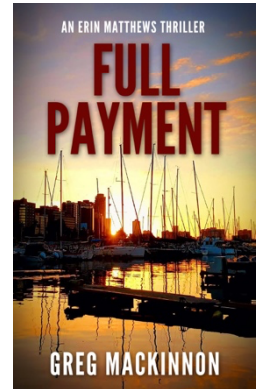


Hello!

I'm super-excited to be launching my second novel, *Full Payment*, as a Kindle e-book!

I'm attaching the first two chapters of the book as a sample for you to read – if you'd like to, of course!



This short video will answer some questions for you (including what the book's about): <https://www.facebook.com/share/v/16fFiLZ9H5/>

If you've been waiting for the e-book and want to buy it now, then please follow this link: <https://www.amazon.com/dp/B0FNYBWQDT>

Full Payment will be available in paperback later in September 2025. (The video briefly explains the delay.) If you'd like to know when it becomes available, then please follow my author page on Facebook:

<https://www.facebook.com/gregmackinnonauthor/>

If you know any family or friends who might be interested in reading my book, then please feel free to forward this sample to them. I'd really appreciate that – thank you!

(Please bear in mind that the sample may look a little different from the paperback version – font sizes, page numbers and spacing have been adjusted to better fit the sample's A4 page format.)

I hope you'll enjoy the two-chapter sample that follows.

Blessings,
Greg

AN ERIN MATTHEWS THRILLER

FULL PAYMENT

GREG MACKINNON

Tuesday

Chapter 1

Goodbye Jamie!” his mother called over her shoulder as she hurried to the front door. She paused, her right hand resting on the door handle, listening for his voice. But there was no reply from her son.

As much as she wanted to dash back to check on him, she was already in danger of being late for gym – and of upsetting the merciless instructor who never missed an opportunity to embarrass latecomers. She sighed. Jamie was in Dorothy’s good hands. He would be fine. She would give him an extra-big hug when she returned – even if she needed it more than he did.

Less than two hundred metres away, someone else was listening more attentively to her. “She’s on the move,” the man announced, far too loudly in the confines of the vehicle. He handed an old iPad to the woman in the passenger seat beside him. “Keep an eye on the front gates,” he barked, much too loudly again.

She was afraid of provoking him, but she couldn’t ignore the gnawing concern inside her. “The woman’s running very late. Do you think, uh, that it’s still safe to go?” she asked.

After a few silent seconds had passed, her eyes drifted from the screen to the bulky headphones covering his ears. He clearly hadn’t heard a word she’d just said. She reached over and gently lifted the ear cup from his left ear. “Is it still safe for us to go, with her running so late?”

“It’s fine,” he snapped, ripping the headphones from his head and

tossing them on the floor at her feet. Then he leaned over and pointed at the screen on her lap. “Look, she’s leaving!”

They watched the front gates ease open and a white Mercedes Cabriolet glide swiftly through to the road outside.

“There she goes,” he confirmed as he checked his watch. “The servant should be giving the boy his lunch now. Let’s give it another few minutes, then we’ll move.”

“Yes, but what if she turns back?” the woman persisted. “What if the class has already started and she decides to come home instead?”

“She’s running late, so her gym class might have started by the time she gets there, but she *won’t* come back. And even *if* she did, we will be long gone before then! Okay?”

“Yes, but what if—”

“That’s enough!” he roared, his frustration bubbling over as he turned to face her.

The woman shrank back against the passenger door and fixed her eyes on the iPad’s screen. She had no appetite for a fight with him.

He glared at her for a while longer before giving a frustrated snort and a shake of his head. She was undoubtedly the weakest link in this operation. He wished that he hadn’t needed to involve her, but he simply couldn’t pull it off without her help. The man exhaled slowly. Deep down he recognised the need for a less heavy-handed approach in managing her. He would have to try harder to be more gracious and encouraging, a style which did not come at all naturally to him.

He checked his watch again. Waiting any longer wasn’t going to do either of them any good. It was time to get moving. He packed away the laptop and then reached for the key in the ignition. After revving up the engine and checking the rear view mirror, he eased the light delivery

vehicle onto the road.

His heart beat faster as they cruised towards the residence. There were a few nerves – he couldn't deny it. But for the most part it was a giddy rush of excitement which had his heart racing. He could feel himself grinning like a schoolboy on an outing.

One glance at his passenger confirmed that the same was not true of her. The fear she felt was etched on her face. It was time for some of those encouragements.

