



## Ten Beach Road (Novel)

By Wendy Wax

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**Another perfect beach read from the *USA Today* bestselling author of *While We Were Watching Downton Abbey*.**

Madeline, Avery, and Nikki are strangers to each other, but they have one thing in common. They each wake up one morning to discover their life savings have vanished, along with their trusted financial manager- leaving them with nothing but co-ownership of a ramshackle beachfront house.

Throwing their lots in together, they take on the challenge of restoring the historic property. But just as they begin to reinvent themselves and discover the power of friendship, secrets threaten to tear down their trust-and destroy their lives a second time.

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## **Ten Beach Road (Novel) By Wendy Wax Bibliography**

- Sales Rank: #310910 in Books
- Published on: 2011-05-03
- Released on: 2011-05-03
- Original language: English
- Number of items: 1
- Dimensions: 8.00" h x .90" w x 5.10" l, .68 pounds
- Binding: Paperback
- 432 pages

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## Editorial Review

Review

### Praise for the novels of the *USA Today* bestselling Wendy Wax

“Wise and witty...A beautiful book about loyalty, courage, and pursuing your dreams with a little help from your friends. I loved this book!”—Karen White, *New York Times* bestselling author of *A Long Time Gone*

“Reading Wendy Wax is like discovering a witty, wise, and wonderful new friend.”—Claire Cook, bestselling author of *Must Love Dogs* and *Time Flies*

“A terrific story brimming with wit, warmth, and good humor. I loved it!”—Jane Porter, author of *The Good Wife*

“Quite a clever, fun little novel.”—*USA Today*

“Great escape reading, perfect for the beach.”—*Library Journal*

“Fun . . . heartwarming. . . . A loving tribute to friendship and the power of the female spirit.”—*Las Vegas Review-Journal* “[Wax] writes with breezy wit and keen insight.”—*The Atlanta Journal-Constitution*

About the Author

**Wendy Wax**, a former broadcaster, is the *USA Today* bestselling author of ten novels, including *While We Were Watching Downton Abbey*, *The House on Mermaid Point*, and *Ocean Beach*. The mother of two college-age sons, she lives in the Atlanta suburbs with her husband, and is doing her best to adjust to the quiet of her recently emptied nest.

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Ten Beach Road

*Acknowledgements*

*An Excerpt from A Week At The Lake*

**PRAISE FOR**

*Magnolia Wednesdays*

“Wax, the author of *The Accidental Bestseller*, writes with breezy wit and keen insight into family relations.”

—*The Atlanta Journal-Constitution*

“An honest, realistic story of family, love, and priorities, with genuine characters.”

—*Booklist*

“Bittersweet . . . Vivian’s an easy protagonist to love; she’s plucky, resourceful, and witty.”

—*Publishers Weekly*

“Atlanta-based novelist Wendy Wax spins yet another captivating tale of life and love in this wonderfully entertaining book.”

—*Southern Seasons Magazine*

***The Accidental Bestseller***

“A little bit *Sex and the City* with a dash of *The First Wives Club*.”

—*Sacramento Book Review*

“A warm, triumphant tale of female friendship and the lessons learned when life doesn’t turn out as planned . . . Sure to appeal.”

—*Library Journal*

“A wise and witty foray into the hearts of four amazing women . . . A beautiful book.”

—Karen White, author of *On Folly Beach*

“A terrific story brimming with wit, warmth, and good humor. I loved it!”

—Jane Porter, author of *She’s Gone Country*

“A wry, revealing tell-all about friendship and surviving the world of publishing.”

—Haywood Smith, *New York Times* bestselling author

“Entertaining . . . Provides a lot of insight into the book business, collected, no doubt, from Wax’s own experiences.”

—*St. Petersburg Times*

***Titles by Wendy Wax***

7 DAYS AND 7 NIGHTS  
LEAVE IT TO CLEAVAGE  
HOSTILE MAKEOVER  
SINGLE IN SUBURBIA  
THE ACCIDENTAL BESTSELLER  
MAGNOLIA WEDNESDAYS  
TEN BEACH ROAD

**THE BERKLEY PUBLISHING GROUP**  
**Published by the Penguin Group**

**Penguin Group (USA) Inc.**

**375 Hudson Street, New York, New York 10014, USA**

Penguin Group (Canada), 90 Eglinton Avenue East, Suite 700, Toronto, Ontario M4P 2Y3, Canada  
(a division of Pearson Penguin Canada Inc.)

Penguin Books Ltd., 80 Strand, London WC2R 0RL, England

Penguin Group Ireland, 25 St. Stephen's Green, Dublin 2, Ireland (a division of Penguin Books Ltd.)

Penguin Group (Australia), 250 Camberwell Road, Camberwell, Victoria 3124, Australia  
(a division of Pearson Australia Group Pty. Ltd.)

Penguin Books India Pvt. Ltd., 11 Community Centre, Panchsheel Park, New Delhi—110 017, India

Penguin Group (NZ), 67 Apollo Drive, Rosedale, Auckland 0632, New Zealand  
(a division of Pearson New Zealand Ltd.)

Penguin Books (South Africa) (Pty.) Ltd., 24 Sturdee Avenue, Rosebank, Johannesburg 2196,  
South Africa

Penguin Books Ltd., Registered Offices: 80 Strand, London WC2R 0RL, England

This book is an original publication of The Berkley Publishing Group.

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**PRINTING HISTORY**

Berkley trade paperback edition / May 2011

Library of Congress Cataloging-in-Publication Data

Wax, Wendy.

Ten Beach Road / Wendy Wax.

p. cm.

ISBN: 9781101514719

1. Female friendship—Fiction. 2. Dwellings—Conservation and restoration—Fiction. I. Title.

PS3623 A893T46 2011

813'.6—dc22

2010054159

*My life is like a stroll on the beach . . .  
as near to the edge as I can go.*

—THOREAU

### ***Prologue***

MARCH 2009

WALL STREET WEEKLY

### **Malcolm Dyer Joins Bernie Madoff on Most Hated List**

NEW YORK—Federal investigators raided the offices of Malcolm Dyer, head of Synergy Investments, in New York City this morning. Dyer is suspected of conducting an elaborate Ponzi scheme, similar to that employed by Mr. Madoff, and of bilking some three hundred clients of more than three hundred million dollars. Investors, who believed their money was being put in bank-secured CDs with double-digit yields, were, in fact, funding Mr. Dyer's lavish lifestyle, which included a private jet, a seventy-eightfoot motor yacht, and homes in Westchester, Palm Springs, Palm Beach, Florida's Gulf Coast, and the Caribbean island where the alleged securitizing bank was allegedly located.

For at least five years, investors did receive the promised returns, which were apparently paid out of successive investors' deposits, rather than the nonexistent CDs. When clients, faced with a faltering economy and plummeting stock prices, requested their principal back, the scheme was uncovered.

Although investigators have seized records and frozen all of Mr. Dyer's known accounts and assets, the majority of the missing money is assumed to be offshore. Dyer's whereabouts are unknown.

## *One*

Though she was careful not to show it, Madeline Singer did not fall apart when her youngest child left for college. In the Atlanta suburb where she lived, women wilted all around her. Tears fell. Antidepressants were prescribed.

Her friends, lost and adrift, no longer recognized themselves without children to care for. A collective amnesia descended, wiping out all the memories of teenaged angst and acts of hostility that had preceded their children's departures, much as the remembered pain of childbirth had been washed away once the newborn was placed in their arms.

Madeline kept waiting for the emptiness of her nest to smite her. She loved her children and had loved being a stay-at-home mother, but while she waited for the crushing blow, she took care of all the things that she'd never found time for while Kyra and Andrew were still at home. Throughout that fall while her friends went for therapy, shared long liquid lunches, and did furtive drive-bys and drop-ins to the high school where they'd logged so many volunteer hours, Madeline happily responded to her children's phone calls and texts, but she also put twenty years' worth of pictures into photo albums. Then she cleaned out the basement storage unit and each successive floor of their house, purging and sorting until the clutter that had always threatened to consume them was finally and completely vanquished.

