



The Playboy's Most Unexpected Baby

Author: *Holly Rayner*

Category: Romance, Billionaire Romance

Description: They thought a quickie marriage could solve both their problems,

Then they crossed a line that'll change both of their lives forever...

Charlie Coldwell couldn't believe his luck when he inherits his aunt's sprawling coastal estate. But there's a catch: he must prove he's married within a month! Known for bucking expectations, Charlie decides his best bet is to quickly marry a stranger, cash out, and move on. After all, what's the worst that could happen?

Olivia Farley is on the brink of the biggest breakthrough in her career – provided she marries (and stays married to) a notorious playboy. She figures it's a minor inconvenience compared to the reward. But when their convenient arrangement suddenly sparks real feelings, their simple plan turns complicated...

Now, with a baby on the way, Charlie and Olivia must confront the unexpected: could this marriage of convenience become the best thing to ever happen to them?

Total Pages (Source): 62

CHAPTER1

CHARLIE

“Fashionably late as usual, Charlie?”

His sister Caitlin smirked up at him from her seat at the conference room table. Charlie couldn't help noticing that she was surrounded by her three children — apparently she had seen fit to bring her whole family to the reading of Aunt Marge's will. As the oldest of the siblings, he knew she was probably counting on receiving Aunt Marge's coastal estate in Old Prescott, Massachusetts. Hell, she'd probably already started planning her redecorations.

Cait drove Charlie crazy. He glanced at his phone. “I'm not even late,” he pointed out. “This was supposed to start at four thirty. It's four twenty-eight.”

“Well, we all got here early so we could look over the list of Aunt Marge's assets,” Cait said. “Scott and John knew enough to show up on time without my having to tell them.”

Charlie glanced at his brothers, who were also sitting at the conference room table. They, at least, had had the sense not to bring their kids along, although both of them had wives who didn't work, so that had probably been easier for them than it would have been for Cait.

“Do I get to sit down?” he asked, pushing his untidy blond hair back out of his eyes.

“Seats are taken,” Scott pointed out, a smirk on his face. “If you wanted one, you should have gotten here earlier.”

“Surely the kids can play on the floor,” Charlie said to his sister. Anna, Freddie and Vance, ages seven, five and four, had spread building blocks over the table in front of them and hadn’t bothered to look up or greet Charlie when he’d come into the room.

“They’re all set up,” Cait said. “I’m not going to move them now.”

Charlie sighed and leaned back against the wall, folding his arms across his chest. “Whatever.”

He wished he didn’t have to be here. He had come out of respect for his aunt, and in hopes of keeping things polite and civil. He fully expected his three siblings to behave like jackals as her will was read. Aunt Marge had never had children, so they all knew that the three of them would be inheriting everything. It was just a matter of how it was all going to be divided up.

This meeting could have been an email, he thought unhappily as the executor walked into the room and took the one remaining empty seat at the head of the table, a chair that had obviously been reserved for him by the folders set in front of it.

“Thank you all for coming in today,” he said. “My name is Carl Rogan. I’m so sorry for your loss.”

No one said anything. Charlie could practically hear what his siblings were thinking—Get to the will.

His hands tightened into fists. The sooner he was able to get out of here, the better.

“All right,” Rogan said. “As you know, your aunt had a sizable collection of assets,

and you four are the only ones who have been named in the will. Now, to begin with, there's a stipulation here that anything overlooked should be relegated to Scott, and that he should take responsibility for distributing it fairly. Are you able to take on that responsibility?"

"It should be me doing that," Cait said with a frown. "I'm the oldest."

"Legally, we need to go by what it says in the will, although Scott is more than welcome to seek assistance from anyone he chooses," Rogan said.

"I'll help you figure things out," Cait said authoritatively.

Scott didn't answer. He was the third born of the family and had always had a good instinct for staying out of drama. Charlie suspected that was why he'd been chosen to mediate things that had been overlooked by the will. He thought Aunt Marge had probably made a good choice. Scott would be fair. Cait would have been domineering if she'd been put in charge of the project.

"Your aunt's monetary assets are to be split up between the four of you," Rogan said.

"Not split equally, surely?" John said. "I have four children to take care of."

"It's not a twenty-five percent split, no," Rogan said. "The exact ratio is in the folders here."

"Let me see that," Cait said.

Rogan opened one of the folders, pulled out a piece of paper, and passed it to Cait. She looked at it, then nodded. "This seems fair." She handed the paper to Scott.

He looked it over. "Twenty percent for each of us, and then the remaining twenty is

divided up among the kids and allocated to the parents,” he said. “Yeah, that seems all right to me.”

It meant that Charlie would receive the least, since he was the only one who didn’t have children, but that didn’t bother him. He actually thought it was pretty fair too. “Is that all?”

“No,” Rogan said. “There’s a car — that’s been left to John.”

Page 2

Source Creation Date: June 28, 2025, 8:11 am

“Now, wait a minute,” Scott objected.

“That car’s worth a lot!” Cait chimed in. “We should sell it and split the money.”

“Oh, stop it,” Charlie groaned. “John always loved that car. He should be able to keep it. He’s probably not going to sell it.”

“Well, I don’t think that’s fair,” Scott grumbled.

Cait waved a hand in his direction. “Never mind the car,” she said. “What does it say about the estate? I assume we’ll be able to sell that, at least.”

Charlie frowned. “You really want to sell the estate?” he said. “We practically grew up there.”

“We’ll never have time to get out to Old Prescott now that we all have lives and families,” Cait said. “It’s totally impractical.”

“Cait’s right,” John said. “Driving the car is one thing, but I’d much rather have the money than that old house, even if Scott’s the one who manages the actual sale.”

“Well, no, Scott can’t manage the sale of the house,” Cait said firmly. “We’re going to have to have some sort of mutual agreement when it comes to that. But it’s all right. Aunt Marge wouldn’t have forgotten to mention the estate in her will. I’m sure it will say something about the estate — doesn’t it, Mr. Rogan?”

“Well, as a matter of fact, it does.” Rogan cleared his throat. “The Old Prescott estate

has been left to Charlie.”

The room was silent for a moment as the words sank in.

Charlie’s head spun. She had left the estate to him?

He had never expected this. He knew his relationship with Aunt Marge had been a good one, of course — he would probably miss her more than any of his siblings would. But even so, he was the youngest. He wasn’t used to this sort of thing falling in his favor.

Cait found her voice first. “Well, this has to be a mistake,” she said.

“It’s not a mistake,” Rogan said.

“He can’t just have the estate! It belongs to all of us!”

“It doesn’t, legally,” Rogan said. “Not as long as Charlie meets the terms of the will, that is.”

“There are terms?” John looked at Charlie, his eyes narrowed. “That’s not usual, is it?”

Rogan shrugged. “It’s not the first time I’ve seen something like this.”

“Well, what are the terms?”

“Your aunt requires that Charlie be married in order to inherit.”

The room fell silent again.

This time it was Scott who recovered first — he burst out laughing. “Married?” he repeated. “She’s pranking us. Charlie doesn’t even have a girlfriend.”

“Yeah, this is a joke,” Cait agreed. “She’s having her last laugh, Mr. Rogan, that’s all it is. What happens to the estate since Charlie isn’t married?”

“If he doesn’t meet the terms, the estate is to be sold and the profits split between the four of you?—”

“That’s more like it.”

“But don’t be too hasty. He has some time.”

“How long?”

“If Charlie can provide a valid marriage license within the next thirty days, he’ll inherit.”

“Well, it’s like Scott just said. He doesn’t even have a girlfriend,” John said. “And even if he did, Charlie can’t even commit to breakfast. There’s no way he’s going to be married in a month. This is ridiculous.”

Page 3

Source Creation Date: June 28, 2025, 8:11 am

“Nevertheless, the will legally provides him with a month to make himself a marriage,” Rogan said. “No one else will come into possession of the estate before then.”

“So we have to wait a month,” Scott said. “No big deal.”

Cait narrowed her eyes. “What’s to stop him from finding some girl to marry so he can inherit the house without it being real? He could sell the place and pay her off.”

Now, that’s an idea, Charlie thought.

“The will stipulates that Charlie and the woman he marries — if in fact he does marry — will be required to attend monthly meetings with me, so that I can assess the validity of the relationship to ensure that it’s not just an arrangement of convenience to get the house,” Rogan said.

Cait laughed bitterly. “Oh, please,” she said. “This is so stupid. It’s all Aunt Marge’s way of giving Charlie a hard time. She always wished he would settle down and get married. I mean, we all know that’s never going to happen. Charlie’s not that type. But I guess she never gave up hope, right to the very end.”

“Or else she’s just trying to give him grief about it one last time,” John said. “It could be that.”

“Either way, this is obnoxious,” Cait said. “You’re telling me that we have to wait a whole month to deal with the estate because Aunt Marge had to have her little prank.”

“I guess there’s another option,” Rogan said. “If Charlie is willing to say right now that he has no plans to marry, he can sign the legal rights over.”

“I’m not doing that,” Charlie said.

“For God’s sake, Charlie,” John said. “You know Cait’s going to be insufferable about this.”

“Hey!” Cait objected.

John ignored her. “Just sign it over and let’s get this over with. You know you’re not going to get married in thirty days.”

“Maybe I am. You don’t know.” It was impossible to imagine that he would, but Charlie wasn’t feeling much like making things easier on his siblings at the moment. They always treated him like he didn’t matter in this family, like he was the least important of all of them. Well, that was fine. Now they were all going to be inconvenienced by him. Maybe they would actually learn a lesson — though he doubted it.

“Are we done here?” Scott asked. He was already rising to his feet, not waiting for the answer to be given. “I’d like to get home in time for dinner.”

“We need to establish what’s going to happen with the estate,” Cait objected.

“Don’t be silly, Cait. Charlie already said he isn’t going to sign it over — well, I could have told you that. Of course he isn’t. He’s always been way too stubborn. He’ll make us wait out the thirty days. And then, when he isn’t married at the end of that time, we’ll be able to move on to whatever comes next. Easy as that,” Scott said.

Cait glowered at Charlie. “You always have to make everything difficult, don’t you?”

“I’m not trying to,” Charlie objected. “This isn’t my fault, you know. I’m not the one who set such a wild condition on the inheritance. It was Aunt Marge who came up with this idea, not me. I’d be just as happy if she had left me the place outright.”

Cait rolled her eyes and stood up. “I suppose we’ll have to meet back here in thirty days, then, to figure out what comes next,” she said.

“That’s right,” Rogan agreed. “Charlie, you’ll need to bring your wife if you do marry before then, and your marriage certificate.” He smiled, clearly thinking himself in on the joke. “If there’s nothing more, I’ll see you all next month.”

“Sounds fine,” John said.

“Come on, kids,” Cait said. “Pack up your toys. It’s time to go.”

Charlie turned and left the room, not wanting to stay here with people who were so clearly in bad moods with him.

What had Aunt Marge been thinking?

He knew she had always wanted him to marry — but she couldn’t possibly think this idea would actually work?

The others must be right. It had been her idea of a last joke at his expense, nothing more.

Well played, Aunt Marge. You got the last laugh.

CHAPTER 2

OLIVIA

Page 4

Source Creation Date: June 28, 2025, 8:11 am

“You’re going home with Rachel after school, right?” Olivia asked her sister.

Izzy pulled her blue-streaked hair back into a ponytail. “Yeah,” she said. “And she’ll drive me home after.”

“And her mom will be there?”

