

About the Book

Twin brothers are reunited after twenty years of silence and blame when the prodigal son returns home...

In a matter of days, Peter McDowell loses everything he has worked so hard for – his wealth, his property, his livelihood as an investment banker. As the stress takes its toll, it causes a rift in his marriage that he cannot repair. Stripped of everything, he has only one place to retreat to: a lakeside cottage he inherited from his parents twenty years ago.

A beloved small-town doctor, a devoted family man and a pillar of his community, Michael McDowell serves others selflessly. Only Peter knows how Michael manipulated their parents when the boys were young, driving Peter away. At first, Peter dreads seeing Michael again. But, to his surprise, their reunion is tender and real. Only later, as Peter mulls over his late mother's journals, does he begin to question what lies beneath Michael's perfect surface.

In a race for time, Peter throws caution to the wind to find the truth. What he discovers will change their lives, the lives of their children and an entire town forever.

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About the Author
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Prodigal Son

Danielle Steel

To my beloved children, Beatie, Trevor, Todd, Nick, Sam, Victoria, Vanessa, Maxx, and Zara:

Sadly, there is evil in the world, unseen, unheard, often undetected, but nonetheless still there, a powerful force to be reckoned with.

May you always be protected from harm, in all its forms. May you be wise, safe, and shielded from all those who wish you ill. May only goodness and kindness touch you for all of your days. May goodness always prevail in your lives. Good is more powerful than evil.

And may my love for you, beyond measure, warm you on dark days.

With all my love, Mommy/d.s "... for this thy brother was dead, and is alive again; and was lost and is found."

—Luke 15:32

Chapter 1

PETER MCDOWELL SAT in his office, surrounded by cardboard bankers' boxes after what had been the worst week of his life. The last month had been a nightmare, not just for him but for everyone on Wall Street. Peter stared at the screen on his desk, which he had been doing since early that morning, and for the past five days. It was Friday, the tenth of October, 2008, and stock prices had been plummeting since Monday. It was the worst stock market crash since the Great Depression.

Landmark events had taken place in recent weeks that had heralded the collapse of the house of cards. Twenty-six days earlier, Lehman Brothers, one of the oldest and most respected investment banks, had filed for bankruptcy, stunning the financial world. Even more stunning was the government's refusal to bail them out, although six months before they had done so for Bear Stearns, which had been bought by JPMorgan Chase. Just before Lehman Brothers' historic announcement, Bank of America had announced that it was acquiring equally venerable and respected Merrill Lynch. Investment banks and financial institutions were staggering like drunks all over Wall Street, and several smaller banks had already closed. And the day after Lehman Brothers declared bankruptcy, the largest insurer in the nation lost 95 percent of its value, and six days later was removed from the Dow Jones.

And with everyone reeling over alarming daily announcements, Whitman Broadbank, the investment bank where Peter McDowell worked and had established his meteoric career, announced that they were folding as well.

Peter had been told three days before, as the stock market continued to plunge. It was hard to wrap his mind around it, as he leaned his head against the boxes on his desk. That afternoon at six o'clock, they were closing their doors. Peter's golden career, and famously high-risk investments, with previously outstanding results, were no more. He was putting whatever he had left in his office in boxes. He had told his wife, Alana, and their boys, Ryan and Ben, the night before.

"What does that mean, Dad?" Ryan had asked him with a look of panic. He was fourteen years old. Peter didn't dare read off the litany of things that were about to change for them all. Everything had to be sold. The firm had been leveraged to the hilt. The stock that Peter had gladly acquired in lieu of profits or salary on many occasions, and that comprised most of his personal fortune, was worthless paper now. The house in the Hamptons was history, the time share of a plane, their penthouse on Fifth Avenue, private schools, credit cards, the Ferrari he played with on the weekends and the boys loved to ride in, Alana's Bentley, and the brand-new Rolls. All were expensive unimportant toys and symbols of his success. More important, all of their security and way of life had evaporated into thin air. His money and investments were all in Whitman Broadbank, and whatever else he had had gone down the drain with the stock market collapse in the past five days. There was virtually nothing left, or so little that it hardly counted. Peter couldn't think of a single area of his life that wouldn't be affected by what had just happened to the economy, except his marriage and his boys. Alana had been painfully silent and watched him, as he explained it all to them. But even Peter didn't fully understand it yet. No one did. The day before, Iceland had declared the country bankrupt and closed its stock market, and other countries around the world were watching in panic, as they saw the American stock market fall and implode.

Peter finally managed to tear his eyes from the screen that had mesmerized him all week. His secretary had already left that morning, and there was silence in the halls. Others were doing what he was, loading a few personal things into boxes, and carrying them downstairs. All of them were facing the demise of their careers and radically changed lives as a result.