After that she threw herself into the holidays and the mad rush of shopping and cooking and entertaining, trying her best not to let the free-falling economy dampen the family festivities. Andrew came home from Vanderbilt and Kyra, fresh out of Berkeley's film school and two months into her first feature film shoot, arrived in the first flush of adulthood and once again became the center of the known universe.

Pushing aside daydreams of the projects she'd undertake once they were gone again, Madeline fed her children and their friends, made herself available when their friends weren't, and didn't even react to the fact that she was barely an appendage to their lives. Steve, who loved the trappings of a family Christmas with the ferocity of an only child, seemed worried and distracted, but when she raised the subject he found a way to change or avoid it.

While basting the turkey on Christmas Day, Madeline realized that she was more than ready for her husband to go back to the office and for her children to go back to their new lives so that she could finally begin her own.

On this first day of March, the house was once again blissfully quiet. There was no television. No music. No video game gunfire or crack of a bat. No texts coming in or going out with a ding. No refrigerator opening or closing. No one—not one person—asking what was for dinner, when their laundry would be done, or whether she had a spare twenty.

Standing in the center of Kyra's vacant bedroom, Madeline inhaled the quiet, held it in her lungs, and let it soak into her skin. Her nest was not only empty, it was totally and completely organized. It was time for her "new" life to begin.

Not for the first time, she admitted something might be wrong with her. Because the silence that so alarmed her friends sent a tingle of anticipation up her spine. It made her want to dance with joy. Go hang gliding. Cure cancer. Learn how to knit. Write the Great American Novel. Or do absolutely nothing for a really long time.

Her life could be whatever she decided to make of it.

Throwing open the windows to allow the scents of an early spring to fill the room, Madeline mentally converted the space into the study/craft room she'd always dreamed of. She'd put a wall of shelves for her

books and knickknacks here. A combination desk and worktable there. Maybe a club chair and ottoman for reading in the corner near the window.

Madeline entertained herself for a time measuring the windows for a cornice that she might just make herself. This afternoon she could go to the fabric store and see what looked interesting. Maybe she'd hit some of her favorite antique stores and see about a worktable and a club chair that she could re-cover.

For lunch she made a quick sandwich and then sat down at the kitchen table to read through the *Atlanta Journal-Constitution*, Steve's *Wall Street Journal*, and the local weekly. She was in the middle of a story about yet another financial advisor who'd absconded with his unsuspecting clients' money when the phone rang—an especially shrill sound in the cocoon of silence in which she was wrapped.

"Mrs. Singer?" The voice was female, clipped, but not unfriendly. "This is St. Joseph's calling."

Madeline's grip on the phone tightened; she braced for a full-body blow. "A Mrs. Clyde Singer was brought in about thirty minutes ago. She was suffering from smoke inhalation and a gash on her forehead. We found this number listed as emergency contact on the file from her last visit."

"Smoke inhalation?" Madeline hovered near her chair, trying to get her thoughts in order. "Is she all right?"

"She's resting now, but she's been through quite a lot, poor thing. There was a kitchen fire."

"Oh, my God." Madeline turned and raced upstairs, carrying the phone with her. Last month her mother-in-law had fallen in the bathroom and been lucky not to break anything. At eighty-seven, living alone had become increasingly difficult and dangerous, but Edna Singer had refused to consider giving up her home and Steve had been unwilling to push his mother on it. Madeline got the room number and a last assurance that the patient looked a bit beat up but would be fine. "It'll probably take me about twenty-five minutes to get there."

Exchanging her shorts for a pair of slacks and slipping her feet into loafers, she called Steve's cell phone as she clattered down the front stairs. After leaving a voice mail with the pertinent details, Madeline headed for the garage, stopping only long enough to look up Steve's office number, which she so rarely called she hadn't even programmed it into her cell phone. Adrienne Byrne, who'd sat in front of Steve's corner office at the investment firm for the last fifteen years, answered. "Adrienne?" Madeline said as the garage door rumbled open. "It's Madeline. Can you put me through to Steve?"

There was a silence on the other end as Madeline yanked open the car door.

"Hello?" Madeline said. "I hate to be short, but it's an emergency. Edna is at St. Joseph's again and I need Steve to meet me there."

Madeline slid behind the steering wheel, wedged the phone between her ear and shoulder, and put the minivan in reverse.

"Did you try his cell phone?" Adrienne's tone was uncharacteristically tentative.

"Yes." Maddie began to back down the driveway, her mind swirling with details. How badly damaged was Edna's kitchen? Should she have Steve go to the hospital while she checked the house? "It went right to voice mail. Isn't he in the office? Do you know how to reach him?"

There was another odd pause and then Adrienne said, "Steve doesn't work here anymore."

Madeline's foot found the brake of its own accord. The car jerked to a stop. "I'm sorry? Where did you say

he was?”

“I don’t know where he is, Madeline,” the secretary said slowly. “Steve doesn’t work here anymore.”

Madeline sat in the cul-de-sac, trying to absorb the words she’d just heard.

“I haven’t seen Steve since he was laid off. That was at the beginning of September. About six months ago.”

Madeline drove to the hospital and then had no idea how she got there. Nothing registered, not the street signs or the lights or the bazillion other cars that must have flown by on Highway 400 or the artery off it that led to the hospital parking lot. The entire way she grappled with what Adrienne had told her and Steve had not. Laid off six months ago? Not working? Unemployed?

At the information desk, she signed in and made her way down the hall to Edna’s room. There were people there and noise. A gurney rolled by. A maintenance worker mopped up a distant corner of the hallway. She sensed movement and activity, but the images and sounds were fleeting. Nothing could compete with the dialogue going on in her head. If Steve didn’t have a job, where did he go every day after he put on his suit and strolled out the door with his briefcase? More important, why hadn’t he told her?

In the doorway to her mother-in-law’s room, Madeline paused to gather herself. Edna looked like she’d been in a fight. A bandage covered more than half of her forehead. Her lip was split and her cheekbone was bruised. The eye above it looked puffy.

“Gee,” Madeline said, “I’d like to see the other guy.”

“The other guy is the kitchen table and the tile floor.” Edna jutted out her chin. “Where’s Steve?”

*Good question.* “I don’t know. But I left him a message that you were here.”

Edna’s chin quivered. They both knew Madeline was a poor substitute for Edna’s only child. “What happened?” Madeline asked. “How did the fire start?”

Edna dropped her gaze. Her fingers, which had become as knobby and spare as the rest of her, clutched the sheet tighter. “I don’t know. I was cooking . . . something. And then I . . . something must have gone wrong with the stove. Where’s Steve?”

“I’m here, Mama.” Steve swept into the room and moved swiftly to the bed, where he took one of his mother’s hands in his. “Lord, you gave me a scare. Are you all right?”

“Yes, of course,” Edna said, her trembling lips turning up into a brave smile. Edna Singer tolerated her daughter-in-law, and seemed to enjoy her grandchildren, but she worshipped the son who, at the age of twelve, had become all she had left when his father died.

Madeline watched her husband soothe his mother and tell her that everything would be all right, but it was like watching a stranger. They’d known each other for thirty years and been married for twenty-five of them. They had two children, a home, a life. And he had failed to mention that he wasn’t working?

She looked up and realized that they were waiting for her to say something.

“I just told Mama that when I leave here I’ll check her house and make sure it’s secure. And that tomorrow

when she's released, she needs to come stay with us so we can keep an eye out for her and fuss over her for a while."

Madeline nodded. Really, she couldn't think of any words besides, "Where have you been going every day? How could you not tell me you lost your job?" and the all-encompassing, "What in the world is going on?"

Madeline stepped closer, appalled at how natural Steve sounded. She wanted to reach up and grab him by the shoulders and give him a good shake. "Will you be able to get away from the office?" she asked. "If it's a problem, I could pick your mama up."