“We’re just going to be studying, Liv.”

“Right.”

“And besides, I’m seventeen.”

“Yeah, and I know what I was doing when I was seventeen.”

“And did it kill you?” Izzy asked.

It hadn’t, of course — Izzy had a point. Running around with boys in her teen years might not have been Olivia’s finest hour, but she’d certainly survived it. Still, she wanted better for her sister. She would have liked to see Izzy focusing on her schoolwork, making responsible choices. She wondered whether this was how it felt to be a parent. It must be, right? She had practically raised Izzy herself thanks to the amount of time her single mother had needed to devote to working two jobs to keep food on the table.

“I wish I had a car,” Izzy grumbled now. “Then I wouldn’t have to beg my friends for rides.”

“I wish you had one too,” Olivia admitted. “I’d feel better about you driving than getting into cars with other teenagers.”

Izzy rolled her eyes. “You’re such a mom.”

Olivia felt the familiar sting of discomfort combined with flattery at her sister’s words. She’d worked hard to be a good mother figure to Izzy, and she was glad to have been successful. At the same time, she mourned the damage to the sisterly bond they should have had. They were very close, but they would never be just sisters to each other. There would always be this wrinkle.

“Have a good day at school,” Olivia said to Izzy. “I’ll see you tonight. Call me if you’re going to get home late.”

“Yeah, yeah.” Izzy got out of the car, her ponytail swinging behind her as she went.

Olivia watched her go for a moment, then she looped around and pulled out of the Old Prescott High parking lot, making a left turn instead of her usual right. She would be late to work today, but she simply had to see it.

Marge Coldwell’s death had been on everyone’s lips for the past couple of days. She was an institution here in Old Prescott, and it felt weird and wrong to know that she was gone. Also, she had left behind the largest estate in town, and as a realtor, Olivia couldn’t help being curious.

She had always wanted to get a look at the place, but she’d never had the chance. Maybe now the family would want to sell. There might be an open house, and she could actually get inside and see it for herself. Or maybe...

It seemed almost too wild to hope for, but... well, someone was going to have to handle the sale of the house, right? Some realtor was going to get that commission,

and why not Olivia herself?

Her mind reeled at the thought of the money she'd earn. Her mother would probably be able to quit her night job. They could get Izzy that car and actually put some money in her college savings account. It would change everything.

Don't be crazy, she cautioned herself. This is the Coldwell family you're talking about. They probably already have a realtor they use for the sale of their many, many properties.

That was speculation on her part, of course. Olivia didn't know how many houses the Coldwell family owned. It had to be several, though — everyone knew how rich the Coldwells were. They probably sold property all the time. They would be well prepared for a moment like this one.

But she couldn't resist taking a look at that house now that it stood empty.

She drove down the winding lane that led to the address. The estate was so vast that there were no other houses surrounding it — the Coldwells owned miles of beachfront property, and Olivia nearly moaned at the thought of how much a place like this would sell for. And it would sell itself, too. The realtor would hardly have to do anything. This place wasn't going to be on the market for more than a minute before it got snapped up — though the Coldwells would probably get less than what it was really worth. They weren't a family that would be worried about maximizing their profits, she thought, because they had so much money already. They'd probably just take the first offer.

If they worked with me, though, I'd get them a great deal, she thought wistfully.

Reaching the house, she pulled the car to a stop and gazed up at it. The place was as old as the town of Old Prescott, and it was beautiful. She could really spin this estate,

make it appeal to someone with romantic sensibilities who would appreciate it for what it was...

A knock on her car window jolted her back to reality, making her jump.

A man was standing outside. He had untidy blond hair and aviator sunglasses. He motioned to her to roll down the window.

Olivia frowned. She hadn't expected to see anyone here. She cracked the window, unsure about opening it to a strange man. "Can I help you?"

"I was going to ask you the same thing." He glanced over his shoulder. "Come out here to check out the old Coldwell place?"

Page 5

Source Creation Date: June 28, 2025, 8:11 am

“Yeah,” Olivia agreed. “You too?”

“Had to get a look at it.”

She decided there was no danger and stepped out of the car to speak to him. “I’ve dreamed of getting a good look at this place for years,” she said.

“You know the house pretty well then, I guess?”

“Are you not from around here? I haven’t seen you before.”

“I’m in town from Boston.”

“How do you know about this place?”

“Saw it online,” he said. “It’s listed as one of the oldest buildings in the state.”

“Oh,” Olivia said. “Yeah, it is. And now that Marge Coldwell has died — I don’t know if you knew that or not — it might be going on the market.”

“You want to buy it?”

“I want to sell it. I’m a realtor,” she explained. “This would be the biggest moment of my career, if I could list this property.”

“And that’s why you’re out here scoping it out?”

“I’m just daydreaming. Picturing how I would set up the open house, how I would manage the listing...”

“You really want to sell this place,” he observed. “You must think you can get a lot of money for it.”

“I do,” she said.

He pondered for a moment. “Have you ever sold a place like this before?”

“No,” Olivia admitted.

“So what makes you think you’d be any good at it?”

Olivia laughed. “Jeez.”

“I don’t mean it rudely,” he said. “I just wonder how you can be so confident if you haven’t got any experience.”

“Well, I do have experience,” Olivia said. “I’ve never sold a massive estate like this one, but I’m a pretty successful realtor. And my usual clients might not be massively wealthy, like the Coldwells, but I think that would actually serve me pretty well here.”

“How so?”

“You ask a lot of questions.”

The guy shrugged. “I’m just curious.”

“I’m used to working for people who will probably sell their house once or twice in

their life,” she explained. “For most people, that’s a huge moment, and getting the best offer possible is a big deal. For most people, it really matters how much you get in the sale of your house. That’s probably not true for the Coldwells. I’m guessing they’ll be willing to settle for a lesser amount just in the interest of having things over with. And I’m guessing most realtors will know that, and will be focused on giving the family what they want. I mean, it’s going to be a huge cash cow for any realtor no matter how much it sells for. But me — I’d like to get the best possible deal. That’s what I do for all my clients.”

“Sounds like they should go with you,” the guy said.

“Yeah, but they won’t,” she said with a little laugh.

“You’re so sure?”

“I mean, I don’t know if they’re even planning on selling the place at all,” she said. “It’s probably going to be inherited by some rich playboy who’ll keep it as a party house. Kind of tragic to think about that happening to this place, but that’s what I’m expecting.”

“Gotcha,” the man said.

Page 6

Source Creation Date: June 28, 2025, 8:11 am

“I’m sorry,” Olivia said. “I’m telling you my dream career moves and we haven’t been introduced. I must sound like a lunatic.”

“I would have said passionate.” He grinned.

She smiled too. “I’m sorry I let myself get so carried away,” she said. “My name is Olivia Farley.” She held out a hand to shake. “And, as I mentioned already, I’m a realtor.”

“Nice to meet you.” The man took her hand and shook it. “Charlie Coldwell. Rich playboy.”

“Oh my God.” Olivia’s cheeks flamed. “I... oh, no. You should have told me!”

“So you could have kept your commentary to yourself?” He shook his head. “It was too good. Don’t worry about it. You only said what I’m sure everyone is thinking.”

“I’m sorry,” Olivia said. “I shouldn’t have said it. I didn’t mean?—”

“Of course you meant it,” he said. “Don’t backtrack now. You don’t have anything to apologize for here. It’s fine.”

“I should have figured that was why you were here. You inherited the house, right? And now you’re here to see it?”

“That’s right,” Charlie said. “And as far as your other guess, I’m not planning on keeping it as a party house. I don’t really even know whether I’m planning on

keeping it at all.”

“I really didn’t mean any offense,” Olivia said. “I’m sorry I said those things. I shouldn’t have.”

“Don’t worry about it. You don’t know me. You couldn’t have known.”

“I should probably be on my way,” Olivia said. She couldn’t have been any more embarrassed if she’d tried, and she wanted nothing more to get out from under his gaze. “I shouldn’t have been loitering around your house like this. I’m sorry. I’ll go now.”

“Hang on,” Charlie said. “You’re leaving just like that?”

“Well... I mean, yes. What is there for me to do here? I’ve already made a fool out of myself.”

“Sure. I’m just surprised that you don’t want to stick around and try to convince me to let you list the house. I thought it meant so much to you.”

Olivia laughed. Was he messing with her? “You’re not going to hire me to list the house after that stuff I said.”

“You don’t know what I’d do,” he pointed out. “You just met me. I think you and I might be able to help each other out, actually.”

Olivia frowned. “What do you mean?”

“My siblings want nothing more than to sell this place,” he said. “I was keener on keeping it in the family, until I saw how they acted when my aunt’s will was read out. Now, I’d like to sell the house and take the profits for myself. And I think that’s

maybe something you can help me with.”

“Are we talking about something legal?” Olivia asked. “I mean... is it yours to sell?”

“It is,” he said. “I’m the sole inheritor — for now, at least. But I need to move pretty quickly. And everything you said about getting the best possible deal for the place sounds perfect to me. I’d love it if we sold it for even more than my family expected it to be worth and they just had to deal with the fact that they weren’t getting any of that money.”

“You really want to work with me?” She could hardly believe what she was hearing.

“I think you and I might be able to help each other out on this one,” he said. “I’ll tell you what — can I take you out for a drink, and we can discuss it a little more, at least? And then you can decide for yourself whether we have a future or not.”

Olivia was in shock. Could this be real? It was like something out of her wildest fantasies.

And she would have been crazy to tell him no.

“Okay,” she said. “I could go for a drink. You’re on.”

CHAPTER3

OLIVIA

Charlie ordered a Hoffel’s Light, which struck Olivia as a fake thing to do. Surely someone like him, someone raised with a silver spoon in their mouth, had more expensive tastes than the local light beer. She didn’t say anything, though, just ordered herself a vodka cranberry and waited for him to break the silence.

Page 7

Source Creation Date: June 28, 2025, 8:11 am

He didn't do so right away. He squeezed a lime into his beer bottle and then pushed the lime through the neck until it dropped into the bottom. He took a long drink, then smiled winningly at Olivia. "I love this stuff," he said. "Always get it when I'm in town."

Okay, so maybe she'd been wrong. "How often are you in town?"

"Not as often as I'd like," he confessed. "I should have visited my aunt more when she was alive."

"Did the two of you have a good relationship?"

"We were closer than she was with any of my other siblings," Charlie said. "I think she could sense from them how... opportunistic they were. They'd walk around the house looking at things like they were making plans for what they were going to do with them when she died. When they inherited everything." He took another drink of his beer. "I think that's why she left me the house," he went on. "Well, I guess I think her sadistic nature was a part of it too."

Olivia raised her eyebrows. "What's sadistic about leaving you a beachfront estate? If that's your idea of cruelty, I'd hate to think what your standards for someone being nice to you are."

Charlie laughed. "I'm mostly joking," he said. "I do think she meant to torment me a little, though. See, she never liked the fact that I was unmarried. All three of my siblings are married with children, and that's the life she wanted for me, too."

“But you don’t?”

“Not especially.” His grin widened. “I’m the sort who likes my freedom. A lone wolf, I guess you could call me.”

Oh, please. Olivia had probably met a dozen men who talked about themselves in those terms — as if there was something special about them because they hadn’t committed to a long-term relationship, as if it made them unique and cool. There was nothing special about it. She didn’t judge him for his life choices — God knew she wouldn’t have a leg to stand on when it came to judging people for being single. But she did judge him for this attitude of superiority.