“Take a few deep breaths and try to relax. It's all going to be just fine. You'll see.”

She nodded her head without any conviction, though she did take one long and very deep breath – which she held.

As they approached the front gates, he noticed another vehicle parked further up the road. “Look,” he said with a satisfied nod of his head. “Our friend is in position over there!”

She followed his gaze, without any reply, as she took another deep breath. Her hands rested on her lap – clasped tightly together. She hoped that he didn't see how much they were trembling.

He flicked the indicator switch to the right and gently depressed the brake as they approached the entrance. “Have you got the remote?”

She quickly gathered the gate remote from the vehicle's front console and held it up for him to see.

“Good. Push the red button.”

The gates didn't move.

“The red button!” he yelled.

“Sorry!”

The imposing stainless steel gates shuddered and then swung swiftly open, each one powered by a top-of-the-range gate-motor. The owners

really had spared no expense on this place, the man marvelled for the umpteenth time.

He waited for an oncoming vehicle to pass them before accelerating through the opening and onto the property. “Close the gates,” he said.

“But shouldn’t—”

“Close them!” he shouted as they sped up the tarred driveway towards the home. They bypassed the expansive parking area to the left, where guests usually parked, since they needed to be as close to the front door as possible. As they drew closer, the man swung the vehicle around in a hard, tight U-turn, pointing them back down the driveway towards the gates. Then he parked alongside the steps leading to the front door.

He pulled up the handbrake and took the vehicle out of gear. He would leave the engine running.

The man swiftly scanned the premises. The gates had closed and no one inside the home appeared to have noticed their arrival. “Masks and gloves on!” he ordered.

She reached for an old, blue sports bag at her feet which she deposited between them. She searched inside and found his balaclava and gloves, which she passed to him, before returning to the bag to retrieve her own.

He was, of course, ready to move before she was. “Quickly!” he urged impatiently, as he watched her fumbling with her gloves. “Do you have your stuff?”

She reached down for a second bag at her feet. This one was a smaller drawstring bag – its bright, luminous-green colour making it pretty unmissable. “Yes,” she confirmed.

He was reaching beneath his seat to locate his firearm, a Glock 9mm Model 19. His eyes lit up as he checked it. She flinched when he cocked the weapon.

His eyes swept the premises once more before giving his next order. “Move!”

They exited the idling vehicle and hurried up the steps leading to the front door.

The door was locked, as he had expected to find it. This would only be a minor inconvenience – thanks to his thorough planning and preparation. “Key,” he snapped, his left hand outstretched to her.

The woman handed the remote and keys to him, relieved that she hadn’t left them behind in the scramble to get moving. Moments later, the enormous oak door was unlocked and swinging open.

He stepped inside first, allowing his eyes a moment to adjust to the dim interior lighting. She followed cautiously behind him. No one inside had heard them entering – which wasn’t all that surprising – given the size of this home. He beckoned for her to follow him.

They moved carefully through the entrance hallway and living room, their rubber-soled shoes making no sound as they crossed the marble-tiled floor. He led the way towards the kitchen, to their left, where he expected to find the boy.

The music grew reassuringly louder as they drew closer: the kid would usually be watching something, on one of his many devices, whilst eating his lunch.

He held up a hand for her to stop while he peeked around the corner. The designer kitchen stretched out before him.

The man felt that almost all of the rooms in this home were ridiculously over-sized; he could never fathom how one small family could ever need such vast living spaces. The one exception, indeed the only room that he truly envied, was the kitchen. And the kitchen’s crowning feature was undoubtedly its centrally positioned island.

One end of the island had been thoughtfully designed to make food preparation a joy: it contained a host of practical and innovative features which would have delighted any chef. The other end was the place where the family – and their guests – would gather. That was where the boy was now seated, slouched on one of the trendy bar chairs, with his back to the man.

The kid's left arm leaned on the black Caesarstone countertop while his right hand shovelled a steady supply of noodles into his mouth, his noisy slurping drowned out by the TikTok videos blaring on a laptop. The kid was completely engrossed. There was no chance of him hearing the man approaching.

While the boy posed no threat whatsoever, the man was far more concerned about the domestic servant. He knew that she was devoted to the boy and would probably defend him with her life. Thankfully, the man had observed her to be a creature of habit.

After serving the boy his lunch, the servant would usually head outside to the washing lines, on the side of the house. She was never in a hurry when attending to the washing there – often sipping from a mug of tea while she worked. He was fairly confident that she would be there now, affording them a small window of opportunity.