"Nope," he said all casual, as if he weren't lying once again. "There's nothing pressing on the calendar."

Madeline grasped the bed rail to steady herself as Steve fussed over his mother. She felt brittle, like Edna's bones; one wrong move and she might snap. As she studied her husband, she tried to understand how the person she thought she knew best could be so unfathomable. He had lied to her. Every day when he got up with his alarm, showered and dressed, went through the same old morning routine, and left the house as if he were going to the job he didn't have had been one more lie.

The question, of course, was, why? Why not just tell her, why not share the loss of this job like she'd assumed they'd shared everything else for the last quarter of a century?

Her hand shook. Dropping it to her side, she told herself not to panic and definitely not to assume the worst, though she couldn't actually think of a good or positive explanation for Steve having kept this little bombshell to himself.

Once again she noticed a silence and felt Steve's gaze on her. She looked into the wide-set gray eyes that she'd always considered so warm and open, the full lips that were bent upward and stretched so easily into a smile. For the first time she noticed a web of fine lines radiating out from those eyes and grooves, like parentheses, bracketing the lips. A deep furrow ran the width of his forehead. When had all these signs of worry appeared, and how had she missed them?

"So, I'll stay with Mama for a while," Steve said, dismissing her. "Then I'll run by her house to make sure it's locked up and maybe pick up some things she'll want at our house."

Madeline wanted to drag him out into the hall and demand the truth, but the image of hissing out her hurt and anger in the hospital hallway held the words in check.

"Okay." Madeline stepped forward to drop a dutiful kiss on her mother-in-law's paper-thin cheek, keeping the bed between herself and Steve, certain that if he touched her she would, in fact, snap. "You get some rest now and feel better."

On the way out of the hospital she focused on her breathing. "Just stay calm," she instructed herself. "When he gets home you'll tell him that you know he lost his job and ask for an explanation. He must have a good reason for not telling you. And surely he has some kind of plan. Just ask for the truth. That's all. Everything will be okay as long as you know what's going on and you're in it together."

This sounded eminently reasonable. For the time being she needed to push the hurt and sense of betrayal aside. They were not paupers—Steve was an investment advisor and had built a large cushion over the years for just such an eventuality. They could survive this. And Steve was highly qualified and well respected. Maybe he'd just needed some time off and now he could start looking for a new position. Trafalgar Partners wasn't the only investment firm in Atlanta.

She'd agreed to "for better or for worse." She was no hothouse flower who couldn't deal with reality. Once

again, her hurt and anger rose up in her throat, nearly choking her, and once again she shoved it back.

As she drove the minivan through the crush of afternoon traffic, Madeline contemplated the best way to handle the situation; she even thought about what wine might complement this sort of conversation and what she might serve for dinner. She'd just tell him that she loved him and that she would stand by him no matter what. As long as he respected her enough to tell her the complete and unvarnished truth.

It was only later that she would remember that the truth did not always set you free. And that you had to be careful what you wished for, because you might actually get it.

## *Two*

Steve didn't get home until six P.M. Madeline was in the kitchen adding strips of grilled chicken to a large Caesar salad and had already opened and sampled a bottle of red Zinfandel when she heard the automatic garage door open. She'd decided not to blurt out what she knew, had vowed to act normal and work her way calmly up to the subject. But now that Steve was here, Madeline could actually feel drops of sweat popping out on her forehead and an unwelcome burst of heat flushing her skin. For once this was not a result of her whacked-out hormones. How in the world had Steve managed to do this for a half a year?

"How did Edna's house look?" she asked carefully.

Steve sighed and took a long swallow of his wine. "The kitchen's a nightmare. Between the fire and the water from the fire hoses, the inside is practically gutted." He looked up at her. "It's a miracle she came out as unscathed as she did. You don't mind if she moves in with us?"

"No, of course not." For once, Edna's antipathy felt insignificant. "She can stay as long as she needs to or until we can get her kitchen put back together." After all these years, Madeline could wait another month or so to start her "new life." Steve had worked construction summers through high school and college and would know what had to be done at his mother's. Madeline could help supervise the renovation of the kitchen herself if necessary, and maybe Steve would have a new job by the time Edna moved back into her own home.

"I don't mean temporarily," Steve said, though he kind of mumbled it into his wineglass. "She can't live on her own anymore. I've been putting off the inevitable, but now that you don't have the kids to deal with I thought . . ."

"You want your mother to move in with us . . . forever?" The cheese grater slipped out of her hand and clattered on the granite countertop. The square of Parmesan landed at her feet, but she made no move to pick it up.

"She's eighty-seven, Madeline. Unfortunately, I don't think forever is going to be all that long."

But it would feel like it. "Your mother doesn't like me, Steve. She never has."

"That's not true."

"We've been married for twenty-five years, I see her at least twice a week, we eat dinner with her most Sundays, and she still calls me Melinda half the time." This was no slip of the tongue or mental gaffe. Melinda had been Steve's high school girlfriend.

"She just likes to yank your chain a little bit. She doesn't mean anything by it."

"Do you know what she gave me for Christmas this year?"

Steve pinched a crouton from the salad. “It was a book, wasn’t it?”

“It was called *Extreme Makeover, Personal Edition: How to Reface Your ‘Cabinets’ and Shore Up Your Sagging Structure.*”

“It was not.”

“Yes,” Madeline said. “It was.”

Steve frowned as always, unable to accept that the mother who loved him so fiercely had so little affection for his wife. But how could she worry about this now when Steve’s lies and lack of job loomed over them? She bent to retrieve the Parmesan, which had been left there far too long to invoke the three-second rule. She carried it to the trash while she struggled to tamp down her emotions so that she could broach the subject of his unemployment with some semblance of calm.

Steve was refilling their glasses when she returned to the counter with her shoulders squared. It was clear he wasn’t planning to let her in on his not-so-little secret. She wondered if he’d told his mother.

“I spoke to Adrienne today,” Madeline said.

He went still much like an animal scenting danger might.

“I called your office trying to reach you after I heard from the hospital. She told me you don’t work there anymore. That you haven’t worked there for six months.” She swallowed and tears pricked her eyelids even though she’d promised herself she wouldn’t cry. “Is that true?” she asked. “Could that possibly be true?”

The air went out of him. Not slowly like a punctured tire, but fast like a balloon spurting out its helium. His shoulders stooped as he shrank in front of her, practically folding in on himself. Any hope that he might deny it or laugh at Adrienne’s poor attempt at humor disappeared.

“Yes.”

She waited for the explanation, but he just sat on the barstool with all the air knocked out of him, staring helplessly at her.

“But what happened? Why were you let go? Why didn’t you tell me?” The pain and hurt thickened her voice and it was hard to see through the blur of tears. Steve actually looked like he might cry himself, which did nothing to reduce the soft swell of panic. Why was he just looking at her like that; why didn’t he just tell her? “I need to know, Steve. I don’t understand how you could keep a secret like this from me. It’s my life, too.”

He took a deep breath, let it out. “The institutional accounts I was handling were actually being funneled to Synergy Investments. Malcolm Dyer’s firm.”

It was Madeline’s turn to go still. She was not a financial person, but even she had heard of the now-notorious Malcolm Dyer, whom the press had labeled a “mini-Madoff.”

“I should have known there was something off,” Steve said. “But the fund was performing so well. The returns were so . . . high, and they stayed that way for over five years.” He swallowed. “It’s hard to walk away from that kind of profit. I missed all the signs.” His voice was etched with a grim disbelief. “It was a classic Ponzi scheme. And I had no idea.”

He swallowed again. She watched his Adam’s apple move up and down.

“They closed down our whole division in September, but by cooperating with the government investigators,

Trafalgar managed to keep it out of the papers while they regrouped. There was some hope that if the feds could get their hands on the stolen funds that they might be able to return at least a portion to our clients. A lot of them are nonprofits and charities.”