Peter stood up and dropped one of the boxes in the doorway. It was hard to imagine now what he was going to do about work. People were getting fired left and right, and there were hundreds of overqualified candidates for whatever jobs remained. In the musical chairs of the financial game, thousands had wound up without a seat, and Peter was no better off than the rest. His success had been extraordinary for the past twenty-one years, since he hitched his wagon to the star of Whitman Broadbank fresh out of business school when he was twenty-five. Now he was forty-six, virtually broke, and out of a job, and so was almost everyone he knew, with the exception of the lucky few who had survived the tidal wave of the past month. No one he knew had been untouched.

Peter had been famous for years, with almost every deal he made, but not this time. This time he had taken a fall with all the rest. His luck had finally run out. This wasn't the way he had expected his career to end, but it wasn't over yet; he wasn't about to give up. He was ready to do whatever it took to clean up the mess, tighten his belt, and he knew that sooner or later he'd be back. He just didn't know when, or how to accomplish it yet. And for now things were going to be tough. He had warned Alana and the boys of that. They were putting both the house in the Hamptons and the apartment in New York on the market that weekend, although real estate prices had already been hit, and were going to experience a severe drop. He would take whatever they could get. And as soon as the New York apartment sold, he was going to have to figure out where

they were going to live. He knew that as long as the family stuck together, they'd be all right.

They had to get past this terrifying time and figure out what to do, and where to go from here. He'd been thinking that he could get a job in a small local bank, somewhere outside New York, and make a comeback on Wall Street when the economy was healthy again. He had grown up in a small Massachusetts town, and realized he might have to leave New York for a while and start from scratch. He had lain awake every night all week, thinking about it. All he had left now was a lot of worthless stock, and whatever cash they had on hand, which wasn't much.

He had insisted that Alana let their live-in couple go earlier that week. They didn't have a penny to spare. The couple had been nice about it and said they understood, several of their friends were in the same situation. And they'd been smart enough to keep their savings liquid in the bank. He smiled to himself, thinking that their housekeeping couple were probably in better financial shape than he was right now. He had tried to get them to invest their money, and they'd said they didn't trust any bank or investment service. Everything they had was in cash. And cash was king right now.

Peter rode down in the elevator carrying two of his boxes, with two junior partners, one of whom looked as though he were about to cry. Like most of them, he had been wiped out. Partners and employees who had been on top of the world only a few months before were now back to square one. Peter called it the Chutes and Ladders of life. One minute you're way up at the top, in the stratosphere, and the next minute you're down at the bottom, flat on your ass. It had never happened to Peter before.

"Don't give up, Marshall," Peter said to one of the men. "We'll be back."

"I'm going back to Ohio," the junior partner said, looking depressed, "to work for my dad at his factory. All I had was Broadbank stock." It was the situation that most of them were in. And even those who had other stocks knew they were worthless now.

"We're all in the same boat," Peter said, determined to be positive about it, although he had given in to panic himself many times in the last week, in the dark of night. But there had to be a light at the end of the tunnel eventually, even if they were going down the tubes right now. He refused to be beaten by this. It was bad, but it had to get better again at some point.

Peter left them with a nod on the ground floor. He put the two boxes in the back of the car he had parked outside. He was using the Volvo station wagon that their couple used to drive to do errands for them. He was planning to take his other cars to a fancy used-car lot for high-end cars that weekend. There was going to be a glut of fancy cars on the market, but whatever he got for them was good enough. He had listed his Ferrari on the Internet that week. And Alana had cried when he told her she had to give up her Bentley. There was no room in their life for luxuries right now.

He brought down four more boxes, and looked at his office for a last time, wondering when he would have a palatial office like this again. Maybe never. Maybe he'd never be back. Maybe it really was all over, as everyone feared. He felt a wave of terror wash over him and then turned around and walked out. He stopped to see two of his partners, but everyone he wanted to say goodbye to was already gone. There would be meetings in the coming weeks about their bankruptcy proceedings, but for now, everyone was leaving the sinking ship and worrying about themselves.

Peter was silent as he rode down the elevator for the last time. He was a tall, athletic-looking man, who appeared younger than his years. He played a lot of tennis on the weekends, worked out with a trainer in the gym he had had built in the apartment, and he was slim and fit. There were a few strands of gray in his sandy blond hair, but it didn't show. He looked like the perfect all-American boy next door. All his life, or at least in recent years, he had been the image of the Golden Boy. For years now, he had embodied success. That hadn't been the case in his youth, when he felt like a screw-up, and had been treated like one. He had been labeled the family black sheep, compared to his perfect fraternal twin brother, whom his parents had revered.