“Okay,” she said. “So she wanted you to get married.”

“She did,” Charlie agreed. “She wanted it so badly that she made it a condition of my inheritance.”

“What do you mean?”

“I’ve got thirty days — well, twenty-eight days, now — to get married,” he said. “I’ve got to show a marriage license as evidence that I’m in compliance, and if I can’t do that, my siblings get a cut of the house.”

“And you don’t want them to get that.”

“I’d rather stick it to them for the way they used to walk around like they were just waiting for Aunt Marge to die,” he said. “I hate to think of them profiting on the sale of her house. They don’t need that money, and they don’t deserve it. So no, I don’t want them to get it.”

“I see.” Olivia had a bad feeling about where this was going — but surely she had to

be wrong. There was no way he was about to ask her what she was imagining he would.

“Right,” he said. “Well, obviously there isn’t a hope of me finding any sort of real marriage in that time — even if I did want to.”

“Why would she ask you to do something like that?” Olivia asked. “It does seem unrealistic.”

“I think she might have hoped I had a girlfriend that I wasn’t telling her about, or at the very least, a woman I was seeing but not getting serious with,” Charlie said. “She used to ask me about that all the time — who I was seeing, why I wouldn’t introduce her to anyone. She thought I had some sort of secret life that I wasn’t willing to share.”

“And you don’t?”

“Definitely not. I haven’t been involved with any woman for more than a week at a run in years.”

“So there’s no one you could realistically propose marriage to.”

“I didn’t say that.” He fixed her with his bright blue eyes.

Olivia felt as if her stomach was turning inside out. Suddenly, she wondered whether coming out for this drink had been such a good idea after all.

There was no denying that Charlie Coldwell was a handsome man. If she had been his aunt, it probably would have surprised her to know that he wasn’t serious with any women. He looked like the kind of man who could get any girl he wanted. He had a sincere, earnest face. His eyes were wide, giving him an innocent, almost

boyish look — but that blue was so penetrating that Olivia felt helpless as he held her in his gaze.

She couldn't have gotten up and walked away from this even if she had wanted to — and she wasn't at all convinced that that was something she wanted. It was easier to stay with him, and she couldn't suppress her desire to know what would happen next.

“Here's the thing,” Charlie said. “I need to show a marriage license, but it doesn't have to be a real marriage. There's no way for anyone to confirm things like feelings. No one can verify whether or not I'm actually in love with the woman. Which means that marrying just to get the house is an option I have.”

“You'd go that far to keep it out of your siblings' hands?”

“Those vultures? Sure I would. It's not like I'm planning on a real marriage any time anyway, so there's no reason not to do this. It's not like it does me any harm. Might as well see what I can get out of this situation, right?”

Page 8

Source Creation Date: June 28, 2025, 8:11 am

“Sure, but it depends on you finding a woman who’s willing to marry you. She doesn’t get a house in the bargain.”

“Well, unless she’s a realtor who’s desperate to sell the estate, right?”

Olivia had known this was heading here. She laughed. “I’m sorry,” she said. “I’m not that desperate.”

“You said it would be the biggest move of your career.”

“I mean, it would be, but that doesn’t mean I’m going to do something like this,” she said. “You can’t be genuinely suggesting that I marry you in order to sell the house.”

“You were right when you said that the family has a realtor they’ll use,” he said. “If my siblings have any say in the matter, you won’t have a shot at selling the place.”

“I don’t want it that badly!”

“Not even for the money you’d stand to make on the sale? I mean, wouldn’t it be pretty significant for you?”

“You’re saying that because I’m not rich like you, I ought to marry you in order to get a shot at selling your house?” He was lucky she was finding all this hilarious instead of offensive. That could easily have gone the other way. “I’m not doing this,” she said. “You’re just going to have to figure out something else, that’s all.”

“Just think about it,” he urged. “I mean, really. Think it through. You and I get

married — I know it sounds sort of crazy, but it wouldn't have to be forever. We'd only have to stay married for as long as it took to sell the house, get the money, and move it through the right channels so that my siblings couldn't get it back later by claiming I'd done the whole thing as a ruse. Then we stage a breakup. Everyone will know it's fake, probably, but how can they prove it? There's no clause in the agreement that says I'm not allowed to end my marriage if it doesn't work out."

"Your aunt must have guessed that you'd try something like that," Olivia objected.

"Well, I think she probably believed it would work out. She was a big believer in true love and all that stuff," Charlie said. "Personally, I think that's pretty naive. I've seen how marriages go in my family. My parents hardly even liked one another, and as for my siblings — well, they're all married for status and comfort. They all chose people they thought would reflect well on them, not people they actually cared for."

"And you don't think you're proposing doing the exact same thing?" Olivia asked. "Marrying for convenience instead of for love?"

"Of course I am. That's my point," he said. "That's the only reason to get married, in my opinion. It's just that I have the courage to be honest about it, that's all."

"Right," Olivia said.

"So what do you think?"

"I still think you're crazy."

"I'll give you twenty percent of the money we get for selling the house."

She stared at him. "Did you say twenty percent?" That was a huge commission, more than three times what she would ordinarily have expected to get. And on a sale as big

as this one...

Well, that was life-changing money.

“I want to keep it out of my siblings’ hands, like I said,” he told her. “And besides, if I get eighty percent, that’s still a hell of a lot more than I’d end up with after we had to split it four ways. I don’t mind sharing with you. You’d be helping me out. And that’s a good rate for you, isn’t it? I know that’s more than our realtor gets, and he’s on retainer.”

“It’s a good rate.” It occurred to Olivia that she could have negotiated for more. He had said she was desperate to sell the house, but it seemed to her that he was the desperate one. She probably could have asked for anything, and he would have given it to her.

But she couldn’t bring herself to do it. She couldn’t ask for more than he was already giving. She didn’t know how much she would be able to get for the house, but she had an idea, and twenty percent was going to be enough that she would never have to worry about money again.

She couldn’t say no to this. Even though what he was asking her to do seemed crazy, turning it down would have been even crazier. She couldn’t do it.

“Say I agree to this,” she said. “How long do you see us staying married for?”

“Well, it depends how long it takes you to sell the house. You did say that you weren’t going to rush things, that you would take as long as you needed to in order to get the best deal.”

“Yeah, well, I said that before I knew I was locking myself into a marriage until I got the job done.” But Olivia couldn’t keep the smile off her face. Her heart was beating

a mile a minute. It was insane to think that this was actually happening — that she was going to be entrusted with the sale of the Coldwell estate. She would never have dreamed that such a thing could be possible.

Or rather, she would never have dared to hope that that dream could be a reality.

The marriage seemed like a small price to pay, considering everything she stood to gain. And after all, it was only temporary. The moment the house sold, she would be out of it, and her life would be completely different. Her mother would be able to stop working two jobs. They would have all the money they needed to put Izzy through school and set her up for her future. And Olivia's name would be made as the realtor who had done the Coldwell estate deal. She would never have trouble finding work again as long as she lived.

“All right, she told Charlie. “I’ll do it.”

“You will?”

“I think I must be losing my mind, but... yes.”

“I’ll draw up papers,” Charlie said. “You’ll have to sign a few things.”

“I figured there would be a prenup. I’m not in this for your money. I should have plenty of my own by the time we’re finished here.”

Charlie raised a glass. “I’ll drink to that,” he said.

CHAPTER4

CHARLIE

“I can’t believe your family is all here,” Olivia murmured as she smoothed her hands over the simple white shift she’d worn for the occasion. “And I can’t believe you made me wear this dress.”

“I didn’t,” Charlie protested. “You picked the dress out.”

“You said I had to wear white. That I should try to lookbridal.” She made it sound like a dirty word.

“Well, it is our wedding day,” he pointed out. “We want my siblings to believe this is real. And that’s why they had to be here, incidentally — we need to make sure they see the ceremony happen.”

“You really think they would accuse you of forging a marriage license just to get the house?”

“That wouldn’t be crazy of them,” Charlie said. “I would have done that if I’d thought I would get away with it.”

“What the hell am I marrying into?”

Charlie chuckled. “You’re going to like it,” he said. “My family is crazy, but in the best possible way, I assure you.”

“What’s the best possible way of being crazy?” Olivia shook her head. “You can’t stand them and you know it. You’re actually marrying a stranger to prevent them from inheriting their own aunt’s money.”

“Well, I’m crazy too,” he told her with a grin. “Come on, you should meet them.”

“Oh, God. I wish I could have brought my own family along to this.”

“We agreed it was for the best to keep people from knowing, as much as we could,” he reminded her.

“And they’re not going to find it suspicious that no one from my side is here?”

“Trust me, they don’t think about anyone besides themselves. They’re not even thinking about what today might mean for you,” he said. “Come meet my sister Cait.”

He led Olivia over to her. Cait, he noticed, was dressed in a black dress with lace across the bodice. It had long sleeves and a long skirt and looked more like the sort of thing a person might wear to a funeral than a wedding. He was sure she was trying to make a point.

Olivia clung nervously to his arm. Charlie had to admit, though, that he was proud of her in that moment. If he had to show someone off to his siblings in this context, he was glad to have someone as beautiful as she was. She wore her dark hair loose around her shoulders, and it set off the white dress perfectly. Her green eyes sparkled in the sunlight. She did look like someone who was happy about an impending marriage, even though Charlie knew things weren't anywhere near that simple for her.

"Cait," he said, "This is Olivia. My bride."

Cait narrowed her eyes. "See, we didn't even know that Charlie was dating anybody," she said to Olivia. "This is a surprise."

"We weren't being very public about it," Olivia said, parroting the story the two of them had agreed on. "It's pretty early days, to be honest with you, but it did feel like the real thing. I was looking forward to meeting all of you — but maybe not for a few months yet! And then I heard that Charlie had gotten this directive to get married in thirty days..."

"And you decided you'd better jump on that?" Cait asked. "Wanted to make sure you got hold of his money while you had the chance, is that it?"

"Cait, knock it off," Charlie said.

"It's just that he's such a good man," Olivia said earnestly. "If I didn't marry him, someone else would. The stipulations of your aunt's will are a little inconvenient, but I don't want to lose the best thing I've ever had because of it. It's a little scary, but we decided to take a chance on each other. To be honest, I think I would have wanted to marry him someday anyway, and if we have to hurry down the aisle because of this, it seems like a small price to pay."

Charlie was impressed. She sounded like she really meant it.

Source Creation Date: June 28, 2025, 8:11 am

Cait, obviously, was less impressed. “How long have you two been together?” she asked through pursed lips.

“Three months.” This, too, was a rehearsed lie. “We met when I was up in Boston for a work thing.”

“A work thing? What do you do?”

“I’m a real estate agent.” They had agreed that there was no realistic way to conceal that fact.

Predictably, Cait burst out laughing. “Oh, please, Charlie,” she said. “Couldn’t you have been any more obvious about it? You’re marrying the woman who’s going to sell the house for you? Give me a break.”

“I’m marrying the woman I love,” Charlie lied. “The fact that she’s a real estate agent is just a nice bonus.”

Cait rolled her eyes. “Sure,” she said. “Well, it’s not me you have to convince, it’s Rogan. And he’s going to see right through this, just so you’re aware. He’s going to know this is all a con job. There’s no way he’s going to let you keep the house.”

“You know, I don’t appreciate you talking about my marriage this way,” Charlie said. “This might not be what I had planned, but Olivia and I are taking it seriously.”