A part of her wanted to reach out and offer comfort, but the anger coursing through her wouldn't allow it. For twenty-five years they'd told each other everything—or so she'd thought. “I can't believe you think so little of me that you'd dress and go through that kind of pretense every day rather than tell me the truth.” She drained her wineglass, hoping to slow the thoughts tumbling through her head, maybe sop up the sense of betrayal. “How could you do that?”

Steve shook his head. “I don't know, Mad. I just felt so guilty and so stupid. And I didn't want to worry you or the kids. I figured I'd find something else and once I did—when there was no cause for panic—I'd tell you.”

Steve looked her in the eye then. His were filled with defeat. “Only I couldn't find another job. Half the investment firms in the country have folded and the rest have cut back. Nobody's hiring. Especially not at my salary level. Or my age.” His tone turned grim. “I've spent every single day of the last six months looking for a job. I've followed up every lead, worked every contact I have. But, of course, my reputation's shot to hell. And I don't seem to be employable.”

They contemplated each other for what seemed like an eternity. Madeline felt as if their life had been turned at an angle that rendered it completely unrecognizable.

“And that's not the worst of it.” Steve dropped his gaze. He ran a hand through his hair and scrubbed at his face. As body language went it was the equivalent of the pilot of your plane running through the aisle shouting, “Tighten your seat belts. We're going down!”

For the briefest of moments, Madeline wanted to beg him not to tell her. She wanted to stand up, run out of the room and out the front door, where whatever he was about to say couldn't reach her.

“I, um . . .” He paused, then slowly met her gaze. “Our money's gone, too.” He said it so quietly that at first she thought she might have misheard.

“What?”

“I said, our money's gone.”

“Which money are you talking about?” she asked just as quietly. As if softening the volume might somehow soften the blow.

“All of it.”

There was a silence so thick that Madeline imagined any words she was able to form would come out swaddled in cotton. Gary Coleman's trademark response, “What you talkin' 'bout, Willis?” streaked through her mind, comic intonation and all, and she wished she could utter it. So that Steve might throw back his head and laugh. Which would be far superior to the way he was hanging his head and staring at his hands.

“How is that possible?” Her voice was a whisper now, coated in disbelief.

He met her gaze. “We were getting such a great return from the fund, that I put our money in.” He paused. “Every penny we didn't need to live on went to Synergy.”

“But I thought most of our money was in bank CDs,” Madeline said. “Aren't they practically risk free?”

“Yes, real bank CDs are secured by the bank. Nonexistent CDs backed by a nonexistent offshore bank? Not so much.”

Madeline felt as if she'd ended up in a train wreck despite the fact that she'd never set foot on a train or even gone to the station. The twisted metal of their future lay strewn across the tracks.

“I invested my mother's money in the same fund.”

“Is there anything left?” Madeline thought her heart might actually stop beating. She could hear herself gasping for breath, but no air seemed to be entering her lungs.

“Just this.” He pulled a crumpled piece of paper from his pocket, smoothed it out, and laid it on the cocktail table in front of her. “The feds are looking for Dyer. In the meantime, he's been judged guilty in a civil suit; apparently if you don't show up, you're found guilty. I filed a claim against Dyer's seized assets.” He shoved the paper toward her. “This came yesterday. In addition to our house and what's left of my mother's house we now have a third ownership in a beachfront ‘mansion’ in Florida. In some booming metropolis called Pass-a-Grille.”

Madeline didn't know where Steve slept or even if he did, and she was too numb to get up and find out. She spent most of the night tossing and turning on her side of their bed, realigning her pillow every few minutes as if simply finding the optimal position would grant her admission to oblivion. Several times she heard Steve moving around downstairs. At one point the family room TV snapped on.

Sometime after three A.M. she finally managed to drift off but slept fitfully, bombarded by disturbing dreams. One involved her mother-in-law in a pointy black hat pedaling a bicycle across a tornado-tossed sky. The *Wizard of Oz* theme played out all night. Steve appeared as the Scarecrow, and then as both the Cowardly Lion and a heavily rusted Tin Man. The worst scene featured Malcolm Dyer as the unscrupulous Wizard caught behind his curtain with Glinda the apparently not-so-good witch giggling in his lap.

Not surprisingly, Madeline awoke groggy and out of sorts. Steve's revelations stole back into her consciousness to command center stage, and she buried her face in her pillow and cried. When the bedroom door opened and Steve padded into the room, Madeline squeezed her eyes shut and feigned sleep. While he showered and dressed in the bathroom she lay staring up into the ceiling. Although she felt him hesitate beside the bed, she kept her eyes shut and her breathing regular. She didn't get up until she was certain Steve was gone.

By the time he returned with his mother, Madeline had put away the sheet and pillow Steve had left on the couch, tidied up the guest room and bath, and put on a pot of soup. Determined to make things look as normal as possible in front of her mother-in-law, she kept a smile on her face and her conversation casual. But pretending her world had not been shaken to its core required an Oscar-worthy performance.

“You seem a bit quiet, Melinda,” Edna said as Madeline tucked her into the guest room bed and aimed the remote at the television. Madeline willed herself to ignore the insult; it hardly rated in comparison to Steve's revelations. “I'm sorry to be imposing on you. I wouldn't have come if Steven hadn't insisted.”

“We're happy to have you,” Madeline said, straightening as the hosts of HGTV's *Hammer and Nail* appeared on-screen and wishing this were true. She handed the remote to her mother-in-law, who was already focusing on the remodeling show. “But it would make me even happier if you stopped calling me Melinda.”

Edna's gaze left the TV. Shock that Madeline had commented on the dig flared briefly in Edna's eyes.

"I hate to think your mind has really slipped so much that you can't remember your daughter-in-law's name," Madeline said. "Maybe we should do some cognitive testing. We never did go for that follow-up with the neurologist."

Edna snorted. "They're all just looking for any excuse to take away a person's rights. First it's the car. Then they don't think you can live by yourself." She strove for her usual belligerence but Madeline heard the note of fear underneath and chastised herself for putting it there. Her own fear was like a living, breathing thing. "There's nothing golden about the golden years from what I can tell so far."

"No," Madeline agreed, reminding herself that her mother-in-law's jabs were a very minor thing. "Getting older is definitely not for sissies." But then neither, it seemed, was marriage.

### *Three*

Madeline spent the weekend alternately grilling Steve about his plans to regain their financial footing and trying to figure out what she might do to produce income after twenty-five years as a full-time wife and mother. The answer to both of these questions appeared to be "nothing."

She read through each and every want ad, but cleaning, cooking, and carpooling with heavy doses of prodding and organizing didn't seem to qualify her for any of them. At a time when highly skilled and experienced people were out of work, her chances of finding a decent paying job ranged from "not anytime soon" to "not in this lifetime."

By Sunday night she was exhausted from practicing "Would you like fries with that?" and pretending for Edna's benefit that everything was as it should be. On Monday Steve, whose strength of will had been the first thing she fell in love with and whom she'd always considered a veritable "rock," began to crumble. It seemed that now that he'd confessed, Steve felt free to wallow in his despair. For the first time he didn't dress or leave, but assumed what became a favored position on the family room couch with the TV remote clutched loosely in one hand.

For most of the day he watched whatever sports he could find. Once she was mobile again, Edna waited on him and clucked over him, complaining that Trafalgar didn't know what they were doing and predicting that other investment firms would be beating down her son's door to get him. Madeline assumed Edna had been given the abridged version of Steve's departure from his previous employer and no version of their, and her, dire financial situation.

Madeline waited for her husband to contact the insurance company to begin filing Edna's claim, but this didn't happen. Nor did he seem inclined to resume his job hunt or any networking activities. But he *was* working on memorizing the daytime television schedule and had devised a system for predicting who would be eliminated from *American Idol* and *Dancing with the Stars*. Both he and Edna had proven they were smarter than a fifth grader.