Peter had been every parent's nightmare, a bright, handsome boy who did abysmally at school and was constantly in trouble, suspended or on probation, either for his behavior or for his appalling grades. Undiagnosed dyslexia had nearly destroyed his youth. His classmates called him stupid, teachers got frustrated with him and eventually gave up, and neither Peter nor his parents could understand his difficulties at school. His parents were educated and intelligent, and Peter appeared to be smart, but he was always accused of not trying, being lazy, and was punished for homework assignments he didn't complete. And even he couldn't explain why the letters on the page and the directions he was given made no sense. He punished the boys who made fun of him, with his fists. It was common for him to come home from school with a torn shirt and a black eye, and having delivered worse, while in the lower grades. In high school he took on an attitude of indifference, hostility, and arrogance to cover the sense of failure and incompetence he felt.

And all the while, his brother Michael was exemplary in every way. He wasn't as good looking as Peter, or as dazzling in some ways. He was shorter, stockier, quieter, and didn't have Peter's looks. Their mother always said that Peter could have been a star if he would just do his homework and behave himself. Michael was always solid and polite, dedicated to his schoolwork, and got outstanding grades. They never had to worry about

Michael. It was Peter who nearly broke their hearts every time he failed again. And Michael was always guietly on the sidelines, pointing out Peter's inability to do what was expected of him, or control himself. Michael goaded Peter to lose his temper, whenever no one was watching, and on the rare occasions when Michael did something he shouldn't have, he saw to it that Peter got the blame. It was easy for their parents and teachers to believe that Michael was innocent and Peter the guilty party. By the time they finished high school, Peter's parents were in despair over him. His childhood tantrums had turned into adolescent rages, based on the intolerable frustration he had lived with for eighteen years. He couldn't win his parents' approval, or anyone else's, so he had given up trying to win it or do anything he should. He and his brother were staunch enemies by then, and Peter saw him as the cause of many of the ills that plagued him, or even most of them. Peter could never measure up to him. And all of them were astonished when Peter got into college. He had one dedicated high school teacher who had written an extraordinary recommendation for him, insisting that beyond his poor grades and checkered school career was a remarkably bright, creative young man who would one day overcome his problems. He called him a "late bloomer," which was the kindest thing anyone had ever said about him, and assured the college that had accepted him that he would make them proud one day.

And once in college, Peter's entire life had changed. An English professor had taken a profound interest in him, sensed that his earlier poor grades were not due to laziness, and had sent him for sophisticated testing at the learning center. Like a specter in the mists that no one had previously suspected or seen, the dyslexia that had caused him so much pain emerged and was diagnosed. The English professor who had sent him for testing became his mentor and tutored him personally for all four years. The results

had been remarkable, and Peter himself was astounded at what he was able to accomplish.

More than anything, Peter had wanted to impress his parents and win all the approval that had belonged only to his brother for so many years. But by then, all his parents were capable of, when it concerned Peter, was relief. And Michael had been threatened by Peter's new-found skills and quick to point out that all his success in college did was confirm how lazy Peter had been for all the years before. If he was able to win good grades now in college, why hadn't he in high school? The crippling effect of the dyslexia on his early life was more than his parents could absorb, and Peter found them no warmer and no happier with him than they had been before. With his wild, aggressive behavior and frequent rages, he had burned too many bridges when he was a boy. Their lack of faith in him made him even more determined to succeed once he graduated from college, and show them once and for all what he was capable of. Suddenly he burned with the desire to show everyone and be a "star," just as his mother had believed he could be, as a boy. But those days were long gone, along with her faith in him.

His success in business school afterward and meteoric rise on Wall Street came as no surprise to those who had mentored him in college. They had found him to have overwhelming motivation and drive. It only came as a surprise to his brother and parents, who still acted as though they expected him to revert at any moment to the headache he had been as a boy. There was no winning their confidence anymore, and Peter remained convinced that Michael exacerbated their fears about him, and kept the memories alive in their minds of how much trouble he had caused them for so long. "People don't change," Michael had often assured them, and although his parents wanted him to do well, their faith in Peter had been too badly shaken, and their relationship with him too strained by the

time he moved to New York. Their life with Michael had always been so much easier, ever since he was born. Peter had become identified forever as their problem, and Michael as the perfect son. It was more than Peter could cope with, and too hurtful, and he rarely went home after college, once he realized how little faith they had in him, even then. It was Michael they always believed, and always had, and why wouldn't they? He had been the perfectly behaved little boy, doing everything they expected of him, not the one coming home from school every day with a detention slip and a bloody nose. Michael supported their beliefs about Peter, reminding them that people don't change, and they believed him. Michael had the stronger relationship with their parents once they were grown up, and he was so much more like them.

