

44 Charles Street



COLLECTION

Danielle
STEEL



Malice

Contents

Cover

About the Books

44 Charles Street

Malice

About the Author

Also by Danielle Steel

Copyright

About the Books

44 Charles Street

Everything is falling to pieces for Francesca Thayer. Her beautiful old house is full of leaks and in need of total restoration. Then her relationship with lawyer Todd collapses and he moves out. As the owner of a struggling art gallery she can't possibly manage the mortgage alone, so she is forced to do the one thing she never imagined she would: she advertises for lodgers.

First arrives Eileen – a young, attractive schoolteacher who has just moved from LA.

Then comes Chris, a newly divorced father struggling with a difficult ex-wife and the challenges of parenting his seven-year-old son who visits every other weekend.

Last to arrive is Marya – a famous cookery author who is hoping to rebuild her life after the death of her husband.

And so Francesca finds that her house has become a whole new world – and as things begin to turn around, she realizes that her accidental tenants have become the most important people in her life. Over their year together, the house at 44 Charles Street fills with laughter, hope and heartbreak. And

Francesca discovers that she might be able to open her heart again after all...

Malice

On the night of her mother's funeral, Grace Adams is attacked. A young woman with secrets too horrible to tell, Grace will not reveal the truth about what happened. After a lifetime of being a victim, she must now pay the price for other people's sins.

From a small town in Illinois to the depths of a women's prison; from a Chicago modelling agency to a challenging career in New York, Grace carries the past with her wherever she goes. When Grace meets Charles Mackenzie, she finds a man who wants nothing from her – except to heal her and to give her the family she so desperately wants. But with happiness finally within her grasp, Grace is at her most vulnerable – in danger of losing everything to an enemy from her past, an enemy bent on malice...

44 Charles Street

Contents

Dedication

Chapter 1

Chapter 2

Chapter 3

Chapter 4

Chapter 5

Chapter 6

Chapter 7

Chapter 8

Chapter 9

Chapter 10

Chapter 11

Chapter 12

Chapter 13

Chapter 14

Chapter 15

Chapter 16

Chapter 17

Chapter 18

Chapter 19

Chapter 20

Chapter 21

Chapter 22

Chapter 23

Chapter 24

Copyright

To my wonderful, beloved children,
Beatie, Trevor, Todd, Nick, Sam,
Victoria, Vanessa, Maxx, and Zara.
Please be safe, be careful,
be happy, be loved,
and, whenever possible, wise,
compassionate, and forgiving.
And may you always be
lucky and blessed.
A perfect recipe for life.

With all my love,
Mommy / d.s.

Chapter 1

FRANCESCA THAYER SAT at her desk until the figures started to blur before her eyes. She had been over them a thousand times in the past two months—and had just spent the entire weekend trying to crunch numbers. They always came out the same. It was three o'clock in the morning and her long wavy blond hair was a tangled mess as she unconsciously ran her hands through it again. She was trying to save her business and her house, and so far she hadn't been able to come up with a solution. Her stomach turned over as she thought of losing both.

She and Todd had started the business together four years ago. They'd opened an art gallery in New York's West Village where they specialized in showing the work of emerging artists at extremely reasonable prices. She had a deep commitment to the artists she represented. Her experience in the art world had been extensive, although Todd had none at all. Before that, she had run two other galleries, one uptown after she graduated, and the other in Tribeca. But this gallery that they had started together was her dream. She had a degree in fine arts, her father was a well-known artist who had become very successful in recent years, and the gallery she shared with Todd had gotten excellent reviews. Todd was an avid collector of contemporary work, and he thought that helping her start the gallery would be fun. At the time, Todd was tired of his own career on Wall Street as an attorney. He had a considerable amount of money saved and figured he could coast for a few years. The business plan he had developed

for them showed them making money within three years. He hadn't counted on Francesca's passion for less expensive work by entirely unknown artists, helping them whenever possible, nor had he realized that her main goal was showcasing the work, but not necessarily making a lot of money at it. Her hunger for financial success was far more limited than his. She was as much a patron of the arts as a gallerist. Todd was in it to make money. He thought it would be exciting and a welcome change of career for him after years of doing tax and estate work for an important law firm. But now he said he was tired of listening to their bleeding-heart artists, watching his nest egg dwindle to next to nothing, and being poor. As far as Todd was concerned, this was no longer fun. He was forty years old, and wanted to make real money again. When he talked to her about it he had already lined up a job at a Wall Street firm. They were promising him a partnership within a year. As far as selling art was concerned, he was done.