Madeline's hurt and anger didn't dissipate with time. Both emotions coursed through her, mingling with her fear and panic so that her heart thudded heavily in her chest. Unable to move or motivate Steve, Madeline dug through the file cabinet in their home office until she found Edna's homeowner's policy and bank statements as well as their own and spent several days poring over them. Confronting the reality of their situation in black and white made her feel even worse, which hardly seemed possible.

In fact, she began to feel very much like the Little Red Hen, from the nursery tale, as she made an appointment to meet the claims adjustor at Edna's house and then went in to talk to their account person at the bank. She opened the bills that poured in, made note of them, then placed them in an ever-growing pile

on the corner of Steve's desk. No matter how often or how urgently she badgered him he refused to so much as look at one. When she dragged him to a psychiatrist for a session that they no longer had insurance to pay for, he refused to speak.

They'd been limping along this way for a number of weeks when Madeline came home from the grocery store where she'd maxed out her third and next-to-last credit card, and found her daughter sitting at the kitchen table, eating a sandwich. Two large suitcases stood in a corner. It was April first. "Kyra?"

"Hi, Mom." Kyra stood and gave her a hug. "I saw Grandma in the other room with Dad. I hope my room's still available."

"Of course," Madeline said. "But what's going on? I thought you were shooting in Seattle through May."

"I'm not on the shoot anymore."

Madeline waited for the shout of "April Fools'!" Kyra had talked nonstop about the movie and the incredible cast and crew all through the holidays. It was a once-in-a-lifetime opportunity and a complete career builder. "But I thought . . ."

"And, um, I have another . . . small surprise."

"Do I need to sit for this?" Maddie thought maybe running and hiding would be better based on the look on her daughter's face, but she held her tongue.

"Probably."

Madeline sank down in the chair next to Kyra's. Her daughter sat, too. She looked gaunt and her eyes were puffy. "So, how do you feel about . . . grandma?"

"Well, she's not too much extra work. And she and your father do keep each other company." And she had cut back on the Melinda thing.

"No, I mean how do you feel about becoming one?"

"Please tell me this is an April Fools' thing."

Kyra shook her head while Madeline looked around for the hidden camera. "I've got it. You're shooting a new reality show. And I bet it's called *Torture Your Parent?*"

Kyra's jaw tightened and her chin jutted forward. "No, the torture part's just an unexpected perk, I guess. I'm pregnant, Mom. And apparently having sex with an actor on a major motion picture set is okay; until his wife shows up and throws her weight around."

Once again, Madeline wished she had misheard. "Oh, Kyra, honey. How could you let this happen?"

"Thanks for the enthusiasm and support." Kyra's voice was tight.

"Kyra, that's not fair. You have to admit this is a bit of a bombshell. And it's not the first one that's exploded here lately."

Her daughter's face flushed with disappointment and absolutely zero interest in any problem other than her own. "Oh, God, everything was so great. And now it's all such a mess."

"I know the feeling." Madeline contemplated her daughter. Long and lanky with a mass of dark curls and her

father's wide-set gray eyes, she was more striking than beautiful. Her flair for the dramatic had become evident in the crib and had not diminished with age.

"Who's the baby's father and . . ." Madeline paused, unsure how to proceed. "What role is he planning to play in this?"

Kyra hesitated.

"Just tell me, Kyra." Madeline could not take another family member withholding critical information. "I love you, and I'll do my best not to judge."

"It's Daniel's. Daniel . . ."

"Daniel Deranian?" She named the megastar of the film Kyra had been working on. "But he's . . ."

"Married to Tonja Kay."

Madeline nodded. Tonja Kay was a huge name in her own right. Together they were one of Hollywood's premier power couples; only a couple of rungs beneath Brad and Angelina. "And he's . . ."

"Older than me?"

"I think that's a slight understatement. He's a good decade older than you. And he's got a horrible reputation with women. Why . . ."

"So much for not judging." Kyra folded her arms across her chest.

"Honey, I'm just saying I don't think you have any idea how completely having a baby will change your life. You're only twenty-three. There's so much still ahead of you. You know you don't have to actually . . ."

"Yes, I do," Kyra said. "I know what my options are. And I'm having Daniel's baby."

"And how does Daniel feel about this?" She felt silly calling a Hollywood megastar by his first name. As if she'd ever seen him anywhere besides the pages of a magazine or on a theater screen.

Kyra shifted uncomfortably in her chair. "I don't know. I never got to tell him."

"Oh, Kyra."

"He told me he loved me, Mom. He's not like you think. Or the way they describe him in the tabloids." Kyra folded her hands in front of her and then stared at them as if there might be some answer hidden between her fingers. "Everything was great. But then Tonja showed up on the set, and the next thing I knew I was off the picture." She looked up, her gray eyes cloudy with hurt. "When I knocked on Daniel's trailer door later, his assistant told me he wasn't available. And that was it."

"I didn't think it was the sort of news I should be texting or emailing."

"Oh, sweetie." Madeline reached for her daughter and drew her close. What right did some Hollywood Romeo have ruining her daughter's life and then blowing her off? How could her baby have a baby? And how in the world were they going to pay for a pregnancy and support another child right now?

"Is it okay if I stay for a . . . while?" Kyra asked as she pulled back. "I'd already sublet my apartment because I thought I'd be on location all spring. And I don't really have anywhere else to go." She bit her lip, worrying it, just as she had as a child when she was trying to hold back tears. Madeline felt like crying, too.

She'd thought she was all cried out, but apparently tears came in an unlimited supply. She felt them pricking against her eyelids, trying to get free.

"Of course you can stay here. You and the baby." Madeline closed her eyes briefly, hardly able to believe Kyra was going to be a mother. "For as long as you need or want to."

As Madeline watched helplessly, Kyra grabbed her suitcases, dragged them to the back stairs, and then began to bump them up to her room. Which was apparently not going to become a study/craft room anytime soon.

By the middle of April Madeline knew that her sky was definitely falling. Edna's claim had still not been paid and living with her had reinforced the fact that Edna could not live alone. Nor could she afford to live in any sort of senior residence even if they were able to repair and sell her house in this horrible real estate market, and even if she'd been willing to go to one.

Steve was still in free fall and could not be begged, cajoled, or shamed into doing anything remotely helpful. He insisted he was just waiting for the economy to turn around, but Madeline had the feeling he'd simply decided he didn't feel like working anymore. She carried the crumpled paper with the address of the beachfront property and the names of the other two owners and sat down next to him on the couch, placing the paper in his lap. "We need to go look at this and find out what it's worth. It's basically our only remaining asset besides this house."

He needed a shave and although he lay around far too much, often with his eyes closed, he didn't look at all rested. "There is no market for real estate, Madeline. And I seriously doubt that a 'mansion' on a Podunk beach that we've never heard of would be worth anything if there were." His mother sat nearby, leafing through a newspaper. She and Edna had never had anything approaching a heart-to-heart, but Madeline had stopped trying to pretend weeks ago that everything was all right.

"But the market is going to recover, Steve. We can't just sit here and lose everything. We have to at least try to save ourselves."

"You have no idea what it's like out there." His tone was as weary and defeated as his eyes. "I've been the breadwinner for twenty-five years, Madeline, and I just can't stomach going out after another loaf." He picked up the letter and handed it back to her. "I'm sorry, but I can't." He raised the remote and turned the volume back up.

"Edna?" It was her knowledge of just how close the sky was to falling that made Madeline turn to her mother-in-law. Edna shrugged her increasingly frail shoulders. "I think Steven needs this little break," she said as if they were talking about an hour nap and not a complete abdication of responsibility. "We'll all just have to give him some more time." She leaned over and patted her son on the shoulder. When Madeline left the room they were both once again focused on the television screen, where a contestant was scrambling to identify the last word of the winning phrase on *Wheel of Fortune*.