He went to medical school like their father, which was a powerful bond between them. And after a brief career as an anesthesiologist in Boston, he had ultimately stepped into their father's shoes. "Dr. Pat," their father, was a lovable country doctor, adored by all. And giving up his dream of anesthesiology in a big city, Michael had returned to the fold, to work with his father and eventually take over his practice, and he became as beloved as his father had been, in their general practice, tending to everyone's needs in a small Massachusetts town. In the end, it turned out to be a role that suited Michael well too. Patients thought he was even more lovable than his father; he had a wonderful way with children and old people, showed immeasurable patience and compassion to all his patients, and was a giver in every way.

By the time Michael joined their father in his practice, Peter was already a whiz on Wall Street, and rarely went home. He had given up trying to sway his parents' opinion of him, and his relationship with his twin brother was a lost cause. Michael had caused him too much grief, they had shared too many bad times, and Peter blamed him in great

part for his parents' poor opinion of him. Michael had put too much energy into it for too long. The chasm between Peter and his family was too wide by then, and he put his energy into other things, like making money and becoming a legend on Wall Street, not for them, but for himself. He told himself that what they thought of him no longer mattered to him, and he no longer cared. Appearing indifferent to them and seeing them as seldom as possible put balm on years of hurt. It irritated him even further that when he did go home to see them, it was Michael who pretended to have been the injured party of their youth, when the truth was the reverse. Peter had been blamed for everything, even when it was undeserved. Michael had seen to that.

One of the worst incidents Peter remembered of his childhood happened when they were twelve. The boys had shared a beloved dog, a shaggy mongrel that was part husky and part golden retriever. He was mostly white and looked like a wolf, and he had been Peter's devoted companion much of the time. He had taken him camping to a river with friends of the family the summer they were twelve. Scout, as he was called, had followed Peter into the river, and been swept away by the currents, while swimming only a few feet from them. Michael had been nearest the dog in a small inflatable boat, and Peter had screamed to him to grab Scout's collar and stop him, and Michael let the dog sweep past and never held out a hand. Scout was killed going over a waterfall, despite Peter's frantic efforts to reach him in time, to no avail. Peter had been heartbroken over it, and when they went home, Michael told their parents that it was Peter's fault the dog had drowned. Peter had been too devastated to counter what he said or try to explain it. They never listened to him anyway, only to Michael, even then. Peter had never forgiven him, and for their parents, it was just one more on Peter's list of sins at the time. The family had mourned the

dog for months, and Peter had never wanted another dog after that. Whatever Michael said to their parents, both boys knew the truth. Their parents were all too willing to believe Michael a saint, and Peter the devil in their midst. Michael had appeared to be heartbroken over the lost dog, but it was Peter's heart that had ached for months, over that and so many other things.

The experiences of Peter's childhood had made him determined to make it on his own, with no help from anyone. And he had succeeded remarkably, until his whole world had just come tumbling down. Until then, Peter had been a star in his field for two decades. He had made more money than he'd ever dreamed of. His mother had followed his achievements in the business press. She was happy for him, although sometimes even she found it hard to believe. And given what they read of his immense good fortune, his parents had quietly decided that it made no sense to leave Peter the little they had saved. Michael needed what they had far more than his fabulously successful twin. Michael was a country doctor like his father, with a wife and two children, barely eking out a living. Peter had not yet married by then, and had more money than he could possibly need. As a token gesture, they left Peter their small summer cottage on a nearby lake.

His father explained in a long letter written shortly before he died that it would have been coals to Newcastle to leave Peter any money, and they didn't have a lot anyway. And Michael needed it far more than his twin. In response to that, they were leaving Michael their house in Ware, Pat's medical practice, and whatever they had managed to save. They were pleased and proud, the letter said, that Peter needed nothing from them. They hoped he'd be happy with the cottage on the lake as a token of their love.

There had been unpleasant words exchanged between the brothers after their father died, and again when their mother died the following year, when Peter accused his brother of manipulating them and turning them against him all his life. He had done it right to the end.