“Please. She’s just doing this so she can profit on the sale of the house, I bet.”

It was entirely true, of course, and yet Charlie felt a deep pang of offense. “Don’t talk about her like that.” It was a rude thing for Cait to have assumed, he decided. That was why he felt so angry. She didn’t know she was right, so she shouldn’t be talking like that right in front of Olivia. What if they had really been in love? Charlie knew perfectly well that it wouldn’t have kept his sister from making her snide comments, so why should she be off the hook just because that didn’t happen to be the case?

Olivia interjected. “It’s all right,” she told Cait. “I think I’d probably be suspicious too, if I were you. I just hope you’ll give me the chance to prove how much I care for your brother.”

“Yeah, okay,” Cait said, rolling her eyes. “You go right ahead and prove me wrong, Olive.”

“It’s Olivia.”

“She did that on purpose,” Charlie informed Olivia. “She knows what your name is. She’s trying to pretend you’re not important enough for her to remember because it makes her feel powerful.”

“Oh, shut up, Charlie,” Cait said.

“Gladly,” Charlie agreed. “Olivia and I have other things to worry about today besides your mean-girl crap. Whatever you might think about it, today is my wedding day, so I’m going to focus on that.”

“I’m watching you,” Cait warned.

“I’m sorry about her,” Charlie said as he and Olivia turned and walked away.

“Well, it’s not like she was wrong,” Olivia said. “She knows exactly what we’re

doing.”

“It’s okay. She doesn’t know. She only guesses. And what she said is true — she isn’t the one we have to convince. As long as we can get the executor of Aunt Marge’s will to believe that our marriage is real, my siblings won’t be able to do anything to stop us.”

“Do you think he’ll believe it?”

“I think we have a good chance. You have to realize that my brothers and my sister were never going to believe this, no matter what I did. I could have shown up here today with the love of my life who I’d been in a committed relationship with for the past five years, and they would have found some reason why we shouldn’t get married. They want the house. They want us to be lying.”

“This is crazy. Are we making a mistake?”

“No, we’re fine,” Charlie assured her. “Come on. Let’s get this done.”

The ceremony, such as it was, was quick. They didn’t even swear vows to each other. They were presented with a document to sign, and they both did. Charlie was the last to sign, and as he set down the pen, he felt strangely surreal. He had actually married her. They belonged to one another. It might be a pretend marriage in every way that counted, but in the eyes of the law, it was real.

He was a married man. He had never thought that would happen.

I guess you really did get the last laugh, Aunt Marge. But this isn’t going to last. I’m still going to live the life I always intended for myself. I’m not going to remain in this marriage any longer than I absolutely have to.

He could picture the arched eyebrow she would have given him, had she been alive to give it. He could imagine the laugh quivering on her lips.

She would be enjoying this little game. She would like the idea that she had forced his hand like this. And if she was here, she would be telling him that she still intended to win, that she wasn't going to let him off the hook so easily. That she meant to see him remain in this marriage.

She couldn't do anything about that, though. Charlie was in control here.

“Picture,” Scott called.

“We’re not doing pictures,” Charlie told him.

“Oh, yes you are. It’s your wedding day, little brother. Surely you’re going to want to remember this forever?” Scott was holding up his phone, and knowing him, he’d probably already taken several pictures. They weren’t going to get out of this, so they might as well just suffer through it.

Olivia seemed to have decided to play into the charade wholeheartedly. She flashed a smile and leaned into Charlie’s shoulder. “Make sure I get a copy of that,” she said. “We definitely want to have it blown up and hung over the fireplace.”

“I’m texting it to Charlie. I’m sure he’ll share it with you,” Scott said.

“Of course. Although we should really exchange phone numbers too,” Olivia said. “After all, we’re family now! What if we need to reach each other?”

“Why would we need that?” Cait asked.

“You never know,” Olivia replied sweetly. “But I want to get to know you all better.”

Cait, John, and Scott all glanced at one another.

She’s a genius, Charlie realized suddenly.

By trying to forge friendships with his siblings, she would create the exact opposite

effect — she would push them away. As suspicious as they were, Charlie knew that they would consider someone like Olivia to be socially beneath them. They wouldn't want to spend their time with someone who couldn't do anything for them. He doubted any of them so much as made friends outside their own income bracket. The idea of them voluntarily socializing with Olivia — much less welcoming her into their family — was laughable.

She had sensed that so quickly.

He remembered what she'd thought of him when they had first met — that he was nothing more than a rich playboy.

Well, she probably still thought that. It wasn't as if the two of them had forged some sort of deep bond, after all. He was using her, and she was using him right back.

He was surprised to find that the thought made him slightly sad. He wanted to think she saw more in him than that, but it was clear that when she looked at his siblings she saw the very same thing she had accused him of — people who cared more for wealth and status than anything else. People who didn't take human connection seriously.

And the saddest thing of all was that she was right.

Was she right about me, too?

Charlie shook that thought off. Of course she hadn't been right about him. Just because he hadn't wanted to get married, that didn't mean that he was incapable of caring about people. Hadn't he had a real relationship with Aunt Marge? None of his siblings could claim that.

"I think we should go," Cait said. "I don't know about you guys, but I have to get

home and let the nanny off duty. She was supposed to be off an hour ago.”

“I have a meeting,” John said.

“Tee time,” Scott chimed in.

“Sorry my wedding kept you from your prior commitments,” Charlie said, managing to keep the bite of sarcasm out of his voice. “Appreciate you being here.”

“We wouldn’t have missed this,” John said meaningfully.

“And we’ll make sure to keep in touch,” Cait added, the pointed look on her face leaving no doubt in Charlie’s mind that she hadn’t given up her quest to prove his marriage was a sham.

CHAPTER 5

OLIVIA

“Did you even read your aunt’s will?” Olivia demanded.

Charlie looked up at her, bleary-eyes. It was obvious that he wasn’t a morning person. It was already ten o’clock and he had just now stumbled out of bed. Olivia, as was her usual way, had been up since six-thirty. She’d driven to her mother’s house to pick up Izzy and take her to school, though she’d had to conceal the fact that she was taking a new route these days. She didn’t want her mother or her sister to know that she’d moved from her apartment into the Coldwell estate, because then she would have had to answer all kinds of questions that she wasn’t ready to discuss with them.

They’d have to know eventually. When the money was in her bank account and

Charlie was in the rearview, then she would tell them. But not until.

He squinted at her now. His hair was messier than usual, making her realize how intentional and carefully curated his usual messy brown hairstyle was. “Why should I read it?” he asked. “That’s why we pay an executor — to tell us what it says.”

Page 12

Source Creation Date: June 28, 2025, 8:11 am

“I can’t believe you,” she said. “Look at this.” She slapped a copy of the will down on the breakfast table in front of him.

“Where did you even get this?” he asked her.

“Your office. It was sitting on your desk in a clearly labeled folder.”

“You went through the documents in my office?”

“I didn't go through anything. I wanted to see the will, and it was clearly labeled and sitting out in the open. And might I add, it's a good thing I did look at it, because either you didn't know or you just decided not to tell me that we're not allowed to sell the house for six months!”

It seemed to take a moment for him to process what she had said. “What do you mean, six months?”

“Did I stutter? Six. Months. We are not allowed to list the house or advertise the sale in any way until that time is up. Your aunt must have anticipated that you would do something like this.”

“Let me see that.” He held out his hand for the will.

Olivia just stared at him. Did he think she was going to pick it up and hand it to him? Just what exactly did he think this arrangement was?

With a sigh, Charlie picked up the paper and flipped it over. “What exactly am I

looking at?"

"Third paragraph," Olivia said, her voice tight. "It's not even in legalese or anything. There was nothing hard to read about this. The house can't be listed or sold for six months."

"All right," Charlie said. "I guess we'll just have to wait six months and sell it then."

Which meant that the two of them would have to remain married for six months before they could even talk about selling the property. The time stretched out in front of Olivia. She had agreed to this thinking that the house sale would be handled quickly, and that she would soon be able to help her family. Now, though, it looked as though that might not happen for a while.

She couldn't quite face this without a cup of coffee. At least there were some upsides to the current situation. The coffee selection here was just incredible. She poured herself a cup and joined Charlie at the table.

He rubbed both hands over his face a few times, clearly trying to wake himself up. "You know it isn't that bad," he said. "The six months, I mean. It gives us the time we need to get this place in condition to sell."

Olivia let out a sigh. She had to admit he had a point. When they had moved in here, she had been taken aback by the condition of the place. The upkeep had been managed fairly well, but it was hopelessly out of date. If they wanted to get a good price for it, they would have to do some renovations. It didn't look as though it had been updated in several decades.

"What you want to do to the place?" she asked.

Charlie looked at her. "You're asking me?"

“Of course I'm asking you. This is your house. It's up to you what we do to it, what kinds of updates we make.”

“Well, you're the realtor,” he threw back. “You know what we might need to update in order to make a sale. That's what I want to do. I want to sell the place for the most money possible. I don't care what the specific changes are.”

“Okay,” she said. “But a remodel costs money. How much do you want to invest in this project?”

“We'll get it all back when we sell anyway, right?” He shrugged. “I don't think I care. Whatever you think is best.”

“You're giving me a free hand?” She could hardly believe what she was hearing. As if this project hadn't been enough of a dream come true already — now this?

“Just tell me what you're doing before you do it, that's all,” he said.

“Well, I think we should decide together,” she said. She pulled her phone out of her pocket and opened a notepad app. “Let's make a list. What would you put down first?”

“I guess there are some creaky floorboards. We should get those fixed, right?”

“Definitely.” She made a note of it. “And the door that leads into the backyard doesn't quite hang right in the frame, did you notice that?”

“No,” he admitted.

“It's not a major problem, but if we're tuning the place up, we want it to be the kind of home that someone will pay top dollar for. What about the bathroom in the

basement?”

“What about it?”

Page 13

Source Creation Date: June 28, 2025, 8:11 am

“It could be a little nicer.” She had been impressed by it, truth be told. It was a full bath with both a freestanding claw foot tub and a shower. But the appliances were a little old-fashioned, a little out of date. “And we should see how old the furnace and water heater are. Maybe they could use an update.”

“What about the wallpaper?” She could see that he was getting into the spirit of the thing now. “It’s peeling in some places.”

“Yeah, I think we should get rid of that altogether. Apply some fresh paint instead. That will be much more modern.”

“I know some contractors we can call for all this.”

She laughed. “I’m a real estate agent, Charlie. I have contractors.”

“Well, mine might be better.”

“They’re not. You have to trust me, Charlie. I’ve worked with all the contractors in the state. I know who’s good. I don’t know who your family usually deals with, and maybe it’s the same people, but I know who can do the best job at the best pace for the best rate. This is the first massive beachfront estate I’ve listed, but it’s definitely not the first home renovation I’ve handled.”

He gave her a skeptical look.

“You said you were going to let me handle it,” she reminded him. “Did you mean that, or were you just blowing smoke?”

He held up his hands in surrender. “Okay, okay,” he said. “We’ll give your contractors a shot. We’ll see if they’re up to the job or not. But if it doesn’t go well, then we’ll switch to my people.”

“You’re on,” she told him. “I know the contractors I work with well enough that this isn’t a gamble for me.”

“Okay, good. I hope you’re right!”

“I think we should bring in an HVAC person first,” Olivia said. “Have them do a full diagnostic, and then we’ll figure out what new systems we ought to put in.”