In the kitchen, Madeline poured herself a glass of wine; she'd slashed their household budget as far as possible, and so it was a single glass of Two Buck Chuck from Trader Joe's that she carried out onto the deck instead of a Kendall Jackson. She sipped it sparingly while she stared out over the deck railing and up the rise of the heavily wooded backyard. The pine trees stirred slightly in the early evening breeze, and she breathed in the soft scent of the camellia bush that had begun to bloom on the side of the house. She searched the sky, hoping to find at least a smidgen of serenity, but the reality of their situation made that impossible.

Bill collectors had begun calling, and she could barely afford the store brands at the grocery store. She'd delivered the last of her lightly worn clothing to the Designer Consigner shop yesterday.

Inside the phone rang and a few moments later the back door opened. Kyra stepped out onto the deck in a spill of light. "It's Andrew, Mom. He wants to talk to you." She covered the handset as she handed it to Madeline.

Madeline took the phone from her daughter and finished the last swallow of wine before lifting the receiver to her ear. "Hi, sweetie," she said, brutally aware that her youngest was the only family member who seemed to be where he was supposed to be, doing what he was supposed to do. "How'd that Lit exam go?"

"Not so good."

"Oh?" She settled back in her chair and propped her feet up on the railing. Compared to all the truly horrible things that had happened lately, one bad test score hardly seemed worth getting worked up about. "Well, I'm sure if you study harder for the next one, you'll be back on track. You just need to buckle down now. You've always been a great student."

"No, Mom, it's too late for that."

She drew a deep breath, less worried now about serenity than not exploding.

"How can it be too late? You've got another month left and a final exam still to take." She fingered the stem of her wineglass and looked at it with real longing, but there was not even a fraction of a drop left.

"I've got a fifty in that class." There was a brief pause. "And a sixty-five in History. I may be able to pass, but my academic scholarship's finished."

Madeline heard the words, she processed them, but she simply couldn't believe them.

"If I take them again this summer and get a B or better, I could get my GPA up where it needs to be by the end of next fall and re-qualify."

Madeline reminded herself to remain calm, but it was a tall order. "You knew what you had to do to maintain that scholarship," she said. "And the work is certainly not too difficult for you. How did this happen?" She had asked this question far too many times lately. And never once gotten a good answer.

"I guess I just got a little lazy," he admitted sheepishly, as if he'd forgotten something insignificant like returning a library book on time. "If you just send me the tuition money for summer session, I'll . . ."

"No."

"What?" Clearly it had never occurred to him that his request might be refused.

Madeline couldn't remember the last time they'd said no to Andrew, which just might be the problem. "No," she said, careful not to raise her voice. "No." She stood and paced the deck, knowing that there was no other answer she could give. "No scholarship, no Vanderbilt."

"Aw, Mom, that's not . . ."

"That's the way it is. You'll do everything you can to get those grades up and then you can come home and spend the summer working to earn next year's tuition. Next year is on you."

"But I can't afford private school tuition. There's no way I can . . ."

“Neither can we,” she said. “Not anymore. If you can’t make enough to go back, you’ll have to apply in state.”

“But . . .”

“There are no buts, Andrew. That’s just the way it is.”

“Put me on with Dad then,” Andrew said. “He’ll send me the money.”

“Your father’s not available.” This was the understatement of the century. “And he’s put me in charge of our finances.” This was far too true. “So I wouldn’t waste any time lobbying. Especially when you need to be spending that time studying.”

She said good-bye then, and for the first time in pretty much forever she didn’t feel at all guilty about saying no. She was in charge of their finances, by default perhaps, but nonetheless in charge. And she would have to figure out what to do next.

Treating herself to one last glass of wine, she carried it into the office and sat down at the desk. Pulling the crumpled letter from her pocket, she spread it out in front of her and reread it carefully. On the computer, she did a Google search of Pass-a-Grille and saw that it was a tiny comma-shaped spit of land that curved out into the Gulf of Mexico about midway down the west coast of Florida.

Then she Googled the names of the two other owners and discovered that one of them, Avery Lawford, was a host of *Hammer and Nail*—the remodeling show on HGTV that Edna liked to watch. The other was Nicole Grant, who was listed as founder and owner of Heart Inc., an elite matchmaking service with offices in New York and Los Angeles. Her résumé listed at least fifty marriages to her credit as well as a bestselling book on dating dos and don’ts.

Madeline spent another thirty minutes looking at both women and another fifteen trying to find a photo of the house they owned, but although she found its location, she was unable to get a clear look at it on Google Earth.

She could tell she had nothing in common with these women other than being taken by Malcolm Dyer. They were younger and far more glamorous, and she sincerely doubted that either of them was as desperate financially as she was. But surely they’d at least want to take a look at their asset? Or better yet, maybe one of them would like to buy out her share? Either way would give her a shot at covering their most pressing expenses until Malcolm Dyer was found and the remainder of their money returned.

“Please, God,” she thought as she dialed the first number. “Please let them catch him soon. And please don’t make these women too difficult to deal with.

“Oh, and while you’re at it,” Madeline Singer, who was now channeling not only the Little Red Hen but Chicken Little asked, “could you please keep the rest of the sky in place for a while?”

#### ***Four***

Working with your ex-husband was almost as much fun as a double root canal. Without anesthesia. Doing it in front of television cameras was four impacted wisdom teeth thrown in.

Avery Lawford stood between her ex-husband, Trent, and a Sub-Zero refrigerator on the studio set of a partially remodeled kitchen. Behind them the key grip adjusted their backlights. Arranged in a loose triangle in front of them, three cameramen ran through their moves. Trent leaned against a nearby counter, reading through his lines on the teleprompter while their makeup woman, Dorothy, carefully mopped his brow and

applied a fresh dusting of powder. Avery got a quick pouf of her shoulder-length blonde hair and a smear of gloss on her already heavily painted lips.

“When we’re back in, we’re going to get a close-up of Avery smiling and motioning to the corner cabinet that Trent just installed. Dottie, spray her hair some more so that it can’t fall forward. It’s hiding her, um, profile.” This was Jonathan the director’s euphemism for cleavage, which always seemed to get more close-ups than the rest of her.

“Camera one, I want you to stay with Trent. Camera two, you’re going to start tight as he explains the installation and then pull out to a two shot. Three, you’re tight on Avery. I’ll cut to a shot of her looking up at him impressed.”

Avery flushed with anger and bit back a retort as the hair person did as instructed and the wardrobe mistress tugged on the back of Avery’s fuchsia sweater, which had to be a full size too small, so that the deep V dipped even lower.

When they’d sold the first season of *Hammer and Nail* to HGTV, she and Trent had been cohosts in the truest sense of the word. Married for three years at the time, she’d been designing single family homes for the Bradley Group, an architectural firm in the Nashville area. Trent was sales manager for a well-known cabinet manufacturer and dabbled at designing custom furniture on the side. On a whim, they’d documented their own home remodel and then turned the footage into a demo for a weekly do-it-yourself show.

For the first three seasons their on-camera time and billing had been pretty equal. But then the network had hired a new program director who’d wasted no time turning Trent into the main spokesperson and “expert.” Avery became his “assistant.” Over the last twelve months, during which their marriage had deteriorated and then limped to an end, her role had shrunk even further until she was little more than the Vanna White of the remodeling set.

“Stand by. We’re on in ten.” The floor director held up both hands and then began the countdown. When only an index finger remained, she pointed it at Trent. The light on his close-up camera glowed red.

Trent flashed an easy smile directly into the camera’s boxy lens. Sliding the hammer back into his tool belt, he read the lines on the teleprompter that explained how he’d affixed the cabinet to the wall. The light on Avery’s camera blinked on and she turned her gaze to Trent’s face.

Just over six feet tall with broad shoulders, strong, even features, and a Cary Grant-like cleft in his chin, Trent Lawford was just as good-looking now as he was the day he’d first called on the Bradley Group. She’d been attracted to his air of calm confidence infused with ambition and swept along by his easy charm. It was only later after the yearlong courtship and the planning of their wedding followed by the excitement of buying and remodeling their first home that she’d begun to realize still waters did not necessarily run deep. And the air of confidence masked a deep-seated need for attention.