Peter had never gone to see the cottage after he inherited it, and paid a small fee to have it maintained by a local realtor. It was where he had spent his boyhood summers. He had never had the heart to sell it, and it was worth very little. Its value was mostly sentimental. His only pleasant memories of his childhood had happened there. But in the years since, Peter had nothing more to say to his brother. By now, the two men were enemies and strangers. His brother's constant lies and manipulations when they were children, always to implicate Peter as the one committing the crimes, however menial, had ultimately destroyed Peter's desire to remain involved with his family, and had destroyed his parents' faith in him. He had been to see his mother on her deathbed only once before she died. He felt guilty about it now, feeling he should have done more to repair the damage. But Michael had been entrenched, too determined to cut Peter out of everything, and most particularly out of their parents' hearts, not just their wills, and he had succeeded. Peter had never been able to win them back after the failures in his youth. His mother had been upset by him, and his father had never tried to understand him. Sharing a career in medicine with Michael, they had so much in common, and Peter had never succeeded in forming a bond with his father. All Peter had ever been was a disappointment to him, and a problem.

Peter hadn't been home, nor had contact with his brother, in fifteen years, and he didn't miss it. It was a part of his life, and a painful history, he never wanted to revisit. And surely not now that he was suddenly a failure all over again. Now once again, it was Michael with the steady small-town life who was a success, the beloved country doctor whom everyone adored. Anytime Peter ran into someone he grew up with who had moved to New York in

recent years, he heard all about it. Saint Michael, who had been the nemesis of Peter's youth, since the day they were born. He had been the permanent wedge between their parents and Peter. It was embarrassing to admit now, but for years Peter had hated him, and he had no desire to ever see him again.

Michael had seen to it that Peter was viewed as the "bad guy" by everyone who knew them, and even by their parents. Michael had put a lot of energy into it, and God only knew what he would say about him now, if he heard about Whitman Broadbank folding and Peter's life dissolving into nothing—probably that he deserved it. Michael had compassion and empathy for everyone in the world, except his twin brother. Michael had been consumed by jealousy of Peter. When they were young, their father had called them Cain and Abel, and said he wouldn't have been surprised if they killed each other. They didn't. Peter just took off, and made his way in an entirely different world. A world that had just collapsed around everyone's ears, like a hovel in an underdeveloped country during an earthquake.

Peter parked the car in front of their building on Fifth Avenue, opened the trunk, and showed the doorman the boxes. He said he would send them upstairs with a porter, as Peter slipped a twenty-dollar bill into his hand and strode inside. The doorman had already heard rumors that the apartment was going to be put on the market shortly—the housekeeping couple who had left had told him. He was sorry for the McDowells. There were people like them whose lives would be changing all over the city, and in the suburbs. All the hotshots in the financial world had been instantly ruined. Some had made better investments than others, or were with firms that were holding on or had been rescued. But for the partners and employees of Lehman Brothers, Whitman Broadbank, and the firms, banks, and

institutions that had closed, life as they had known it was over.

Peter let himself into the apartment and went to look for Alana. It was still warm outside, and she was lying on a deck chair on the terrace, talking on her cell phone. She ended the call the minute she saw him. She hated to look into his eyes now, there was so much pain there, and the acrid smell of defeat seemed to hang all around them. She dreaded seeing him now, and was terrified of what new horrifying announcement he would make. She looked at him with terror as he gently put a hand on her head. They had been married for fifteen years. He had met her right after his parents' deaths, and married her a few months later, dazzled by her beauty. And he had already been a huge success at thirty-one when they married.

Alana had been twenty-three years old, fresh out of USC, and the most beautiful girl he had ever seen when he met her. She was the only child of Gary Tallon, one of the biggest music producers in Hollywood. Her father's career had started with the Beatles, and he had been vocal and unhappy when Alana moved to New York and married Peter. He had spent years trying to convince his son-in-law to move to L.A. and come to work for him. But it was a world and city that didn't appeal to Peter. The thrill of the financial world was a drug to him, and he was addicted to it. Peter knew nothing about the music business. The tinsel of Hollywood and her father's scene was entirely foreign to him, although he was well aware that Alana always missed it. She flew out to see her father regularly in L.A. and took the boys with her. Her mother had died when she was fifteen, and she was unusually close to her father because of it. Gary liked Peter, but Peter was an unfamiliar breed of animal to him, and over the years, Gary had always acted slightly suspicious of him.

Peter appeared to be conservative in his looks and demeanor, but his father-in-law was also well aware of the

enormous risks he took in business. They had always paid off for him and his investors. His father-in-law had placed a few million dollars with him over the years, and had done well with the investments. Until now. He had lost all of it when Whitman Broadbank declared bankruptcy. It had been only play money to him, so it was going to have no impact on his life, but he had been calling his daughter every day to ask what Peter's plans were. All she had been able to tell him so far was that Peter was planning to sell everything, which didn't surprise her father. He knew how heavily Peter's fortune was involved in the stock of the firm. When that went, Peter would have almost nothing. It was no mystery to him or anyone who knew their business. And no one expected this to happen. Peter had almost no liquidity as a cushion and too few other investments. He had taken better care of his clients.