He turned to the woman behind him and gave her a thumbs up. She opened the green drawstring bag and removed a brown bottle and a rag. The man kept an eye on the kitchen doorway while the woman removed the bottle's lid and doused the rag with chloroform. A sweet-smelling odour soon filled the air.

He took the rag from her and handed her the Glock, motioning for her to keep the weapon trained on the kitchen doorway, in case the domestic servant returned.

The man took his first stealthy stride towards the child. Before he could take his second, he felt an urgent tugging at his arm.

He spun around to find the woman behind him, the mask lifted above her face. She was tapping furiously at her throat with the Glock, whilst making as if she were swallowing something. He gave another frustrated snort as he grabbed her right hand, forcefully redirecting the gun towards the kitchen doorway. Then he pulled the mask back down over her face, ensuring that her eyes weren't covered by it. Her rather reckless communication had nevertheless been effective: he needed to be careful that the boy didn't choke on his noodles.

The man took a deep breath as he edged closer to the boy, stopping about a metre behind him. He watched the fork carry another mouthful of noodles to the boy's mouth before hovering again above the remnant on the plate. The man waited. He leapt forward as the fork made its next dive at the plate.

The chloroform-soaked rag in his right hand covered the child's face, whilst his left arm wrapped around the boy's chest, pinning his arms to his sides. The man pulled the boy back against him.

The boy kicked out at the island with a force that caught the man by surprise, driving them both backwards. The man quickly steadied himself. The last thing he needed was for the boy and the bar chair to come crashing down on top of him. He then dragged the boy and the chair another metre backwards, well out of reach of the island.

He pressed the rag more firmly over the boy's nose and mouth, muffling any cry that he might have tried to make. The slightly built child was no match for the muscular man. Still he fought on, wriggling and kicking out with flailing legs.

By now the man had lifted the boy out of his seat as he continued to

pull the child back against him. He wondered why the chloroform was taking so long to work. *It never takes this long in the movies*, he thought.

He was busy deciding whether to drag the writhing boy all the way back to the vehicle when the child gave one more violent kick before falling limp in his arms. The man wanted to hold the rag there for a while longer, for good measure, when he felt his hand being yanked away from the child's face.

"That's enough!" she hissed, as she snatched the rag from him. "He's unconscious!"

He nodded, before issuing his next orders. "Get the chair back to the counter. Then pack up. Quickly!"

While she attended to the bar chair, he gathered the child in his arms. He grunted as he lifted the boy – his dead weight was heavier than the man had anticipated.

She bundled the rag and the bottle into the green bag. When she was sure that he wasn't looking, she tossed the Glock in there too. She hated the thing.

With a final glance at the kitchen doorway behind them, he commenced a brisk shuffle back to the front door. The woman almost had to jog to keep up with him. Once outside, they both squinted in the bright sunlight as they hurried to the light delivery vehicle.

The woman opened the vehicle's back doors and hopped inside, ready to assist him. He entered the vehicle on his knees, shuffling awkwardly forward to a thin mattress on the left side. The woman carefully cradled the child's head and made sure that he laid the boy down as gently as possible.

He gave her a satisfied nod before shuffling back out of the vehicle. As he straightened up he felt a sharp pain in his back, which had him

grimacing as he closed the rear doors. It was probably nothing more than a pulled muscle. He would attend to it later, with his usual “remedy” of whisky and pain killers.

The man made his way back to the driver’s seat, yanking off the mask whilst sliding in behind the wheel. Next he removed the gloves before reaching for the gate remote in his pocket. Throwing the vehicle into first gear, he accelerated away from the mansion towards the front gates.

He checked the rear view mirror. No one had come chasing out of the house after them. The coast was truly clear. They were going to get away with this!

They were soon exiting through the open gates. As he waited for the gates to close behind them he spotted the other vehicle, still parked in the same place further up the road. He was smiling as he turned left and sped away from the property.

His heart was still pounding, both from sheer exhilaration and from the exertion of kidnapping the boy. It was hard to imagine things having gone much better for them. As far as he was concerned, his plan had been executed almost perfectly.

Then something caught his eye, lying on the floor on the passenger’s side. After checking the road ahead of him, he quickly leant over to retrieve it. His blood was already boiling by the time he’d straightened up – and then he felt the shooting pain in his back again, which made him even madder.