“You think we need a new AC system too?”

“I have no idea. It depends how old the one we’ve got is,” she said. “These are things that should be replaced periodically, so if that hasn’t happened in a while, it might be time. But we’ll see what the technician says about it. We’ll follow his advice. These aren’t the kind of decisions we have to make on our own.”

“All right,” he agreed.

“And I’ll pick up some interior home magazines while I’m out today,” she said. “That way you can look them over and see what the latest trends are. When we decide what we’re going to do in terms of things like paint and new furnishings, we should take inspiration from those pages. We can look through them tonight and see what you like.”

“It doesn’t matter what I like, does it?” Charlie asked. “It’s not like I’m going to be the one living here.”

“I guess not,” she said. “But renovating can be fun, you know. It could be a good

time, if you let it. You could spend this time choosing things you like, or things you think your aunt would have liked. Some people see it as a good way to honor a loved one — remodeling a house in their honor before selling it. It would be a kind of way of spending time with her once more before you part ways.”

“That’s a little silly,” Charlie said. “She’s already gone. It’s not as if I’d really be spending any time with her.”

“Okay, Charlie,” Olivia said with a sigh. “You can do whatever you want. This is your house, after all. If you don’t care what it looks like, I’m happy to make the design choices for you.”

“Yeah, that’s fine,” Charlie said. “Just pick whatever you think will make it easiest to sell the house and get a good amount of money.”

“Because all you really care about is sticking it to your brothers and your sister?”

“That’s why we’re doing all this,” he said. “That’s the end goal here.”

“Okay,” she agreed, getting up from the table. “I’m going out.”

“Going where?”

“Just out.” She didn’t want to spend the rest of the day in this house with him, struggling to get along, trying to deal with the fact that he seemed so dispassionate about what lay before them. She particularly didn’t want to be with him while she tried to sort out her feelings about the turn their deal had just taken.

How long are we going to have to do this? What had she gotten herself into?

The thoughts plagued her as she got into her car and drove away from the estate,

hardly able to believe how little time had passed since the day she had driven over here to take a look at it. It had been less than ten days since the first time she'd laid eyes on Charlie, and now she was married to him. And though it was supposed to be a temporary situation, she had no idea when she would be able to get out of it.

She should have made him commit to a firm date before she had gotten involved in all this. That would have been the smart thing to do. And for the first time since it had begun, she wished she had thought to tell her family what she was doing. They would have told her not to, but once they accepted it, they would have helped her to prepare.

Page 14

Source Creation Date: June 28, 2025, 8:11 am

She wished she could talk to them, at the very least, about everything she was going through, so that she wouldn't have felt so alone.

Talking to Charlie was out of the question, of course. He wasn't the kind of person who would empathize or understand. He would probably just look at her like she was crazy and ask what the big deal was. He wouldn't understand why she found it so maddening to live in that unfamiliar house with a man she hardly knew — a man who drove her crazy every time he opened his mouth. He would just tell her that she was lucky to have gotten the chance to sell the house she'd dreamed of selling.

Shewaslucky. She knew that. She should be grateful.

She shouldn't be dwelling on everything that made it so difficult. It was just that, with the timeline extended like this, it was hard to believe in the payoff she knew was waiting for her at the end.

CHAPTER6

OLIVIA

"I'd like to take you out to dinner tonight," Charlie said.

Olivia looked up from the book she had been reading. "You'd like what?"

"I'd like it if we could go out to dinner together," Charlie repeated. "Would you be open to that?"

“Why?” Olivia asked. “You’re not hoping we’ll be seen together, are you?”

“Nothing like that. In fact, I have a restaurant in mind that’s off the beaten path, and it’s unlikely anyone will see us there. It’s called Amore.”

“So, again... why do you want to do this?”

“We’ve got the meeting with the executor tomorrow,” Charlie explained. “We should be thinking about what we’re going to say to him. After all, we have to convince him that we’re in love. That our marriage is genuine.”

“We can’t just tell him that?”

“No, I don’t think so. Rogan’s going to be suspicious. He’s going to think there’s a chance I’ve made the whole thing up in order to claim my inheritance.”

“Wow, I wonder what would make a person think that about you.”

“Yeah, yeah,” Charlie said, rolling his eyes. “The point is, you need Rogan to believe this as much as I do. So you can sit there throwing darts at me about how unethical you think I am, or you can help me come up with a story about how you and I got together.”

“And this necessitates going out to dinner why, exactly?”

“Look, I’m trying to make this as nice as possible,” Charlie said. “I think it would be nice for us to have a meal together. If you don’t want to do that, fine. We can sort out our story here. But I think it would be more fun over some good food. That’s all I’m saying.”

Olivia sighed. She knew she was just being difficult. If the two of them were going to

have to sit down for a serious conversation anyway — and Charlie was right, they did need to do that — it made just as much sense to do it over dinner, and it might be fun. “All right,” she agreed. “Dinner it is. Do I need to dress up?”

“No, you’re okay in that.” He gestured to her outfit. Olivia was wearing jeans and a button-down shirt. It was true that they werenicejeans — they were new, and the most expensive pair she owned. But she wouldn’t have considered this an appropriate outfit for a professional dinner.

“Are we going now?” she asked him.

“I’m hungry now. Are you?”

“I could eat.”

“Let’s do it, then.”

They went out to his car. It was Olivia’s first time inside it, a fact she didn’t fully realize until she was climbing in. The interior was luxurious — leather seats that seemed to form to her shape, so she felt completely supported. She saw on the dash panel that they were heated, too, but it was a warm evening, so she didn’t try that feature.

“What kind of restaurant is it?” she asked as they pulled out.

“Italian,” he said. “I know that’s a little simple, but it really is one of my favorites. Give me a good hearty pasta dish over fancy fusion food any day of the week.”

“I agree, actually,” Olivia admitted. “It always makes me feel a little uncultured, but all my heart really wants is noodles and cheese.”

“You’re going to love this place, then,” he assured her. “You’re going to have the best meal of your life — trust me.

Page 15

Source Creation Date: June 28, 2025, 8:11 am

It took twenty minutes to get to Amore, and when they did, Charlie handed off the car to a valet. Olivia stared. “I thought you said I would be fine in jeans!”

“You are fine,” Charlie assured her. “You look good.”

“This place is so nice!”

“You’re dressed as casually as I am,” he pointed out.

“Well, maybe you should have worn something nicer too.” But his point did help her to relax a bit. At least she wasn’t going to stand out by herself. They both would.

That was proved false when they got inside. The place was nearly empty, with the exception of the staff. “I don’t get it,” Olivia murmured. “There’s really no one here?”

“Hardly anybody knows about this place. It’s a very well-kept secret. You didn’t know about it, did you?”

“No, I didn’t,” she agreed. “But that can’t be what they want, right? That’s a terrible business model.”

“Nah. At a place like this, the exclusivity is built into the prices.”

They sat down at the table the host indicated for them, and Olivia took the menu that was handed to her. “There aren’t any prices listed,” she observed.

“I’m buying.”

“I can’t let you do that.”

“Of course you can. This was my idea, and I picked the restaurant. Of course I’m going to pay. It’s not up for debate.” He flagged down a server and handed over his credit card. “Everything tonight will be on this card,” he said, and the server nodded and went away.

Olivia had to laugh. “You’re really used to getting your own way about things.”

“Olivia, respectfully, this is an expensive place.”

“You don’t think I can afford it?”

“I have no idea what you can afford. I don’t know anything about your personal finances, and I’m not asking. What I know is that I can afford it. It won’t make any significant difference to my bank account. So just let me get it, all right? Consider it a part of your compensation for this whole fake marriage situation.”

“I guess if we were really married, I wouldn’t object to my husband buying dinner.”

“Exactly,” Charlie agreed. “So there you go.”

Wine was poured for the two of them. Charlie sipped his and nodded to the server, who went away again. Olivia picked up her wine and swirled the glass slowly, unable to quite shake the feeling that it would be wasteful to drink this. This wine seemed too rare and special to be used as something so common as a beverage.

Charlie drained half his glass at once. “All right,” he said. “What’s the story?”

“The story of how we got together?”

“Yeah.”

“We already told your family that we met in Boston at some kind of work thing, so I guess we have to stick to that story.”

“But we need details,” he persisted. “What was the work thing? What kind of work event would you and I both have been at?”

“Do you even have a job?”

“I’m on the board of my family’s company, but I can’t think how you and I would have crossed paths.”

“Okay, so let’s try a different tact. Let’s say I was at a realty conference and you just happened to be at the hotel bar,” Olivia suggested. “You saw me and offered to buy me a drink.”

“People will believe that,” Charlie agreed. “It sounds like the sort of thing I would do.”

“You do that a lot, do you?”

Source Creation Date: June 28, 2025, 8:11 am

“Buy drinks for pretty girls? Sure. Why else does a man go to a bar?”

“So when I called you a rich playboy, I wasn’t exactly missing the mark by miles.”

“Not exactly,” Charlie agreed, grinning in a way that let Olivia know the label didn’t bother him. Maybe he even wore it with a bit of pride.

I need to be careful around him.

There was no doubt that Charlie was attractive. What was more, he was charming. Olivia couldn't help feeling drawn in by him whenever they spent time together — to know him was exciting, and to be a part of his world — a part of his life — made her feel special.

But she wasn’t special. She needed to remember that. This thing between the two of them — it wasn’t real. It didn’t mean anything. It was just an arrangement to help him sell his house, and when it was over, they’d go their separate ways. He would bring other women to this strange, exclusive Italian place, and he wouldn’t even be thinking about the fact that he had once been here with Olivia. This night was special and out of the ordinary for her, but for him it was standard. He had handed over his credit card without a second thought. He probably came here all the time.

This was what she wanted. She had only gotten into this because she had known it was temporary.

But she needed to make sure she remembered that. She had to guard her emotions.

“Okay,” she said. “So that’s the story. We met at a bar while I was at a conference.”

“And what then?”

“What do you mean?”

“We didn’t just meet at a bar and waltz down the aisle. What happened next?”

“Oh, God, I don’t know,” Olivia said. “I guess we probably spent the rest of the time I was in Boston together. We got close in a hurry, and we exchanged contact information when I left. We started traveling to see each other whenever we could, me going up to Boston or you coming here. We agreed not to tell our friends or family until we were sure of how serious we were, but secretly, we both felt like it was turning into something. And then we got the news about your aunt’s will, we talked about it, and even though it felt sort of crazy, we decided to take the plunge.”

Charlie stared at her. “That’s quite a tale.”

“You don’t like it? We can come up with something else.”

“I like it fine,” he said. “I guess I’m just surprised you were able to come up with something so quickly, that’s all. That’s pretty impressive.”

“I don’t know. It’s just a story,” she said. “It’s not like it’s based on anything.”

“You must have had that in your mind for a while, though.”

“Not really. I just figure, if I met someone I liked at a bar, that’s probably the way things would go,” Olivia said.

“You think so? You mean, you’d want things to get serious quickly like that?”

“I wouldn’t have married someone I’d just met a few weeks ago, no.”

“But the rest of it. The rest of the story. You would have done all that?”

Olivia was confused. “The rest of it is just normal dating stuff,” she said. “Meeting someone, exchanging phone numbers, and seeing each other again. That’s what anyone would do if they met someone they were interested in.”

“Maybe.” Charlie said dubiously.

“You wouldn’t?”

“I don’t know that I’d give out my phone number, no.”