Francesca wanted to stick with it and make the gallery a success, whatever it took. And unlike Todd, she didn't mind being broke. But in the past year, their relationship had begun to unravel, which made their business even less appealing to him. They argued about everything, what they did, who they saw, what to do about the gallery. She found the artists, worked with them, and curated the shows. Todd handled the money end of things and paid the bills.

The worst of it was that their relationship was over now too. They had been together for five years. Francesca had just turned thirty when she met him, and Todd was thirty-five.

It was hard for her to believe that a relationship that had seemed so solid could fall apart so totally in a year. They had never wanted to get married and now they disagreed about that too. When Todd hit forty, he suddenly decided he wanted a conventional life. Marriage was sounding good to him and he didn't want to wait much

longer to have kids. At thirty-five, she still wanted what she had when they met five years before. They had talked about maybe having kids one day, but she wanted to turn their gallery into a success first. Francesca had been very honest with him about marriage when they met, that she had an aversion to it. She had had a front-row seat all her life to her mother's obsession with getting married—and she watched her screw it up five times. Francesca had spent her entire life trying not to make the same mistakes. Her mother had always been an embarrassment to her. And she had no desire whatsoever to start emulating her now.

Francesca's parents had gotten divorced when she was six. She had also watched her extremely handsome, charming, irresponsible father drift in and out of relationships, usually with very young girls who never lasted in his life for more than six months. That, combined with her mother's fetish for marriage, had made Francesca commitment-phobic until she met Todd. His parents' own bitter divorce when he was fourteen had made him skittish about marriage too. They had had that in common, but now he had begun to think that marriage made sense. He told her he was tired of their bohemian lifestyle where people lived together and thought it was fine to have kids without getting married. As soon as Todd blew out the candles on his fortieth birthday cake, it was as if a switch were turned on, and without any warning, he turned traditional on her. Francesca preferred things exactly as they were and had always been.

Now suddenly, in recent months, all of Todd's friends seemed to live uptown. He complained about the West Village where they lived, and which she loved. He thought the neighborhood and people in it looked scuzzy. To complicate matters further, not long after they opened the gallery, they had fallen in love with a house that was in serious disrepair. They had discovered it on a snowy December afternoon and were instantly excited, and had

gotten it at a great price because of the condition it was in. They restored it together, doing most of the work themselves. If they weren't working in the gallery, they were busy with the house, and within a year everything in it gleamed. They bought furniture at garage sales, and little by little they had turned it into a home they loved. Now Todd claimed that he had spent all of the last four years lying under a leaky sink, or making repairs. He wanted an easy modern condominium where someone else did all the work. Francesca was desperately fighting for the life of their business and the house. Despite the failure of the relationship, she wanted to keep both, and didn't see how she could. It was bad enough losing Todd without losing the gallery and her home too.

They had both tried everything they could to save the relationship, to no avail. They had gone to couples counseling and individual therapy. They had taken a two-month break. They had talked and communicated until they were blue in the face. They had compromised on everything they could. But he wanted to close or sell the gallery, which would have broken her heart. And he wanted to get married and have kids and she didn't, or at least not yet—and maybe never. The idea of marriage still made her cringe, even to a man she loved. She thought his new friends were dreary beyond belief. He thought their old ones were limited and trite. He said he was tired of vegans, starving artists, and what he considered left-wing ideals. She had no idea how they had grown so far apart in a few short years, but they had.

They had spent last summer apart, doing different things. Instead of sailing in Maine as they usually did, she spent three weeks in an artists' colony, while he went to Europe and traveled with friends and went to the Hamptons on weekends. By September, a year after the fighting had begun, they both knew it was hopeless and agreed to give up. What they couldn't agree on was what to

do about the gallery and the house. She had put everything she had and could scrape up into her half of the house, and now if she wanted to keep it, he expected her to buy him out, or agree to sell it. They had less invested in the business, and what he wanted from her was fair. The problem was that she just didn't have it. He was giving her time to figure it out. Now it was November, and she was no closer to a solution than she had been two months before. He was waiting for her to get sensible and finally give up.