“You left the envelope behind!” he bellowed, waving it in the air for her to see.

“What?” she gasped wide-eyed, the blood draining from her face.

“The note with our instructions is in here! You were supposed to leave this on the kitchen counter for him to find!”

“You made me carry everything!”

“Shut up! I’m tired of your pathetic excuses!”

“Just turn around! Quickly! I can run back inside and leave it there for them.”

“We can’t go back now!” he thundered, the vehicle quickly decelerating as he pulled over to the side of the road. “Be quiet! I need to think.”

He flicked on the hazard lights and then sat back in his seat, his mind racing whilst his fingers drummed on the wheel.

“I’m so sorry,” she whimpered behind him.

The man stared into the distance, deep in thought. He began to cool down. “It should be fine,” he eventually concluded. He reached over, more carefully this time, to gather the laptop, headphones and iPad which he then passed back to her. “Here, take these. The servant will probably call the father. Keep your eyes and ears on the place. I need to know what’s happening – especially when he arrives home.”

The woman immediately busied herself with the devices, grateful to be out of his cross hairs. The man reminded himself of the softer approach: he still needed her to play her part, in the coming days, if he was to achieve all of his objectives.

“You... um... did well back there,” he said.

“Thank you,” she muttered, feeling sure she hadn’t.

Well, that didn’t go so perfectly after all then, he mused wryly, whilst easing the vehicle back into traffic. He was still quite satisfied with the way that things had unfolded. Even the woman’s infuriating omission wouldn’t end up being too problematic for them.

The sense of elation and excitement was returning. After so many months of meticulous planning and preparation, this long awaited day had finally dawned. His plan was underway and the kidnapping was only the

beginning. He had other things planned for the coming days. And he was determined to savour every one of them.

Chapter 2

The receptionist arched back in her swivel chair, her arms stretching high above her head. She didn't even attempt to stifle her yawn – with no one around to witness it. She cast another longing look at the clock on the wall behind her. It had barely moved since her last check. Even time seemed to be going nowhere that afternoon.

There had been fewer calls than usual and the law firm's reception area had felt like a ghost town since lunchtime. It had been one of those very rare, easy-paced afternoons at the reception desk – the kind that Sally Marsh hated. They bored her to death. She much preferred the firm's usual frantic pace, when the clock sped along to closing time.

Her thoughts were drifting to the games-night later on, at her sister's place, when she spotted the couple exiting an elevator. The man looked thoroughly agitated as he read the gold lettering on the wall. Then he turned swiftly on his heels and strode purposefully towards the reception desk. The woman following behind him appeared to be an emotional wreck.

Sally's curiosity was piqued but, as it turned out, she first had an incoming call to attend to. The man arrived at the desk and stared at her, his forefinger tapping an impatient beat on the

countertop.

Sally soon turned to him with a smile. “Can I help—”

“Is this where Erin Matthews works?” he interjected. “The attorney?”

That was pretty rude, Sally thought. She maintained her pleasant smile as she replied, “Yes, Miss Matthews is an attorney and an associate at our firm.”

“I need to see her!” he snapped, seemingly oblivious to the sobbing of the woman standing behind him. “Immediately!”

“Do you have an appointment, Sir?” Sally enquired politely, her smile faltering as she reached for the phone.

“Just get her here! Now!”

I’ll take that as a “no” then, Sally thought, as she dialled Erin’s extension. “Hi, Erin... I have someone in reception who needs to see you urgently. Sorry Sir, your name please?”

“Mr Kumar,” came the terse reply.

“Mr Kumar,” she repeated.

Erin sighed. “Sally, please offer my apologies to Mr Kumar and explain that I have a client coming in at 4 p.m. Then please get his details. I’ll call him as soon as my consultation is done. Okay?”

“Sure,” Sally confirmed, with growing trepidation. She could already picture his likely response to that request. She returned the phone to its cradle and braced herself. “Sir, Miss Matthews is unfortunately unavailable right now, she has asked—”

“I don’t care what Miss Matthews is doing, I *demand* to see her! Right now!”

“Mr Kumar, *please!* Miss Matthews has informed me that she has a client coming in to consult her at 4 p.m. Please leave your contact details with me and I’ll get her to call you as soon as she possibly can.”

Sally reached for a pen and paper, to record his details.

The man turned to look at the woman behind him, whose sobbing had grown louder than before. As if spurred on by her tears, he turned back to Sally and leaned over the mahogany countertop, so that she felt his hot breath as he shouted, “Get Matthews here *now!* This is a matter of life-and-death!”