One day she’d realized that her frantic treading of those too-still waters was barely keeping them afloat. Her father’s death had stripped away all patience for pretense.

“Cut.” The director’s voice rang out on set. “Avery, you can’t roll your eyes like that when you’re in the shot. You’re supposed to be pointing and smiling. And nodding in agreement.”

Avery sighed. She’d done so much nodding lately she felt like a bobblehead doll.

Trent raised an eyebrow in her direction. His lips twisted into a bit of a smirk. He’d been shocked when she’d first questioned the direction, or lack thereof, of their marriage. Given the number of women who’d pursued him over the years, it had clearly never occurred to him that any woman, especially his wife, might

question her luck in landing him. In Trent's estimation, if neither party was lying or cheating, there was no problem and certainly no reason to put the relationship under a microscope. His shock had turned to anger when, in the wake of her father's unexpected death, she'd pulled out not only a microscope but a dissection kit. By the time it was over, the dissatisfaction had been all his; the fault all hers.

"Let's try it again," Jonathan said.

Trent smiled into the camera and removed the hammer from his tool belt to start the second take. Over the top of the three cameras Avery spotted Victoria Crosshaven, the network's program director, watching intently. Somewhere in her early fifties, Victoria had a good fifteen years on both Avery and Trent, but she was still beautiful in a knife-edged, well-preserved way.

The red light on the center camera flashed on as the floor director lowered her hand once again. Trent slid the hammer into his tool belt and delivered his lines. This time Avery flashed her most admiring smile, batted her eyelashes, then pointed happily at the cabinet, even though she could see that he'd hung it more than a little off center.

"Cut! That's the look!" Jonathan's voice boomed through the intercom. "Let's break for lunch. I want everybody back in exactly one hour."

The set began to empty as Victoria Crosshaven strode past the cameras to where Avery and Trent still stood. James, their producer, followed.

"You were great," Victoria said to Trent. "You are golden on camera. And I'm going to make sure everyone knows it."

She motioned James closer. "I thought we might add a viewer mail section for the next season. Maybe Trent could answer questions about architectural design and home styles."

"That's a great idea," James said. "We've had viewers asking for something like that." He shifted his weight uncomfortably. "But Avery is actually the degreed architect. Maybe we should have her handle that segment."

There was a brief but potent silence. Avery stepped into it, forcing her way into Victoria's line of sight. James put a warning hand on Avery's shoulder.

"I'll give it some thought," the network exec said without an ounce of sincerity. She looked Avery up and down. "Great sweater." Her smile was dismissive as she hooked her arm through Trent's and led him off the set.

Avery spent most of their lunch break fuming. "The whole idea for *Hammer and Nail* was mine," she pointed out to James. "I'm the one who pitched it. And I'm the one who sold it to the network. And now I've been reduced to smiling and pointing like I don't have an architectural degree or a thought in my head. I grew up on my dad's construction sites. I redesigned Barbie's Dream House and the interior of her Motorhome when I was eight." She took a sip of ice water but could barely swallow it. "Can Victoria just do whatever the hell she wants?"

"Yes," James said with complete certainty.

Avery touched a hand to the poufy blonde do. "I feel like a Dolly Parton imitator." She shoved her plate away. "It's so humiliating."

She saw agreement in James's eyes along with something else she couldn't identify.

“All I know is I’m not signing any contract that doesn’t give me equal billing and promotion.” She glanced down at the sweater that would have been too tight on a B cup, let alone her D. “And I think a wardrobe clause might be in order.”

“That’s assuming there is another contract.” James cleared his throat. “Are you certain your agent is still representing both your interests?”

Avery shook her head. “We’ve been negotiating since before the divorce became final. Trent says we should leave well enough alone, but I’m really fed up with so many things.”

“It’s not Trent’s contract I’m worried about,” James said.

“Oh?”

“Seriously, Avery. You’re no longer a package deal and the network knows it. Not to mention that Victoria clearly has the hots for Trent. And he’s not exactly fighting her off.”

“No, he isn’t, is he?” Avery picked up her fork, then set it back down. She had no appetite for the Cobb salad staring up at her. Trent had always been attractive to women. She didn’t think he’d actually started sleeping with any of his admirers until they’d separated, but he was highly susceptible to admiration and flattery. For such a good-looking guy he was surprisingly needy. She pushed her plate away and set her napkin on the table as she forced herself to accept the truth. Trent might not actively throw Avery under a bus, but he wouldn’t necessarily throw himself in front of her and pull her out from beneath the wheels, either.

In the end she felt as if the bus had mowed her down, then backed over her a couple of times just to make sure all signs of life had been squashed out of her. Less than two weeks after her lunch with James, Avery was, in fact, dropped from *Hammer and Nail*, which would now be hosted by HGTV hottie Trent Lawford. James and Jonathan and the rest of the crew took her out for a very dispirited good-bye dinner the evening after her departure “to seek other opportunities” was announced. This time Avery didn’t even bother to order food, concentrating instead on the pitchers of margaritas that James kept coming. Neither Trent nor Victoria Crosshaven attended. Avery went home with her former coworkers’ best wishes and the makings of a hangover.

Now as she sat in the condo that she’d once shared with Trent, Avery realized that she no longer had a real reason to be in Nashville. Her closest friends were scattered around the country and kept in touch via phone and Internet. Those friends she’d made at the Bradley Group and with Trent seemed uncertain which of them to claim. After five years on television, the idea of going back into architecture held limited appeal.

In her rattiest bathrobe, she channel surfed and ate junk food even though a few extra pounds were something a five-foot-three person could not afford. Her nails were ragged and her roots had begun to show. She clutched a picture of her father and herself in hard hats on one of his construction sites. She figured she must have been about ten at the time, based on her Farrah Fawcett shag and the absence of breasts—just a couple of years before her mother had left them. Looking at the loving smile on his face and the sturdy arm around her shoulder, Avery felt the potato chip she’d been munching go gooey in her mouth. Her vision blurred.

Her dad had died just over a year ago. He’d dropped dead of a heart attack on a construction site. One minute, according to his longtime partner, Jeff Hardin, he was arguing with a drywaller; the next he was toes up on the unfinished subfloor. Avery had done her best to feel grateful that he hadn’t suffered and had died doing what he’d loved most. She’d gotten through his funeral by picturing him in a contractor’s version of heaven with the smell of sawdust in his nostrils and a tool belt slung around his hips. Numb from the loss of the person who’d loved her most, Avery sleepwalked through her divorce. Despite her attorney’s advice she’d asked for little. She’d been the one who’d wanted out. Besides, she had a decent salary from *Hammer*

*and Nail.* And from the day her mother deserted them, her father had made it clear that everything he had would go to his daughter. After his death, his attorneys had confirmed this, assuring her his estate was significant and it was a simple matter of probating the will.

So while Avery was somewhat embarrassed by how pathetic she felt, the truth was she could afford to wallow a bit. It was all right to take a little time getting her bearings. It wasn't as if she was going to be out on the street.

She was lying on the couch, clutching the photo and the bag of potato chips to her chest, when the phone rang. The sound seemed shrill and unaccountably loud. The bag of chips rustled as she reached across it for the phone.

"Avery?" It was Blake Harrison, her father's attorney.

She sat up on the couch, ignoring the crunch of potato chips inside the bag.

"Um-hmm?" She swallowed the last of a soggy potato chip and wiped her free hand on her robe.

"Are you okay?"

"Yes." She stood and walked to the window. "I'm fine."

"Well, we finally have some news about your father's estate."

"That's good." She couldn't really whip up any enthusiasm for the subject. It had dragged out so long now, it hardly seemed real. She would have traded every potential penny to have her father back.

"Well, not exactly."