Todd wanted to sell the house by the end of the year, or recoup his share. And he wanted to be out of the business by then too. He was still helping her on weekends when he had time, but his heart was no longer in it, and it was becoming increasingly stressful for both of them to live under one roof in a relationship that was dead. They hadn't slept with each other in months, and whenever possible he spent the weekend with friends. It was sad for both of them. Francesca was upset about ending the relationship, but she was equally stressed about the gallery and the house. She had the bitter taste of defeat in her mouth, and she hated everything about it. It was bad enough that their relationship had failed—five years seemed like a long time to wind up at ground zero in her life again. Closing the gallery, or selling it, and losing the house was just more than she could bear. But as she sat staring at the numbers, in an old sweatshirt and jeans, she could find no magic there. No matter how she added, subtracted, or multiplied, she just didn't have the money to buy him out. Tears rolled down her cheeks as she looked at the amounts again.

She knew exactly what her mother was going to say. She had been vehemently opposed to Francesca going into business and buying a house with a man she loved but didn't intend to marry. She thought it was the worst possible combination of investment and romance. "And what happens when you break up?" her mother had asked, assuming it was inevitable, since all of her own

relationships had ended in divorce. "How will you work that out, with no alimony and no settlement?" Her mother thought that all relationships had to start with a prenup and end with spousal support.

"We'd work it out just like your divorces, Mom," Francesca had answered, annoyed by the suggestion, as she was by most of what her mother said. "With good lawyers, and as much love for each other as we can muster at that point, if that happens, and good manners and respect."

All of her mother's divorces had been on decent terms, and she was friendly with all her former husbands, and they still adored her. Thalia Hamish Anders Thayer Johnson di San Giovane was beautiful, chic, spoiled, self-centered, larger than life, glamorous, and a little crazy by most people's standards. Francesca referred to her as "colorful" when she was trying to be nice about her. But in fact, her mother had been an agonizing humiliation for her all her life. She had married three Americans and two Europeans. Both of her European husbands, one British and one Italian, had titles. She had been divorced four times, and widowed the last time. Her husbands had been a very successful writer, Francesca's father, the artist, the scion of a famous British banking family, a Texas land developer who left her comfortable with a big settlement and two shopping malls, which in turn had allowed her to marry a penniless but extremely charming Italian count, who died eight months later in a terrible car accident in Rome in his Ferrari.

As far as Francesca was concerned, her mother came from another planet. The two women had nothing in common. And now of course she would say "I told you so" when Francesca told her that the relationship was over, which Francesca hadn't had the guts to do yet. She didn't want to hear what she would have to say about it.

Her mother hadn't offered to help her when Francesca bought the house and opened the gallery, and she knew she wouldn't help her now. She thought the house a foolhardy investment and didn't like the neighborhood, and like Todd, she would advise Francesca to sell it. If they did, they would both make a profit. But Francesca didn't want the money, she wanted to stay in the house, and she was convinced there was a way to do it. She just hadn't found it yet. And her mother would be no help with that. She never was. Francesca's mother wasn't a practical woman. She had relied on men all her life, and used the alimony and settlements they gave her to support her jet-set lifestyle. She had never made a penny on her own, only by getting married or divorced, which seemed like prostitution to Francesca.

Francesca was totally independent and wanted to stay that way. Watching her mother's life had made her determined never to rely on anyone—and particularly not a man. She was an only child. Her father, Henry Thayer, was no more sensible than her mother. He had been a starving artist for years, a charming flake and a womanizer, until, eleven years ago, he had the incredible good fortune to meet Avery Willis, when he was fifty-four. He had hired her as an attorney to help him with a lawsuit, which she won for him, against an art dealer who had cheated him out of money. She then helped him invest it instead of letting him spend it on women. And with the only genius he had ever shown, in Francesca's opinion, he had married Avery a year later, she for the first time at fifty, and in ten years she had helped him build a solid fortune, with an investment portfolio and some excellent real estate. She talked him into buying a building in SoHo, where he and Avery still lived and he still painted. They also had a weekend house in Connecticut now. Avery had become his agent and his prices had skyrocketed along with his financial affairs. And for the first time in his life he had been smart enough to be

faithful. Henry thought his wife walked on water—he adored her. Other than Francesca’s mother, she was the only woman he’d committed to by marrying her. Avery was as different from Thalia as two women could ever get.