Olivia shrugged. “I guess I don’t see that as such a big deal,” she said. “If I like someone enough that I’d want to see them again, I have to give them a way to get in touch with me. That only makes sense.”

Charlie took a sip of his wine and said nothing.

He really is a player. The thought of giving someone his number, of connecting with someone multiple times, was foreign to him. Olivia felt even more determined to keep her distance from this man to whom she was married. He didn’t seem like someone who ought to be trusted with anybody’s heart.

“Do you think the story is good?” she pressed him.

Page 17

Source Creation Date: June 28, 2025, 8:11 am

“It’s good enough,” he said. “I think it will convince Rogan — or, at least, it has as good a chance as anything else does. He won’t be able to disprove any of it, and it sounds like the kind of thing that might have really happened. It just didn’t really happen to us — but I think we stand a good chance at convincing him it did.”

Olivia nodded.

The rest of dinner proceeded in relative silence. Olivia was too lost in her own thoughts to find very much to say to Charlie.

He just seemed to take all these things in such stride. Surely that couldn’t be normal. Was it possible he had been married before?

No, of course he hadn’t been. That would have come up at the wedding. His brothers and sister hadn’t hesitated to say disparaging things about him. If this had been a second or third marriage, there would have been wisecracks.

No, it was just that he was so... so unserious when it came to the idea of relationships and commitment. That was what made him seem as if he didn’t notice what was going on around him, as if none of it mattered to him very much. He didn’t care about this marriage because soon enough it would be in the past. He didn’t care about Olivia because she was nothing more than a means to an end.

She had to ensure that she continued to think of him in the same way.

CHAPTER7

CHARLIE

“You’re late,” Cait said.

Charlie raised his eyebrows. “Why are you even here?” he asked his sister. “You’re not required to be at this.”

“Yeah, well, John and Scott are inside with Rogan already. We all wanted to see the show,” Cait said, crossing her arms.

“The show?”

“You know how much we love a bit of theater. We’re actually taking bets on whether or not you two are going to be able to convince Rogan that this is a real marriage.”

“It’s a real marriage,” Charlie said. “We’ve got the documentation to prove it. Everything is legal and aboveboard.”

“You know that’s not what today is about,” Cait said. “Nobody doubts that you’re legally married, Charlie. The question is whether there’s any emotional validity to it. That’s what Aunt Marge wanted you to prove. That’s why you’ve got to attend these meetings.”

“Right, well, don’t worry about it,” Charlie said. “I’ve got all the proof I need.”

Cait smiled smugly. “We’ll see.”

She turned and led the way into Rogan’s office. Olivia hung back, and Charlie fell into step with her.

“She really doesn’t want this to be real,” Olivia observed.

“She absolutely does not,” Charlie agreed. “If we’re lying, it’ll be all she needs to have the house taken away from me.”

Olivia squared her shoulders. “That isn’t happening.”

“I like your confidence.”

“I might think this arrangement is ridiculous, but I’m not about to let that arrogant woman tell me what to do.” She pressed her lips together. “I’m sorry. She’s your sister. I shouldn’t have?—”

“No. You’re absolutely right. An arrogant woman is exactly what she is, and she deserves to be called out for that. I’m glad you see it.” He grinned. “It’s nice to have someone on my side in these family things for once, even if it is a weird situation.”

“It’s definitely a weird situation,” Olivia agreed. “But if that’s the way your family is going to act then I can see why you wouldn’t want them to get a share of the house. Let’s get in there and pull this thing off, shall we?”

She led the way into Rogan’s office. Charlie followed, feeling a rush of adrenaline, excited by the knowledge that she really was on his side, that they were taking this on together. Suddenly, that seemed much more important than the fact that they’d come up with a convincing backstory for their relationship.

Rogan rose to his feet when they entered, though Charlie’s siblings did not. He extended his hand to Charlie, and then to Olivia. “I have to say,” he said, “I never believed this would actually happen. The marriage stipulation in the will — I mean, I’ve seen things like that before, but they’re very rare, and the terms usually aren’t met. When I saw that part, I frankly assumed that the house would just be sold collectively among the four of you.”

“Oh, it will be,” Scott said with a little laugh. “There isn’t a doubt in my mind that this is a temporary thing, Mr. Rogan. There’s no chance my brother is going to make a marriage stick. Even if he had married under completely ordinary circumstances, I would be saying the same thing. Charlie is not marriage material.”

“I’ll second that,” John said. “That’s why I wanted to be here today. It’s like looking at the northern lights or something. A natural phenomenon that’s sure to be gone by morning.”

Source Creation Date: June 28, 2025, 8:11 am

“All right,” Rogan said. “That’s what you two say. What do you say, Charlie?”

“I guess they’re witnessing a miracle.” Charlie shrugged. “I don’t have to argue about the nature of my character. The requirement of the will was that I be married, and I am married. I have the documentation here to prove it.”

“You understand, don’t you, that there’s some concern about your motive?” Rogan asked. “That you might have just gotten married to meet the provision in the will, and not because you love this woman or because you have any intention to stay married.”

“Innocent until proven guilty, I think,” Olivia chimed in. “And besides, if you want Charlie to have a successful marriage, I’d think the last thing you would do would be to call him into an interrogation in the presence of his new wife and accuse him of not really caring about her. A less secure woman than me might be driven off by that sort of thing.” She glanced over her shoulder at Cait, just briefly. “Of course, maybe that’s what some people are hoping to see happen.”

Damn, but she was good. There was no way for Cait to speak up after that, nothing she could say that wouldn’t make her look petty and manipulative. And she must have realized it, because she stayed quiet.

Rogan proceeded with his questions. Figuring out their backstory turned out to have been a good idea, because that was most of what he wanted to talk about. How had they met, and how long ago had it happened? What had they done on their first date? How did they feel about the fact that they had been forced into such a quick marriage? Did Olivia think it was going to last?

“I think so,” she said, a bright smile on her face. “It’s definitely an unusual situation, but I just feel so lucky to have found Charlie. I never thought I’d find a man who felt so much like my other half! I would have wanted to marry him eventually anyway, and it’s just happening a little sooner than I’d have anticipated. That’s an intense thing, but it’s okay. I’m still happy to have met him and happy to have the chance to try to make this marriage work. I’ll put in whatever effort is necessary for this to be a success, because he is the love of my life.”

“Jesus,” Cait murmured. “That poor girl.”

Olivia ignored Cait altogether, which had to have driven Cait crazy — she hated to be ignored. Charlie relished it. He ignored his sister too, but he gave Olivia a warm smile and reached out to wrap an arm around her shoulders. She returned his smile.

“It sounds like you’re committed to this,” Rogan said.

“I am,” Olivia assured him. She sounded so sincere that Charlie was half convinced himself.

But his sister wasn’t. “You’re not really falling for this, are you?” she said to Rogan.

“It seems genuine,” he replied. “They seem dedicated, and as if they care for each other.”

“It’s an act. I can’t believe you aren’t seeing through it. What are we paying you for?”

“Well, you’re paying me to interpret your aunt’s will,” Rogan said, narrowing his eyes. “There’s nothing in my job description about accusing your brother of lying about his marriage. I’m supposed to make sure that he is married — and all the documentation verifies that he is. That’s the extent of what needs to happen here

today. The requirements of the will are currently being met, and it's my judgment that Charlie Coldwell is the rightful owner of this house."

Cait was clearly fuming, but there wasn't anything she could do about it. Charlie felt a surge of satisfaction. Their plan was working. They were going to get away with it.

"And what happens," Cait demanded, "when he tells us a week from now, or two weeks from now, that he's spontaneously decided to end this marriage? Totally unplanned, of course. My brother would never scheme." She rolled her eyes.

Rogan kept his cool. "You know what will happen," he said. "This isn't the last meeting we're going to have here to make sure Charlie is abiding by the terms of the will. He's got to remain happily married for at least six months."

"Mark my words, he'll be walking away from this on the very first day of month number seven," Cait said grimly.

Olivia turned to Charlie. "Can we go?" she asked him, her voice laden with dignity. "I don't need to stand here and listen to this."

"No, you don't," Charlie agreed. He looked at Rogan. "Are we finished?"

"Yes," Rogan said. "I'll see you next month. It was nice to meet you, Olivia."

"It was a pleasure to meet you too," Olivia said with a smile. "Thank you for making this as painless as possible."

"I have no desire to make things difficult for the two of you," Rogan assured them. "I know how difficult it can be when there are uncommon stipulations in a will, and I have to say, I admire the class with which you're both handling the situation."

“You’ve been very helpful,” Charlie said, shaking Rogan’s hand. “We’ll see you next time.” He slung his arm around Olivia’s shoulders and steered her from the room without so much as a glance in the direction of his siblings.

Neither of them spoke until they had reached the parking lot, and it was Olivia who broke the silence. “Damn,” she said. “Theyreallywant us to be faking this.”

“Yeah,” Charlie agreed. “The one thing that bums me out about it is that they’re going to feel so incredibly validated when it turns out they were right all along. I really don’t want them to have that moment.” He sighed. “But I knew going into this that I was setting up for that. I knew that when our marriage ended, I’d have to face their judgment. They’re going to know, of course. Even though we’ll say it wasn’t planned and that we couldn’t make things work out between the two of us — you saw how they are. They’re going to know exactly what happened, and they will never let it go.”

“That doesn’t mean you have to admit to it,” Olivia said. “I say just keep on denying. What can they do, really? They’ll keep saying they know what really happened, and you’ll keep telling them they’re wrong. It will be your word against theirs.”

“They’ll never believe what I have to say about it.”

“Who cares? They don’t believe you right now. That doesn’t mean you have to admit that they’re right. And even though they won’t ever say it out loud, I’m sure a part of them will always wonder if they’re right — or if you were telling the truth all along.”

Source Creation Date: June 28, 2025, 8:11 am

“That would be nice,” Charlie admitted. It did make him feel better to picture the consternation Cait would feel at being denied a conclusive answer. She wanted so badly to be right about him, and unfortunately, she was— but she would never need to know that for certain. She probably would always wonder, and there was relief in that idea.

“Come on,” he told Olivia. “Let’s get home. This was annoying.”

“It wasn’t so bad, really,” she said. “That Rogan guy isn’t bad. He seems reasonable. If we could have these meetings without your siblings being present, I don’t think I’d mind at all.”

“I really owe you one for being so cool and agreeable about all this,” Charlie said. “I know it’s a lot to put up with.”

She shrugged. “It’s what I agreed to,” she said. “It wouldn’t make much sense to start complaining about it now.”

“Even so, I want you to know that I appreciate what you did today. Really. This was so much easier because we were in there as a team. I’m glad we were able to be united.”

“So am I,” Olivia said with a smile, and Charlie felt a sense of companionship. They were in this together — the two of them aligned against his siblings and the uptight rules that had been laid out in the will. It felt at the moment as though Olivia was the only person in the world who was on his side.

They drove home in a companionable silence. When they got out of the car, Charlie hesitated. “Do you want to take the rest of the day to yourself? God knows you’ve done enough today.”

“Maybe a short nap until I have to pick up Izzy from school,” Olivia said.

“What time is that?”

“She gets out at three.”

“Olivia, you know it’s two forty-five right now, don’t you?”

Olivia’s jaw dropped. “It’s what? Where did the time go? How long were we there? I’m late! I have to go right now! Oh my God, I need to get gas.”

“Get in the car.” Charlie grabbed his keys. “I’ll drive. After that meeting, I think it’s the least I can do.”