"Well, that's it. It's over," Peter said as he sat down in a deck chair next to her, looking grim. "I brought all my stuff home. Twenty-one years in six boxes." He looked pained as he said it. It was an ignominious end to a brilliant career, for now at least. He wanted to go down fighting, but there was no fight here. "I've got to go out to Southampton and meet the realtor tomorrow. I'll leave my car on the lot there. You can follow me in the Bentley and drive me home. I'm going to sell that next week too." The Ferrari was at the house in the Hamptons, and he was planning to give that up to the dealer too. He had released his time share in the plane earlier in the week, at a huge penalty, which was still better than the expense they could no longer afford.

Alana's breath caught as she looked at her husband. At thirty-eight, she was just as beautiful as she had been at twenty-three, maybe more so. She knew everything about her father's business, but very little about Peter's. And she thought the world of finance was boring. It was a lot more fun being in L.A., when Stevie Wonder or Mick Jagger came to have dinner with her father. She had grown up around

all of them. And Peter had always known what his parents would have thought about her, she was spoiled, and she had grown up in a rarified glitzy atmosphere light-years from their conservative small-town world. But Peter knew that there was more to her than his parents would have noticed. She was intelligent as well as beautiful, and she was a good mother to their boys, and had been a good wife to him. She had always been willing to meet his investors and put on a good show when they entertained them. Her father had sent her to boarding school in Europe for two years, and she spoke French and Spanish fluently. She had enrolled their boys at the Lycée, so they spoke French too. And she was on the boards of Juilliard and the Metropolitan Museum of Art. Before she had married Peter, she had wanted to become a dramatic agent, but had become Peter's wife instead. And after fifteen years, he was still in love with her.

Alana was a spectacular-looking woman, immaculately groomed, with a model's body, and always expensively dressed, thanks to him. Alana was no stranger to luxury or money, and had never been denied anything. All the love Gary had once lavished on his wife before she died, he poured into Alana once he was alone with her. And before Peter had married her, her father had informed him that if Peter ever broke her heart, he would kill him. Peter had no doubt that he meant it, he was a little rough around the edges, but a brilliant businessman, and he had an incredible talent for and insight into the music business, of which he was the indisputable king.

"I'm sorry," Alana said sadly, as she looked at her husband. She knew how hard all this was for him, but it was for her and the boys too, or it would be, once all the changes in their life became evident. She had no idea where they were going to live, and neither did Peter, which was frightening for all of them. Being poor in New York didn't sound like fun to her. Alana had never been poor for an instant of her life, and her father had a Midas touch in business. He had never been through anything like what had just happened to Peter. She reached out and touched his hand, and he smiled ruefully at her.

"I'm sorry too. We'll put Humpty Dumpty back together again sooner or later. I promise. It's just going to be a little rocky for a while." He was trying to wrap his mind around it too. "At least we have each other." That was still what mattered most to him. Alana and their children. This was tough, but it wasn't a tragedy, just a very trying period to get through, and a whole life to rebuild.

She looked deep into Peter's eyes then. "I was talking to Daddy today, and I think he had a pretty good idea," she said, trying to look hopeful. She knew it wasn't going to be easy to convince Peter. He was a proud man, this was a hard blow for him, and he had never been crazy about L.A. It was a foreign land to him, too far from New York, which had always been the hub of his career. But now everything had changed. And she didn't want their sons living in poverty while Peter struggled. "He thinks we should come out and stay with him for a while. He says we can have the guest house." It was a house bigger than most family homes in the Hamptons, and Peter knew what came with it. An army of servants, every luxury imaginable, and a fleet of expensive cars.

Her father had always been very generous with them, but Peter didn't want to be beholden to him, and never had been. The only way to survive with a man like Gary Tallon was to be independent of him, and Peter no longer was. That was a very dangerous position to be in, and he didn't want to hurt Alana's feelings when he said no, but she could already see it in his eyes. Peter had no desire to move to L.A., and stay in her father's guest house, or worse, be supported by him while he was out of a job. For a long moment, Peter said nothing, while Alana went on. Her long blond hair fell heavily past her shoulders while she lay on

the deck chair in short white shorts with a pink T-shirt. He could see her nipples through the shirt, and her long legs on the deck chair. She flew to L.A. every three weeks to get her hair colored, and every three months, they wove in extensions to thicken her mane of silky blond hair. After fifteen years in New York, she was still deeply attached to L.A., and everything about it.