Avery had a respectable career as a lawyer, and never had to be dependent on a man. Her husband was her only client now. She wasn’t glamorous, although she was good-looking, and she was a solid, practical person with an excellent mind. She and Francesca had been crazy about each other from the first time they met. She was old enough to be Francesca’s mother, but didn’t want to be one. She had no children of her own, and until she got married she had the same distrust of marriage that Francesca did. She also had what she referred to as crazy parents. Francesca and her stepmother had been close friends for the last ten years. At sixty, Avery still looked natural and youthful. She was only two years younger than Francesca’s mother, but Thalia was an entirely different breed.

All Thalia wanted now at sixty-two was to find another husband. She was convinced that her sixth would be her final and best one. Francesca wasn’t as sure, and hoped she’d have the brains not to do it again. She was sure that her mother’s determined search for number six had frightened all possible candidates away. It was hard to believe she had been widowed and unmarried for sixteen years now, despite a flurry of affairs. And she was still a pretty woman. Her mother had had five husbands by the time she was forty-five. She always said wistfully that she wished she were fifty again, which she felt would have given her a better chance to find another husband than at the age she was now.

Avery was totally happy just as she was, married to a man she adored, and whose quirks she tolerated with good humor. She had no illusions about how badly behaved her husband had been before her. He had slept with hundreds

of women on both coasts and throughout Europe. He liked to say he'd been a "bad boy" before he met Avery, and Francesca knew how right he was. He had been bad, in terms of how irresponsible he had been, and a lousy husband and father, and he would be a "boy" till the day he died, even if he lived to be ninety. Her father was a child, despite his enormous artistic talent, and her mother wasn't much better, only she didn't have the talent.

Avery was the only sensible person in Francesca's life, with both feet on the ground. And she had been a huge blessing to Francesca's father, and to her as well. She wanted Avery's advice now, but hadn't had the guts to call her yet either. It was so hard admitting she had failed on every front. In her relationship, and in her struggling business, particularly if she had to close it or sell it. She couldn't even keep the house she loved on Charles Street unless she could find the money to pay Todd. And how the hell was she going to do that? Bottom line, she just didn't have the money. And even Avery couldn't work magic with that.

Francesca finally turned off the light in her office next to her bedroom. She started to head downstairs to the kitchen to make a cup of warm milk to help her sleep, and as she did, she heard a persistent dripping sound, and saw that there was a small leak coming from the skylight. The water was hitting the banister and running slowly down it. It was a leak they'd had before, which Todd had tried to fix several times, but it had started again in the hard November rains, and he wasn't there that night to fix it. He kept telling her that she'd never be able to maintain the house by herself, and maybe he was right. But she wanted to try. She didn't care if the roof leaked, or the house came down around her. Whatever it took, whatever she had to do, Francesca wasn't ready to give up.

With a determined look, she headed down to the kitchen. On her way back up, she put a towel on the

banister to absorb the leak. There was nothing else she could do until she told Todd about it in the morning. He was away for the weekend with friends, but he could deal with it when he got home. It was exactly why he wanted to sell the house. He was tired of coping with the problems, and if they weren't going to live there together, he didn't want to own it. He wanted out. And if she could find a way to pay him, the problems were going to be all hers, on her own. With a sigh, Francesca walked back upstairs to her bedroom, and promised herself she'd call her stepmother in the morning. Maybe she could think of something that Francesca hadn't. It was her only hope. She wanted her leaky house and her struggling gallery with its fifteen emerging artists. She had invested four years in both, and no matter what Todd and her mother thought, she refused to give up her dream or her home.

Chapter 2

THE CALL TO Avery was easier to make the next morning than Francesca had expected. Once she spoke to her, she felt better. They chatted for a few minutes and laughed about her father's latest antics. In many ways, he was charmingly adolescent, which Avery found lovable, and Francesca had learned to forgive his failings as a father. And after an easy exchange Francesca got down to business and told her what was going on. With a catch in her throat, she told her about the breakup with Todd, and her dilemma about the gallery and the house, and how upset she was.