Her gaze stalled on the car in the next driveway. She watched it back out slowly, saw her neighbor's garage door go back down. "What's going on?" she asked. "I thought it was just a matter of paperwork. 'Dotting the i's,' I think you said. 'Crossing the t's.' "

"Yes, well, that's what we thought. But there's been a bit of a wrinkle." There was a pause. Avery stared out at the budding tulip tree. The condo's front yard was small, about the size of a walk-in closet, but pretty much everything in it was in bloom. "We'd like you to come down to Tampa so we can, um, explain things in person."

Avery hadn't studied the law. Nor had she dealt with lawyers any more than she needed to, but it didn't take a rocket scientist to know that "wrinkle" was not a word you wanted crossing your attorney's lips. She reminded herself that her father had used the firm of Harrison and Hargood since before she was born and had complete faith in them. She looked down at the ancient bathrobe. Her slippers were scuffed, the fake fur matted. "This isn't really a good time for me to travel. I don't think . . ."

"Avery, I wouldn't be suggesting a meeting if I didn't think it was absolutely imperative. We need to talk about this in person."

"Blake, I'm not coming unless you tell me what's going on."

There was another pause. Avery could feel him weighing the alternatives, trying to figure out how to couch whatever it was in the best possible light.

"Just spit it out. Really. I need to know what's going on."

“Well, there’s a reason it’s taken so long to get your father’s estate out of probate.”

She waited.

“And it’s not good, not good at all.”

“I’m getting that part,” Avery said. “Just tell me the rest. I can’t take another cloud hanging over me.”

“Your father’s estate was sizeable. He left you over two million dollars. Two point two to be exact.”

This didn’t sound bad. In fact, it was far more than she’d expected. She didn’t have expensive tastes or particularly bad habits. She could . . .

“Unfortunately, every penny of it was invested with Malcolm Dyer. You may have read about the Ponzi scheme he perpetrated and the, um, fact that he disappeared with most of his clients’ assets.”

“He took all of my father’s money? All two point two million?”

“He took a lot more than that. Over three hundred million at last count.”

“But they’re looking for him, right? They’re going to make him give it back?”

“Oh, they’re looking. But so far he’s the invisible man. It’s possible that the majority of the money is so far offshore it’ll never be found.”

“You’re telling me there’s nothing left?” The numbness was starting to dissipate now. How dare this crook do that to her father. What right did he have to steal what it had taken her father a lifetime to accumulate? She couldn’t even let herself think where that left her.

“There is one asset. It’s a beachfront, um, well, it just says ‘mansion.’ According to the letter we just received it’s located out on the tip of Pass-a-Grille.” He named the beach just thirty minutes southwest of Tampa that she’d played on as a child.

“I have a beachfront mansion on Pass-a-Grille?”

“Well, actually, you own a third of the alleged beachfront mansion. We had filed a claim and we now have a letter from the trustee assigned to award and distribute Dyer’s seized assets. We haven’t had a chance to send anyone out there yet.”

“Which third?” she asked dully. Maybe the roof was hers. “And what do you mean by ‘alleged’?”

“I can’t really answer any of that. But there are two other co-owners. Two other investors who were taken by Malcolm Dyer. How soon can you get here?”

Avery looked down at her food-stained robe and the bag of crushed potato chips on the floor. She didn’t have a job or anyone to check in with. Of course, she no longer had an income or, apparently, an inheritance.

“Well, it doesn’t look like I can afford a last-minute airline ticket or a rental car.” What little she had in the bank wasn’t going to last long. “I guess I’ll be driving. Why don’t we say the day after tomorrow?”

## *Five*

Nicole Grant, dating guru and founder of Heart Inc., sat at a prime table on a two-story deck overlooking the Pacific Ocean. The restaurant was one of thirty owned by her new client Darios Thomopolus, who had

made his first fortune in shipping and was currently amassing another under the brand of Darios T, which included the thirty Mediterranean restaurants spread across America and a packaged food division that had brought Greek cuisine to grocery freezer cases everywhere.

Darios Thomolopolus was seventy-five years old. In addition to his massive fortune, he possessed a full head of salt-and-pepper hair, thick, expressive eyebrows, and bold, if slightly bloated, features.

A widower with little patience for dating, Darios was in the market for a new wife. And this time he wanted a tall blonde with large breasts, long legs, and what Nicole understood to be a brain large enough to handle herself in social situations but not so large as to question anything her future husband might say or do.

“And she cannot be a day over thirty-five,” he said adamantly. “I have noticed that after that the fruit becomes . . . less firm.”

Nicole nodded and made a note on her legal pad. *Sellby date*—35. She’d been in the matchmaking business for more than a decade, had a presence in New York and Los Angeles, and had a long string of successful and high-profile matches to her credit. She appeared often on the morning and noon talk-show circuit and had published one book of dating advice.

Despite all of this, she was still occasionally surprised by the laundry list of requirements and features each client demanded. Though these people negotiated every day in their business lives, they were unwilling to compromise in any real way when it came to their personal requirements. Long legs, big breasts, and moderate brain size were nothing compared to some of the things Nikki had been asked to deliver.

She herself was a decade beyond Thomolopolus’s expiration date and nothing about her was as “fresh” or as firm as it had once been. The Tina Turner song “What’s Love Got to Do with It” played in her head, but it had been years since she’d heard a client gush about falling in love. Which was probably a good thing. Because after two failed marriages of her own, Nicole could still deliver a laundry list of attributes, including brain size and personality; “happily ever after” was much harder to sell and deliver.

Her BlackBerry signaled an incoming message from her office, and Nicole frowned as she glanced down. Her assistant, Anita, knew not to interrupt when she was with a client. The message said simply, *Call me*.

Nicole took one last bite of the gooey sweet baklava Darios had ordered for dessert and a final sip of mud-thick espresso.

“So then, you make me a list or send me the pictures?” Darios asked as their meeting drew to a close. “And I choose who I am interested to go out with?”

Another ping from her BlackBerry. *Landlord here. Wants to talk to you.*

“Yes.” Nicole pulled her gaze from the text message and dabbed at the corner of her mouth with her napkin. She pulled on the jacket of her vintage three-piece Chado Ralph Rucci pantsuit and stood. “It’ll take me a few days to put together a potential list. Then we meet again to go over it. After that I can start setting up appointments for you to meet the women we select.” She made a point of being very involved in the process; no point letting the client think she wasn’t earning her hefty fees.

“Good,” Darios said. “Remember—only fresh and firm. Nothing too long on the vine.”

“Of course.” Nicole pushed aside the feeling that she was standing at the open-air market haggling over produce. The truth was there were plenty of women who would fit Darios’s requirements and not be at all put off by having to meet them. Darios’s immense wealth and lavish lifestyle would more than compensate for the fact that Darios himself was much closer to a prune than a plum. He handed her a sealed envelope

with the first half of her fee and walked her through the restaurant to the exit.

From her car, Nicole called her office but got a recording that the number was no longer in service. She speed dialed Anita's cell. "What's going on?"

"I don't know. The phone's been disconnected. The New York office, too." Her assistant dropped her voice. "The landlord's sitting in the lobby. He says your last check bounced and he's not leaving without a cashier's check or money order."

Nicole's stomach clenched, and it had nothing to do with the moussaka Darios had chosen for their first course. She made her living by traveling in the right circles and attracted wealthy clients because she looked like she was one of them. Having one's office phone shut off and the office padlocked were not business builders.

Unbidden, snapshots from her childhood flashed through Nicole's brain. Their family belongings piled out on the curb after yet another eviction. Watching the ancient station wagon being towed down the street. Trying to shield her younger brother from the other kids' taunts about their patched clothing and obvious home haircuts.

They'd made a vow that they'd never feel any of these things again. And they'd stuck to it. Both of them had been successful; if not personally, then at least financially. But she'd learned the hard way that earning money and holding on to it were very different things.

"I'm depositing Thomolopolus's check right now. When I get in I'll take care of everything, and we'll . . . regroup."

Nicole hung up. Even though she knew it was useless, she once again tried every number she'd ever had for her investment advisor. But none of them was in service. She had last heard from Malcolm Dyer a year ago just before his name had made headlines around the globe.

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