The startled receptionist drew quickly back, inching her chair away from the desk. The shouting was upsetting enough, but it was the sheer desperation in his eyes which Sally found most unnerving. Just then, the door to the boardroom flew open and the diminutive figure of Robert Templeton-Smythe appeared in the doorway.

Templeton-Smythe was Kramer and Khuzwayo’s grumpiest partner by far – he’d simply never enjoyed a sunny disposition in life. Apparently, as a young boy, Robert had considered a career as a jockey. Though his build had been slight enough, he’d eventually opted for a legal career instead. Most considered this move to have been in the horses’ best interests too.

Templeton-Smythe’s dark, beady eyes traversed the firm’s reception area before settling upon Sally Marsh. He glared at her down his beaklike nose, looking even unhappier than he did whenever someone called him “Bob”.

His abrupt appearance and dark countenance galvanised her

into action. Sally scrambled for the phone, swivelling away from the stares of both men, as she dialled Erin's extension.

"Erin, you *need* to come here *immediately!*"

"Is my client there?"

"No Erin, he isn't. But *they're* still here, insisting on seeing you," Sally said. She hunched closer to the phone, covering the mouthpiece as she whispered, "Erin, Mr Kumar is causing quite a scene here and now Mr Templeton-Smythe has stepped out of the boardroom!"

"Mr Templeton-Smythe?" Erin repeated, an alarmed note in her voice.

"Yes, Mr Templeton-Smythe. And," Sally paused for effect, "he looks *extremely* unhappy!"

"Oh no," Erin groaned, a sinking feeling in the pit of her stomach. Robert almost always looked unhappy; it was his extreme unhappiness which threw everyone into a panic. She rose quickly from her chair. "I'm on my way!"

There was no time for her to check her appearance – as she was in the habit of doing before meeting people. Erin simply ran a hand through her auburn hair as she exited her office and sped towards the reception area.

When she turned the corner in the passage, she saw Templeton-Smythe standing in the boardroom doorway. Erin tried to hug the right-hand side of the passageway, hoping to remain out of his sight until the last possible moment when she would fly past him. Unfortunately, Robert spotted her approaching when she was barely halfway down the passage. His

irate glare locked onto a fresh target.

“I’m sorry, Mr Templeton-Smythe,” she muttered, offering a weak smile as she hurried past him. Erin was mad at herself for apologising. Firstly, because she hadn’t needed to – Erin felt sure that she had done nothing wrong. Secondly, because she had probably wasted her breath: her apology wouldn’t prevent the inevitable summons to Robert’s office before the day was done.

Erin took a deep breath as she turned into the reception area. She needed to remain as calm and polite as possible – and to avoid a shouting match at all costs – especially with Templeton-Smythe still lurking behind her.

The couple were facing each other as Erin approached them. She guessed that they were both somewhere in their early forties. His right hand rested on her shoulder, as if he were trying to console her. The man was dressed in black dress slacks, a stylish blue, long-sleeved shirt and polished black-leather shoes which were probably Italian imports. His jet-black hair was neatly styled. He had the look of a successful businessman and he certainly didn’t look out of place in Kramer and Khuzwayo’s reception area.

The woman, however, stood out like a sore thumb. She was dressed for the gym, in branded clothing and footwear. It appeared as if she’d rushed straight over from her last workout. Her dark black hair was still drawn back in a ponytail and she clearly hadn’t had time to freshen up after exercising. Erin wondered what on earth they could want – and what could be so urgent.

“Hello, I’m Erin Matthews. Can I help you?” she hesitantly enquired.

The man spun around. Though he was only slightly taller than she was, he carried a commanding presence. His eyes narrowed as he studied Erin. There was little warmth in his steely gaze.

“*You’re* Erin Matthews?” he blurted.

She wasn’t altogether sure what to make of that, but she reminded herself to keep it polite. Before Erin could reply, she heard the boardroom door slamming shut behind her. Templeton-Smythe had either returned to his clients or to his work. Erin’s smile was a little more relaxed when she answered, “Yes, I am. Why have you asked to see me?”

“Because our son has been kidnapped! And the kidnappers are going to kill him – unless *you* act as our negotiator!”

Thank you for reading the first two chapters of *Full Payment* – I hope you enjoyed the sample!

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Thanks again and God Bless you,
Greg