"I'm so sorry to hear it," Avery said immediately with compassion. "I had a feeling something like that was going on. We haven't seen much of Todd in the last few months." In fact, they hadn't seen him at all, and Francesca had visited them alone in Connecticut several times that summer. She had made excuses for him, but Avery had suspected there was more to it than that. And Henry had said as much himself, but didn't want to pry and intrude on his daughter, who was always extremely private. "She'll tell us when she's ready, if something's going on," he had commented to Avery, who agreed with him. So when she heard the news, she wasn't entirely surprised. "And that's tough about the gallery and the business. Are you losing money at the gallery?" She wondered if Francesca could sell it.

"Not really. But we're barely breaking even. I don't think anyone would buy it with no profit. Todd thinks that if I raised prices, I'd be showing a profit in another two or

three years, but he says that if I stick to emerging artists, it's never going to be a big money-maker, and I really don't want to start selling bigger artists. That's a whole different deal and not what I wanted to do when I opened." She was very idealistic about art, which was one of Todd's complaints about their business. He wanted to get more commercial to increase what they made, and it was a compromise Francesca hadn't wanted to make, but she realized that now maybe she'd have to, although she would hate to do it. She loved serious artists, even if they were unknown, and commercial art wasn't her thing, even if it was Todd's. She had just acquired a new Japanese artist, who she felt had enormous talent. He had received great reviews on his first show, and she was selling his work for next to nothing. But she didn't feel she could charge more for an unknown. She was very ethical about what she sold, and how she sold it.

"You may have to compromise a little on your ideals, and sell a few midcareer artists," Avery told her practically. She had learned a great deal about art from Francesca's father, and knew a lot about the business end of it. But his art was in a whole different league, and thanks to Avery, his work now sold for huge prices. "Why don't we talk about the house first? Have you got anything you can sell to raise the money to pay Todd his half?" she asked practically, and Francesca felt miserable. She didn't. That was the whole problem.

"No, I don't. I put everything I had into the house. I can barely scrape up my share of the mortgage payments every month. I've figured out what I can do about that. I can take in roommates. I think with three, I can make it, which would solve that problem at least."

"I can't see you living with strangers," Avery said honestly. She knew her stepdaughter was an extremely private person, and as an only child she had always been something of a loner. But if she was willing to take in

roommates, it would certainly help. It told Avery just how determined she was to keep the house, knowing that having roommates in her home would be a big sacrifice for her. "But I guess if you can stand it, it solves the issue of the monthly payments. What about the rest that you'd owe Todd if you keep the house?" Avery sounded pensive as she asked her, and then suddenly out of the blue she had an idea. "I don't know how you feel about it, but you have six paintings of your father's. They're some of his best early work, and they'd bring a lot at auction. Enough to pay your whole payment to Todd, I think, if you're willing to sell them. I can even call his principal gallery uptown. They'd go crazy to get their hands on his early work. There's always a market for it."

Francesca winced as Avery said it. Just thinking about it made her feel guilty. She couldn't imagine selling her father's work, and she never had before. But she'd never been this desperate before either, and she had nothing else to sell. "How do you think he'd feel about it?" Francesca asked, sounding worried. He was a little crazy, and a flake, but he was still her father and she loved him, and she had a deep respect for his work. She loved the six paintings she had.

"I think he'd understand," Avery said gently. "Before we got married, he was always selling something to stay alive. He knows better than most people what that's like. He even sold a small Pollock once to pay your mother money he owed her. You do what you have to, Francesca." She was a practical woman, which was why Francesca had wanted to talk to her, more than to her parents.

"Maybe I could get by with selling five. That way I could keep one. Daddy gave those to me. I feel like a real jerk selling them to buy a house."

"It doesn't sound like you have any other options."

"No, I don't." And she hadn't thought of the paintings. She had absolutely nothing else with which to pay Todd.

For a minute, she thought of agreeing to sell the house instead of the paintings. But she didn't want to do that either. "Why don't you call his gallery and see what they say? If they can get a decent price for them, I guess I'll sell them. But only offer them five. I want to try and keep at least one." She was extremely sentimental about them. This was going to be a big sacrifice for her, yet another one.

"I'll do that," Avery assured her. "They have a list of collectors for his work. I suspect they'll pounce on them pretty quickly, unless you want to wait and sell them at auction."

