's responsible for Axel's murder."

"I did, and it is," Liam agreed, and oh, no. No, no, no.

"But if you go undercover, I'm going with you. From here on in, we're a team."