He thought Olivia might protest, but she didn’t. She looked at him for a moment, then nodded and headed out to the car.

CHAPTER 8

OLIVIA

“Don’t talk to Izzy,” Olivia implored Charlie as they pulled up in front of the school.

He raised an eyebrow. “I’m not allowed to talk to her?”

“I’d rather you didn’t.”

“You think I’m that much of a bad influence? What do you think is going to happen if we have a conversation?”

“It’s not about you being a bad influence,” Olivia told him. “It’s about... I was trying to keep these parts of my life separate from one another. You and I decided together not to let my family know about this marriage. That’s why they weren’t at the wedding.”

“Well, I wouldn’t tell her about that.”

“No, I know, but when I’m at home with my family, I want that to be a space where I don’t have to think about what things are like when I’m here with you.”

“It’s that bad being with me?”

“Charlie, stop it. I’m not trying to insult you. I’m just trying to keep things separated. You can understand that, right?”

“What if she wants to know who I am?”

“She will want to know that, and I’ll tell her.” Olivia spotted her sister out the window. “Here she comes. Please.”

Before he could protest any further, she hopped out of the car and held up a hand, knowing that Izzy might have trouble locating her since she was in an unfamiliar car today. Izzy frowned, but she came jogging over.

“Did your car break down?” she asked Olivia.

Page 20

Source Creation Date: June 28, 2025, 8:11 am

“No,” Olivia said. “I was with a client, and our meeting ran late, so he drove me over here to pick you up.”

“Oh,” Izzy said.

“Is that okay?”

“Sure. That’s fine.” Izzy hesitated for a second, then got into the back of the car. Olivia got back into her own seat.

“Hey there, Izzy,” Charlie said.

Olivia could have slapped him.

“Hi,” Izzy said. “You’re the client?”

“Charlie Coldwell. Nice to meet you.”

“Hang on,” Izzy said. “I know that name.”

Olivia gritted her teeth.

“Yeah,” Izzy realized. “Your family owns that big mansion by the water.”

“That’s the one,” Charlie said. “Although not for long, thanks to your sister here.”

“You’re selling that house?” Izzy asked, and Olivia saw her eyes widen in the

rearview mirror. “Are you serious, Olivia?”

“It’s not that big a deal,” Olivia said. “It’s going to require a lot of fixing up, and I’m advising Mr. Coldwell on how he can best get it ready for resale.” She shot Charlie a glare. The last thing she wanted was for her family to find out the full details of what she was working on before she was ready to tell them. Until she had the money from this sale securely in her bank account, she didn’t want them planning for or dreaming about a windfall. It would make it that much more difficult if something went wrong.

“Oh,” Izzy said. She didn’t appear to be thinking too deeply about it. “That’s cool, I guess. Can I come see the house?”

“If we do an open house, you can come see it,” Olivia said. “Until then, we wouldn’t want to intrude on Mr. Coldwell’s property.”

“I wouldn’t mind,” Charlie said genially.

“See, he wouldn’t mind,” Izzy said.

“We can talk about it later,” Olivia said. There was no way she was having Izzy over to the house. All of her own things were there, and Izzy would figure out in an instant that something strange was going on.

“And you can call me Charlie, by the way, Izzy,” Charlie went on. “Mr. Coldwell is way too formal for me.”

“Okay, Charlie.” Izzy grinned. “If you’re moving out of that big house, are you still going to live here in Old Prescott?”

“No, he’s not,” Olivia said. “He’s going to be moving back to Boston, which is where he’s from. He inherited that house when a family member died. He doesn’t live here

permanently.”

“Well, I don’t know,” Charlie countered. “Old Prescott is really nice. I’ve always liked this town, and now that I’ve been spending a little more time here, I’m starting to think it might be a good place for me permanently. What do you think, Izzy? You’ve lived here all your life, right? Do you like it?”

“Yeah, I like it,” Izzy said. “I think it’s good if you like small towns. But I’ll leave when it’s time for college.”

“Where do you want to go to college?”

“I’m thinking of the west coast.”

This was news to Olivia. “You are?”

“California,” Izzy said dreamily. “I could learn how to surf.”

“Izzy, you’d be going to college to get an education. Not to surf.”

“Learning how to surf would be an education, Olivia.”

Source Creation Date: June 28, 2025, 8:11 am

“She’s got a point there,” Charlie chuckled. “You want to learn to surf, Izzy?”

“I’ve tried a little around here,” Izzy said. “But the waves are kind of a joke.”

“Yeah, that’s true. If you really want to learn, you have to go out west.”

“I don’t know where this surfing thing is coming from,” Olivia said. “You’ve never talked about surfing before.”

“Sure I have,” Izzy countered. “I talk about it all the time. Surfing and skydiving.”

“Skydiving?”

“Have you ever been skydiving, Charlie?”

“Can’t say I have,” Charlie said. “I’ve thought about it, but I think that might be a little too intense for me.”

“Not me,” Izzy said. “I’m dying to go.”

“You’re not going skydiving,” Olivia said firmly, but at the same time, she knew that if her sister wanted to go, she would do it. There was a closing window of time during which Olivia could tell Izzy what to do. Soon enough, she would be on her own, and she would make those decisions for herself.

It was a frightening thought.

“Hey, Izzy,” Charlie said, “what’s the best restaurant in town? I mean, I have my favorites, but where do the kids like to eat?”

“Paul’s Diner. That’s where we go after basketball games.”

“Why don’t we check it out?”

Olivia glanced at him. “You want to go to Paul’s Diner?”

“I’ve never been there.”

“I don’t think it’s your kind of place. It’s a twenty-four-hour greasy spoon.”

“You don’t know everything about me yet,” Charlie said. “Let’s go. Let me treat you ladies to dinner.”

“That sounds awesome,” Izzy said.

“It’s too early for dinner,” Olivia protested.

“You and I missed lunch,” Charlie said. “And Izzy — are you hungry?”

“I’mstarving.”

“Of course you are. When I was in high school I was constantly hungry. Growing kids need food. Let’s go. How do I get there?”

“It’s downtown,” Izzy said. “Right by the movie theater.”

“Oh, sure. Okay. I know where that is.” Charlie took a right turn.

Olivia sat back in her seat, deeply frustrated at the fact that no one seemed to listen to her about anything.

And yet, if she was being completely honest, she would have to admit that there was something pleasant about seeing her sister get along with Charlie so well. She was enjoying it in spite of herself — and there was a part of her that really did want to get dinner with the two of them.

* * *

“Your car is so cool, Charlie,” Izzy said enviously, taking a bite of her cheeseburger.

“Yeah?” Charlie beamed. “Thanks, kid. You know, my sister says it makes me look like I’m having a mid-life crisis.”

“What does that mean?”

“It means she thinks that only insecure men drive little red sports cars. She thinks I’m trying to prove I’m cool.”

“Are you?” Olivia asked him.

“Cool people don’t have to prove it,” Charlie said. “Izzy, did you get those blue streaks in your hair to make people think you were cool? Or did you do it because you liked those blue streaks?”

“I liked them,” Izzy said. “My mom doesn’t like them.”

“Yeah, that doesn’t surprise me,” Charlie said. “My mom wouldn’t have liked them either. But the point is, if you’re really cool, you do what you want to do because you want to do it. Some people like it, and some people don’t, but none of that is your reason for doing it. Right?”

“Right,” Izzy agreed firmly. She dragged a fry through her ketchup.

Charlie turned back to Olivia. “So no, I’m not trying to prove anything with my car. I got that car because I always dreamed of having a car like that when I was a kid, and now I can have one.”

“When I get a car,” Izzy said, “I think it’s going to be one of those SUVs that look like a cube.”

“I love that,” Charlie said. “Those things are so weird.”

“I know. My friends and I have a contest going to see who can spot the most of them. In order for it to count, there has to be at least one other person around when you see one, so you can have a witness confirm that you did see it.”

“Right,” Charlie said. “Otherwise you couldn’t be sure that people weren’t padding their numbers. That’s smart.”

“Olivia thinks it’s dumb.”

“No, I don’t!” Olivia protested. “Where are you getting that?”

“You said we were probably just seeing the same three cars over and over.”

“In a town this size, you probably are,” Olivia said. “How many people do you think honestly own those SUVs around here? That doesn’t mean I think it’s dumb.”

“Hey, I’ll tell you what,” Charlie said. “Maybe we can go up to Boston for the weekend sometime — you, me, and Olivia. There are tons of those cars up there.”

“Hold on,” Olivia objected. “Now we’re taking weekend trips?”

“It wouldn’t count if I didn’t have a friend with me,” Izzy said.

“You could take pictures. Besides, we’d have fun. Boston is a fun city. Have you been?”

“Once, on a school trip.”

“This would be more fun than a school trip, probably, because you’d get to set the

agenda for it.”

“That does sound fun.” Izzy looked at Olivia. “Could we?”

“I don’t think Mom is going to go for that, Iz.”

“We could ask, couldn’t we?”

“We could ask.”

“You two see if you can soften up your mom on the idea,” Charlie said. “I’m sure she’d be okay with it since Olivia would be along too. In fact, it could really be your trip, and I’d just meet up with you in town and take you out to lunch a couple of times. How does that sound?”

“It sounds great to me,” Izzy said. “Olivia, how come you haven’t introduced me to Charlie before? He’s so cool.”

“I don’t usually make a habit of introducing my clients to my family,” Olivia said.

“Maybe you should, if this is what they’re like.”

Source Creation Date: June 28, 2025, 8:11 am

Olivia sighed. “Charlie... I think we need to tell her the truth.”

“I thought you didn’t want to do that.”

“Hang on,” Izzy said. “Tell me what truth?”

“You were the one who said we shouldn’t do it,” Olivia said. “You were the one who said the fewer people involved, the better. Did you forget that? I’ve been going along with your plan. And I still would be if you’d done like I asked and not struck up this conversation with her — but you two are acting like the best of friends, and Izzy’s not stupid. She knows there’s something going on here.”

“Whattruth?” Izzy repeated.

But Olivia didn’t know what to say. She wanted to come clean to her sister, but how could she possibly explain all this?

Fortunately — or unfortunately, she wasn’t sure how she felt about it — Charlie had never been lost for words in his life.

“The thing is, Izzy,” he said, “I’m married to your sister.”

Izzy’s jaw dropped. “No you’re not.”

“He’s telling the truth,” Olivia said. “I know this sounds crazy. And it kind of is crazy. There’s a lot that went into the decision. But... yes. Charlie and I are married. That’s why he’s so eager to get to know you, and that’s why he’s not like any of my

other clients. He isn't just a client. He's my husband."

Izzy looked from one of them to the other, clearly at a loss for what to say.

And Olivia felt a sinking sensation in the pit of her stomach as she realized the full weight of what she had just confessed.

There was a lot of explaining to do, and none of it was going to be easy.

CHAPTER9

OLIVIA

"But why didn't you tell me you were getting married?" Izzy asked. "I thought we always said that we would be each other's maid of honor. Didn't you want me to be? You didn't ask someone else, did you?"

The two of them were sitting on the front porch of Olivia's mother's house. Her mother wasn't home, thankfully — she was working her night job. Olivia hadn't decided whether or not to share this news with her mother. Izzy was one thing — the two of them had always been closer than close, and keeping a secret from her sister had felt simply wrong. But if Olivia were to tell her mother, it would give rise to a family scandal. Olivia wasn't ready to face that sort of thing.