"I can't wait," Francesca said honestly. "Todd has been wanting to sell the house for months, and I promised him I'd pay him or let him sell the house by the end of the year. That's less than two months away. I don't have time to wait for an auction."

"Then we'll see what the gallery says. I'll call them as soon as we hang up." And she had another idea then too, although she wasn't sure what her husband would say about it. She shared her idea with Francesca. "Your father's been very excited about what you're doing at the gallery ever since you opened. He loves emerging artists the way you do. I'm just wondering if he'd like to go into partnership with you, kind of as a silent partner, not that your father is silent about anything. But it might be exciting for him to help you with this, until the gallery starts to make a profit. From what you said, Todd wants a pretty small amount for his share." He had been very fair about it. What he wanted was more of a token payment, barely more than what he had put into it in the first place. The house was a different story, and had appreciated considerably in four years, but he was being fair about that too. He was counting on getting more money out of the house, so he could buy an apartment. He had been very decent through the entire breakup and the untangling of their joint holdings. It was hard and a big disappointment

for him too. They had never expected this to happen, but they were both sure now that it couldn't be worked out, and they both wanted to get it over with quickly. Francesca was moving as fast as she could, given the enormity of the problem for her.

"I never thought of asking my father to invest in the gallery," Francesca said, sounding intrigued by the idea. "Do you think he'd do it?"

"He might. It would be exciting for him, and I'm sure he'd like to help you. It's not a big investment. Why don't you have lunch with him and ask him?" Francesca liked the idea, and he was far more likely to help her than her mother, who had disapproved of both projects right from the beginning. She never had any interest whatsoever in art, although she had several of his now-very-valuable paintings too. She had hung on to them more out of sentiment than because of their value, but now they were a windfall for her. Thalia had at least a dozen of his early works, which were going for such high prices. She always said she would never sell them. Francesca never thought she would have to either.

"I'll call him and ask him to lunch tomorrow," Francesca said, sounding hopeful for the first time in two months. "You're a miracle worker, Avery, and a genius. My father is so damn lucky to have you."

"No luckier than I am to have him. He's a good guy, especially now that he's not a collector of women." She had met several of his old girlfriends, and liked a lot of them, although some of them seemed pretty crazy to her. She was far more down to earth than any woman he had ever dated before her. And she had a fondness for Francesca's mother too. Thalia was so outrageous in her own way, that Avery found it hard not to love her, and be amused by her. But she could also understand Francesca's discomfort about her. Even Avery had to concede that Thalia would be embarrassing as a mother, particularly for a child who

wanted a mother like everyone else's. Thalia was definitely not one of those. And Henry was fairly eccentric and freewheeling too. They were anything but traditional parents, and Francesca had become extremely self-effacing as a result. The one thing she didn't want when she grew up was to be like them, and she wasn't. She was much more like Avery than like either of her biological parents. And Avery was aware too of what an odd match Henry and Thalia must have been. They were entirely different people, and she was surprised the marriage had even lasted seven years. The only good thing to come out of it was their daughter, and Henry and Thalia were now casual friends. But Thalia liked Avery a great deal. They all did. One had to respect her, and everyone liked her easy, friendly, intelligent ways. She was a smart, wholesome, unassuming, real person. Everything Francesca's mother wasn't.

"I think you've solved all my problems," Francesca said with a sigh of relief.

"Not really. I still have to call your father's dealer, and you have to talk to your father about the gallery. But I think we're off to a good start," Avery said encouragingly, and she was hopeful it would work out for her. She loved Francesca, thought she was a good person, and she deserved some reward for her hard work. She hated to see her lose everything because of the breakup with Todd.

"I knew you'd help me figure out something," Francesca said, sounding happy and hopeful for the first time in months. "I just couldn't see where to go with all this. I couldn't find a solution."

"You're too close to it," Avery said simply. "Sometimes it takes an outsider to come up with a plan. Let's hope this all works. I'll let you know what your dad's dealer says, as soon as I talk to him. Your timing is pretty good. They'll be going to Art Basel in Miami pretty soon, and if he doesn't have any collectors waiting for your dad's early work, he'll

see a lot of other people there. You might just have your money by the end of the year.”

“That’ll make Todd happy,” Francesca said sadly, thinking of him.

“It should make you happy too if you get to keep the house,” Avery said. With or without a marriage license, they had a lot to work out and split up. It was almost as bad as a divorce.