"Daddy says you can work for him, if you want to. Or you can just take it easy for a few months. He's going to call you about it. And there's a Lycée in L.A., so the boys will hardly notice the change, and they love Grampa Gary," she pleaded. He was the only grandparent they had, and their grandfather doted on them. They were the sons he had never had, and they loved meeting all the rock stars in his business. He arranged backstage passes at every concert they wanted to go to. For them, it would be like moving to Disneyland. But for Peter, it sounded like moving to hell, and selling his soul to Alana's father, which was something he was determined to avoid at all costs. He was going to extricate himself from this mess. He didn't want her father's help, however well intended.

"I appreciate it, sweetheart," Peter said calmly, "but I need to stick around here while everything gets settled. I can't just run off to California, and live off your father. And I need to see what opportunities open up here."

"Daddy says there won't be any decent jobs for you here for the next year or two. We might as well be in L.A. until things get better. He says there's nothing for you here. Why not work for him? He'll find something for you to do."

"I don't want a mercy job, Alana. I want a real one, in my business. I don't know a damn thing about the music business. I have nothing to offer your father."

"You can help him with his investments," she said, still pleading, but she could see she wasn't winning.

"I'm sure he'd be thrilled," Peter said cynically. "I just lost him a bunch of money when Whitman folded. He doesn't need me for his investments."

"He wants to help us," she said quietly, with a look of determination in her eyes. This was a battle she didn't intend to lose. "We're not going to be able to afford a decent place to live, once you sell the apartment," she said with a tone of desperation. "What are we going to do?"

"I'll figure out something," he said softly. He felt beaten as he sat watching her. He was beginning to realize just how unhappy she was going to be without money, and he didn't want to be on the dole to her father. Peter had no idea how long it would take him to get back on his feet. And her father was right, it might take him a year or two to find something in his line of work. People were being fired at all levels in the financial world. "I want us to stay here," he said firmly, as Alana looked at him with sorrow in her eyes.

"I want to go home," she said quietly, and just as firmly. "I told my father we would. You can't support us here, and I don't want to move to some shit place where we'll all be miserable. They boys will hate it, and so would I. That's not fair to them when my father wants to help us."

"I grew up simply in a small town. It didn't kill me," Peter said, feeling frantic and as though he were about to drown. He knew that if he let him, his father-in-law would swallow him whole and own him, and Alana was setting him up for that.

"We could move to the country for a year or two," Peter said, sounding desperate.

"You hated growing up in a small town," she reminded him unkindly.

"For very different reasons. I had trouble in school, I was dyslexic, and I had a brother who made my life miserable. And I didn't get along with him or my parents. Our kids might be happy in a small town. It might be good for them. There's more to the world than just New York, L.A., and Southampton. Maybe this would be a good time for them to see that. At least for a little while."

Alana's eyes turned to steel then. She was still a daddy's girl, her father was rescuing her, and she wasn't going to let Peter stop him. Peter could see that it was what she wanted, even more than she wanted her life with him.

"I'm going home, Peter, and I'm taking the boys with me. We don't need to be poor. They don't need to discover what it's like not to have anything they're used to. My father wants to be there for us, and take care of us, and you too."

"I'm a grown man, Alana. I wouldn't do it even if he were my father. I can't live in L.A. like a gigolo, while your father pays the bills. I'll take care of us, and we'll work it out."

"I'm not going to live in poverty, and deprive our kids, to feed your ego. We have no other choice. You're telling me we're dead broke. My father isn't. He can afford to support all of us, so our life won't be affected. I want to go home." There was iron in her voice.

"What happened to 'for better or worse, for richer or poorer'?" Peter asked her bleakly. "Or did I miss something? Was it 'for richer or richer'? Why can't we just suck it up for a while till I get back on my feet?"

"Why should our kids suffer because you lost your job, if they don't have to? The kids love L.A., and the Lycée out there is just like the one here. I called them this week, and they've got room for both boys. Ben and Ryan will be happy there, happier than they'd be in some mythical small town, or living in poverty here. I won't do that to them."

"Or yourself. Is that what you're saying?" He was starting to look angry, as defeat and frustration welled up in him. He wanted her to stay. "If you have to give up the Bentley, you're going home to Daddy? That's pathetic, Alana. No, actually, it's disgusting. Fuck the Bentley. We need to stay together right now."

"Then come with us, and forget New York for a while." Or forever, if she got her way, Peter thought to himself. She had wanted to move back to L.A. for years, and Peter never agreed. Even with his back to the wall now, he didn't want to. His life was here. But the life she wanted, under her father's wing, was there. This was the opportunity she had been waiting for, and she didn't want to miss it. It was now or never.