“I’ll be happy with the house,” Francesca confirmed. “I guess I’d better tell my parents about Todd. To be honest, I dread it. Dad will be okay about it, but my mother is going to remind me seven hundred times that she warned me of this in the beginning. She thought we were crazy to buy the house and start the business without being married.”

“That’s what people do these days. A lot of people who live together make joint investments.”

“Tell her that,” Francesca said with a wry grin.

“I wouldn’t want to try,” Avery said, and they both laughed. Thalia had a million of her own opinions, and it was impossible to sway her in any direction other than her own.

“I’ll call Dad and set up lunch with him. And I’ll call my mother about Todd. Let me know what the dealer says.”

“I will. I promise. And keep your chin up in the meantime. We’ll work it out,” Avery reassured her, and a moment later they both hung up. It was what her mother should have said and never would have. Thalia was more an Auntie Mame than a mother. And Avery was more of a friend.

Francesca sat at her desk, thinking for a long moment before she picked up the phone again. She was feeling better after her conversation with her stepmother. Avery had helped her, just as Francesca hoped she would. She always came through, and had some truly good, solid ideas, which usually worked, just as they had for Francesca’s father. He had been so impressed with her in the

beginning, and still was. She had wrought miracles for him, and the proof was in their very comfortable lifestyle. Avery had money of her own too. She'd had a lucrative career and invested well. And the idea of being dependent on anyone other than herself would have made her laugh. As she put it, she hadn't worked her ass off all her life in order to be dependent on a man. She did what she wanted with her money—and always had. None of that had changed when she got married. Henry had benefited far more than she from their relationship. Financially, he had needed her, she didn't need him. But emotionally, they were dependent on each other, which seemed like the way it should be to Francesca. She thought she had had that with Todd, but she didn't. And now they were pulling everything apart, and it hurt. A lot.

Francesca's next call was to her mother. Thalia barely asked her how she was, and launched into a long conversation about herself, what she was doing, who she was annoyed at, what a terrible job her decorator was doing, what bad investments her stockbroker had made recently, and what a worry it was for her.

"It's not like I have a husband to support me," she lamented.

"You don't need a husband," Francesca reminded her practically. "Don't let you set forever." Her two shopping malls had grown to ten over the years, and she had other investments as well. She wasn't the pauper she pretended to be, by any means. And her small, chic penthouse apartment on Fifth Avenue was ample testimony to that. It was a beautiful place with a splendid view of Central Park.

"I didn't say he didn't. But it's very unnerving not having a husband to protect me," she said, sounding momentarily small, which she wasn't either. And Francesca didn't say that she should be used to it by now, sixteen years after her last husband had died in Rome. He had left her with the title of Contessa, which she enjoyed very much. Thalia was

only sorry he hadn't been a prince, and she had admitted to Francesca years before that she would have loved to be a princess, but countess wasn't bad. She was the Contessa di San Giovane.

Francesca decided to dive in then at one gulp. "Todd and I broke up," she said quietly, waiting for her mother's reaction.

"When did that happen?" Her mother sounded startled, as though she had suspected nothing, unlike Avery and her father.

"It's been coming for the last several months. We tried to work it out, but we couldn't. He's going back to working at a law firm, and he wants me to buy him out of the gallery and the house."

"Can you afford to?" her mother asked her bluntly. It wasn't sympathy, just a question.

"Not yet. But I'm hoping to work it out by the end of the year." She didn't tell her mother that she had discussed it with Avery, and asked for her advice. She didn't want to hurt her mother's feelings. But Avery's advice was a lot more useful than her mother's, who relied on other people to manage her money. Avery made all the big decisions herself.

"I told you that you shouldn't have bought a house and started a business with him. That's a crazy thing to do if you're not married, and guaranteed to turn into a mess. Is he being difficult about it?" Thalia had liked him, but not the fact that neither of them wanted to get married. She strongly disapproved of that, and in some ways was very old-fashioned.

"Not at all, Mom. He's being very nice. But he wants to get his money out of the house, and a little bit out of the business."

"Can you do all that?"

"Maybe. If not, I'll have to sell the house and close the gallery. I'm trying my best not to."

"What a shame you got all enmeshed with him. I never thought it was a good idea." She never let her daughter forget it.