"I will *not* be supported by your father," he said in a voice quavering with emotion. This was a loaded subject for him. It made him feel like an even bigger failure to go to L.A. with her, and have her father take care of them financially. Peter would rather starve. But Alana wouldn't, and she was also thinking of the boys and their comfort. She didn't want them deprived, if there was no need for it. Her father had offered to pay for everything. It was the opportunity Gary had been waiting for too, to get his little girl to come home, and even bring her boys. And he was more than willing to support Peter in the bargain. Her father's fortune hadn't been impacted by the upheaval on Wall Street, and he had sound investments and an enormous business, owned several oil wells in Southern California, and had huge real estate holdings. The only one who didn't want to benefit from any of it was Peter, who felt completely emasculated by Alana's deal with her father, and humiliated to go out to California with his tail between his legs.

"You don't have any choice," Alana said as she stood up, and looked at him. "I'm not staying here in these conditions, with no money, nowhere to live, no prospects, and you out of a job, maybe for a hell of a long time."

"What are you saying?" Peter asked her harshly. This was beginning to sound ugly to him, and he could hear a veiled threat in her voice.

"I'm saying that I'm going back to L.A. You can sell everything you want. My father made us a good offer to live with him, and take care of us. If you're too stubborn or too proud to take him up on it, I'm not. The boys and I are going out next week, so they can start school there before it gets any later in the school year. I've already told them.

They're happy about it. They want to go. I won't let you stop us."

"And if I won't go?" Peter asked her with narrowed eyes, wondering just how far she would take this and what she was really saying.

"Then we'll go anyway. I'm getting off the *Titanic*. I've watched your whole life, and ours, collapse for the last week. The ship is going down. It already has. If you won't get in the lifeboat, that's your decision. But I'm getting off. You can come or not, that's up to you."

"Are you leaving me?" Peter asked her bluntly, wanting to get clear on her implication.

"I'm leaving New York and the mess we're in here. My father offered us a safe haven. I'm going there. We're already starting to drift apart. You don't have time to think about us right now, you're too busy trying to keep your head above water, and I understand that. You're drowning, Peter. But I'm not going to let you drown me too. I'm getting the hell out. What happens to our marriage after this is up to you and what you do now."

"Are you saying that if I don't move to L.A. and become your father's minion, you'll divorce me?" He was pushing her, and she was more than willing to push back.

"You're not going to have a job here for a long time. You might as well go too." She didn't answer his question.

"What if I find a job somewhere else, like Boston or Chicago?" He was testing the waters to see how far she would go.

She hesitated for a long moment, as their eyes met, and then she answered him at last. "I'm going home, Peter. To L.A. I've lived here for fifteen years, for you. It hasn't worked out. Figure out what you want to do," she said quietly, and then left the terrace, as he sat there alone, staring into space. He had heard her message loud and clear. If he wanted to save their marriage, which was about all he had left now that he cared about, he had to move to

L.A., on her terms. And he could see what would happen if he didn't. He laid his head back against the deck chair and closed his eyes as he thought about it, and silent tears rolled slowly down his cheeks. He had never been so miserable in his life. It reminded him of the days when he could barely read, when it seemed as though everyone else knew the answers except him. It was a terrible helpless sensation. But this time he didn't strike out at anyone. He just felt like he was dying inside, and losing everything that mattered to him. His career, his wife, and his boys. She had delivered a hell of an ultimatum, and her message to him was clear.

Chapter 2

THE WEEKEND WAS as awful as they both expected. It was the undoing of a life, like a movie in reverse. They put the house in the Hamptons on the market, at a painfully low price. But Peter wanted to sell it soon. He photographed all their artwork, and planned to call their art dealer on Monday. He was also going to contact Sotheby's and Christie's to see about auctioning whatever he could. He was willing to sell to whomever would pay the highest price. All the art and objects they had collected over time were being dispensed with. The beach house they had loved and where they had had such good times would belong to someone else.

Peter left the Rolls and the Ferrari at the car dealership and was startled when Alana refused to give up the Bentley. She said she was sending it to L.A. Her father was paying for the transport, and offered to buy the car from Peter, which he wouldn't agree to. He didn't want her father paying for anything, so he said she could keep it, which was a hardship for him since they needed the money. She wanted it in California, and Peter didn't argue with her. He hated making her unhappy. The atmosphere between them had grown chilly, and had been ever since their conversation on Friday, when Alana had made her position clear. She was on the phone with her father every five minutes now, and she was planning to leave for L.A. the following weekend with the boys. She didn't ask Peter how he felt about it—she announced it to him as a fait accompli.

They had left Ben and Ryan in the city, to play at their friends' houses, while Alana and Peter went out to