"Yes, I know, Mother. But we thought we had a sure thing."

"We all do, until it falls apart. And when it does, you're much better off with alimony and a settlement than just a broken heart." It was the only thing she knew, and the only career she'd ever had.

"Alimony's not a job, Mom. Or at least not the one I want. Hopefully, I'll be able to work it out." As usual, her mother annoyed her.

"Why don't you just sell the house? You can't handle it without him anyway. The place is always falling apart." It was exactly what Todd had said to her, that she would never be able to manage it alone. She was determined to prove both of them wrong. "Can you even cover the mortgage payments?" her mother asked her, without offering to help her. But Francesca wasn't surprised. So far the conversation had gone exactly as she had expected, starting with "I told you so." There were no surprises here. There never were with her mother.

"I'm planning to take in roommates to help cover the payments," Francesca said in a tense tone.

Her mother responded instantly with horror. "Are you insane? That's like having hitchhikers in your house. Are you serious? Rent to strangers?"

"I don't have any other choice, and I want to keep the house, Mom. I'll be careful who I rent to. I'm not going to put up signs on the street. And I'll check them out carefully first."

"You'll end up with an ax murderer in your house," her mother said, sounding distressed.

"I hope not. Hopefully, I'll find some good ones."

"I think that's a terrible idea, and you'll regret it."

"If I do, you can remind me that you told me so," Francesca said wryly. She knew her mother too well. Thalia always reminded her of her mistakes and that she had warned her beforehand.

"I want you to rethink that," Thalia persisted.

"I can't," Francesca said honestly. "I can't make the mortgage payments otherwise without Todd. Once the gallery starts making money, I can give up the roommates. But for now, I have no other choice. I'll have to bite the bullet on that one." And all else. She was going to have to give up a lot to keep the gallery and the house, her privacy in taking in roommates to pay the mortgage, her father's paintings to buy Todd out, and if her father didn't want to invest in the gallery, she might lose it entirely. It was all upsetting to think about.

"I think it's utterly crazy. I won't sleep at night, worrying about who else is living at your house."

"There's safety in numbers. With three of them, I should be fine."

"Should, but maybe won't be. And if they sign a lease, you'll be stuck with them for the duration of the lease. You can't just throw them out if you don't like them after a while."

"No, I can't. So I'd better pick good ones," Francesca said practically.

She got off the phone as quickly as she could after that. She had told her mother all the pertinent information, that she and Todd were breaking up and she was trying to keep the gallery and the house. She didn't need to know more than that, nor the gory details. And her mother had done just as predicted. She had criticized her, and offered no help at all. Some things never changed.

Her call to her father was easier and quicker. All she did was invite him to lunch the next day, and he accepted. She was planning to tell him everything then and he was much more easygoing than her mother. They agreed to meet at

La Goulue for lunch, which was his favorite restaurant uptown. It was close to his gallery and he went there often. He was part of the celebrity landscape there. He sounded happy to hear from her.

"Everything okay?" he asked her before they hung up. He wondered what it was about. She rarely invited him to lunch.

"Okay enough. We can talk about it tomorrow."

"All right. I can't wait to see you," he said pleasantly. He still had the voice of a young man on the phone although he was sixty-five. And he looked far younger than his years as well, as did his wife. Francesca thought her mother looked older than Avery, and being desperate to find a new man gave her a certain frantic look of desperation, and had for years. Her father was far more relaxed and free and easy. It was his nature, but he also had Avery at his side. Her mother hadn't had a serious relationship in years. Francesca had a theory that she wanted one too badly, and it showed. It was a good lesson for her to remember herself now, as she had to face the dating world again, for the first time in five years.

The thought of it depressed her profoundly, and she wasn't even remotely ready to think about going out with other men yet. She couldn't help wishing that she would never have to face dating again. She wasn't looking forward to it. As far as she was concerned, it was the worst of all possible worlds. She had to look for three roommates to share her house if she found the money to keep it, and eventually she'd have to start dating again, if she didn't want to be alone for the rest of her life. It was a big decision, but not one she had to face in the immediate future. Todd hadn't even moved out yet.

Her lunch with her father the next day went smoothly. He hopped out of a cab in front of La Goulue, just as she was arriving, after a brisk walk from the subway. And as always, he was looking very dashing. He was wearing a