"Of course I didn't ask someone else," she assured Izzy. "I'd never do that. And I wasn't trying to keep it a secret from you specifically, Iz. We went down to the courthouse and signed a marriage license. We didn't tell anybody."

"Well, that's romantic."

For a moment, Olivia thought her sister was being sarcastic, but then she looked over

and saw the shine in Izzy's eyes. "Are you serious?"

"Oh my God, are you kidding? You were so desperate to be married to him that you couldn't even wait and do it the normal way — you had to sign papers and make it official right away. You must be crazy in love."

Olivia laughed. "It's not exactly like that," she said. "Although you weave quite a tale."

"It wasn't because you were madly in love?"

"No." "We're not in love at all. But she didn't want to say that to Izzy. She didn't want her sister to see just how jaded and opportunistic she was. Suddenly, she felt ashamed of it. To Izzy, marriage was a beautiful, romantic thing. What would she say if she knew that Olivia had married for money?"

"I don't get it," Izzy said. "Did he need a green card or something?"

"Did Charlie Coldwell need a green card? He's about as American as they come."

"Oh yeah, I guess that doesn't make a lot of sense," Izzy realized. "Were you trying to get on his health insurance? You're not sick, are you?" Izzy frowned. She knew that as an independent realtor, Olivia purchased her own marketplace health insurance. Olivia had complained to her family plenty of times about the cost and the difficulty of doing that.

But now Izzy looked worried. "You're not sick, are you, Liv? You didn't need better insurance than you could afford or something?"

"No, no," Olivia said. "It wasn't anything like that." She hadn't anticipated these difficult questions, and at the same time, she was grateful. The way Izzy was reacting

was so different from the way Charlie's siblings had reacted, and it was so much kinder. Olivia had always known how special her bond with her sister was, but right now she was really seeing it in a way she hadn't before, and it meant the world to her.

"I don't get it," Izzy said. "Why would you get married out of nowhere like that? It doesn't make any sense, Olivia. If you didn't need insurance, and he didn't need a green card, and you weren't just so wildly in love that you couldn't wait another minute... why not do things a more traditional way? It's not as if you're opposed to normal marriage conventions. I know you're not. You would have told me."

“You’re right. I’m not.”

“Is he? Did he not want to have a normal wedding?”

Olivia sighed. She should have seen this coming. There was no good way to conceal their true reason for getting married. Izzy was too smart to just accept the story and not ask any questions.

“Charlie and I decided together that we wanted to handle things quickly,” she said. “I know that’s hard to understand. I wish I could give you a better explanation, but all I can say is that it’s what we decided to do. Maybe someday I’ll be able to explain more thoroughly.”

“What do you mean, maybe someday? Like you think I’m too young to hear whatever it is?” Izzy folded her arms. “Is this a sex thing, Olivia? Because I’m seventeen, not twelve. I’ve had sex before.”

“You have?”

“Well, no, but I’ve done some stuff. Anyway, it’s not like I don’t know about it, and I didn’t think you were one of those not-before-marriage types.”

“I’m not one of those types.”

“Is Charlie?”

“I really wouldn’t know, Izzy.”

“Hang on. You’re married to the guy and you don’t know if he’s slept with anyone else before you?” Izzy’s lips pursed. “Didn’t you always tell me that was an important question to ask every boyfriend?”

Olivia winced at her mistake — Izzy was right, of course, and if this had been a real marriage there was no way she would have gone into it unsure about something like that. “You’re right, she said. “I just — I don’t want to talk about Charlie like that. Those things are personal.”

“That makes sense,” Izzy conceded.

Olivia felt horrible. She had always been honest with Izzy, and she knew that Izzy had always been honest with her. They had a great relationship, and it felt very wrong to be lying to her sister right now.

For a moment, she considered just telling the truth.

But she couldn’t do it. What if something went wrong? What if she failed to get the money somehow?

Izzy was only seventeen years old, and her dreams were so big and so pure. She wanted to go off to college in California. That was something that would be possible if Olivia were to sell this house and get the share of the profits that Charlie had promised her. It would be enough to send Izzy anywhere she wanted to go. If she didn’t manage it, though, Izzy would probably have to start thinking about state schools, probably right here in Massachusetts. And that was if they could even manage that. She would have to apply for scholarships, which it was certainly possible she would get, but it was far from guaranteed. She would probably have to take out a loan to pay for her schooling, and it would take years to pay that back.

Olivia couldn’t tell her right now that there was a possibility none of that would be

necessary. She couldn't get her sister's hopes up. Not right now. Not until she was absolutely sure that she was right to do so.

"I know you're old enough to understand things," she told Izzy. "There are just things that I'm not quite ready to talk about. Please trust me when I tell you that a day will come when I will be ready to explain everything, and you'll know exactly why I did this. But that day isn't today."

"Well, I don't know," Izzy said. "It sounds shady to me, Olivia. Are you sure there's nothing wrong?"

"There's nothing wrong."

"Because I think you would be freaking the hell out if I came home tomorrow and told you that I was suddenly married."

"Well, yeah, I would. You're seventeen. If you randomly got married, I would assume you were pregnant."

"Wait. Are you pregnant?"

"No, Izzy."

"You can tell me. In fact, if that's what it is, you should tell me, because I'm going to be an aunt."

"I'm not pregnant."

"You're not just saying that because you don't want to be a bad influence?"

Olivia laughed. "If I was pregnant, you would know in a few months anyway, so

there would be no point in lying to you about it now,” she said. “And if that happens, you can give me a hard time and say I told you so. But I promise you, I’m not pregnant.”

“Okay,” Izzy sighed. “I get it. You’re not going to answer any questions.”

Source Creation Date: June 28, 2025, 8:11 am

“I’m not, no. And I’m sorry. You know how I hate not telling you things. I’m just not ready to talk about this.”

“He’s a good guy,” Izzy said. “I liked him.”

“I like him too,” Olivia said with a smile. “I’m glad you do. Iz, I have to ask you for a favor.”

“You’re going to ask me not to tell Mom.”

“How did you know that?”

“Because I know everything. Honestly, it’s weird that I didn’t guess you were married. I can’t even remember the last time you kept a secret from me.”

“Will you be able to do that? Keep it from Mom, I mean? I know it’s an unfair thing to ask you.”

“I’ve never told Mom your secrets. Remember when you were my age and you used to sneak out of the house, and then you would text me to come unlock the door so you could sneak back in? I never told her about that.”

“You’re an amazing sister. Have I ever told you that?”

“I don’t get why you don’t want her to know. Mom would be excited that you’re married. She worries about you, you know.”

“She does?”

“She says you work too hard and that you haven’t been on a date in years.”

“Well, I have been on dates. I just don’t tell you guys about them because there doesn’t seem to be any point unless they lead somewhere. If I came home and told mom every time I got coffee with a guy, she would get all excited and think I was about to get married. Most of those guys I never see again.”

“Okay, but then you did get married and you didn’t tell her that either.”

“Yeah.” Olivia stared off into the distance. “I know this is weird, Iz.”

“Olivia... are you sure you’re okay? I mean, if you’re not, you could tell me. Is there something about this marriage that you don’t want people to know about?”

It would never stop being annoying how perceptive Izzy could be. “Everything’s fine,” Olivia said. “Truly, Izzy. You can trust me. I have everything under control.”

“Okay,” Izzy said. “But if you ever did need to talk about anything... I know I’m a lot younger than you, but I’m not that young, you know. I’ll be twenty soon.”

“Not that soon,” Olivia said with a smile. “Don’t grow up too fast. And don’t worry, Izzy. I’ll talk to you if I need to, but I promise you, everything is fine.” She glanced at her phone. “I’d better text Charlie to come pick me up.”

“So if you two are married, does that mean you live with him in that big mansion?”

“I do,” Olivia admitted, allowing herself a grin.

“I bet it’s pretty sweet.”

“It’s honestly the nicest house I’ve ever been in.”

“I think you have to let me come see it. I’m being really cool about not telling Mom any of this stuff, so I think it’s the least you could do.”

“You’re right,” Olivia admitted. “Okay, Izzy. I’ll arrange a time for you to come over. Maybe we can even do a slumber party or something.”

“Charlie wouldn’t mind that?”

“It’s not up to him.”

“I just meant, with you two being newlyweds and all. Maybe he doesn’t want your annoying little sister hanging around.”

“I don’t have an annoying little sister,” Olivia said. “And if Charlie has a problem with you — which he doesn’t, by the way; he thought you were great — but if he did, then he would have a problem with me. You know perfectly well that I wouldn’t give the time of day to any guy who wasn’t willing to take you as part of the package.”

Izzy grinned. “Slumber party sounds great.”

Page 26

Source Creation Date: June 28, 2025, 8:11 am

Olivia fired off a text to Charlie. “I think he’s just around the block.”

“Wow. He was waiting for you right here? Heisa good guy.”

“Don’t let Mom know.”

“I won’t,” Izzy said. “But I think you should tell her soon, Olivia. I promise you she’d be happy about it — even though she’ll be upset that you didn’t have her at the wedding.”

“I’ll tell her soon,” Olivia agreed. “And I’ll see you tomorrow when I pick you up for school.”

The sisters stood up, and Izzy flung her arms around Olivia. “Congratulations,” she said. “I’m glad you’re married, even if it is super weird.”

“Love you,” Olivia murmured, grateful for the fact that she had finally been able to tell someone some of the truth — and wishing painfully that she could tell her family everything.

CHAPTER10

CHARLIE

“All right,” Charlie said. “This is the hot wire.”

“How do you know that?” Olivia asked, squinting over his shoulder.

“It’s red.”

“It’s red? That’s all you have to go on?”

“The internet says that the hot wire is the red one!”

“Oh, okay, well it’s a good thing no information on the internet is ever wrong.”

“I found it on a good site,” Charlie protested.

Olivia folded her arms and leaned against the wall, one eyebrow lifted. “What site did you find it on?”

“RewireYourHome Dot Com.”

“Well, that sounds like where all the professionals probably hang out.”

“The guy who runs the site says he’s an electrician with over five years’ experience.”

Olivia just snorted.

“All right, if you’re so smart, how would you figure out which wire is which?”

Olivia reached over and picked up a device about the size of a cell phone.

“What’s that?”

“It’s an electrical tester, Mr. Faraday. This didn’t come up on RewireYourHome Dot Com?”

It hadn’t, but Charlie didn’t want to admit it. “What are you going to do with it?”

“I’m going to test which of the wires has a voltage output. That’s how we’ll know which is the live wire and which is the ground wire. Move over.”

“Have you done this before?”

“I have, as it happens. Did you think women couldn’t do this?”

“I mean, if they were trained for it. You’re not an electrician.”

Source Creation Date: June 28, 2025, 8:11 am

“You don’t have to be an electrician to rewire a light switch. You need to use an electrical tester. Do you mind?”

Charlie moved over. To be honest, he was impressed by her. He hadn’t imagined that she would know what to do with the light switch, and though he didn’t consciously hold the opinion that women couldn’t do this, he had to admit that he had assumed he’d be the one to take charge. That was why he had looked the process up online, and he had come into this feeling confident that he knew all there was to know about what needed to be done. Now he could see that he had been wrong to assume that.

Olivia picked up the red wire and held it to a port on her electrical tester. Some numbers jumped around. Charlie didn’t know what it meant, but Olivia seemed to.

“Okay,” she said. “You were right. That was the live wire. But it might not have been. The red wire coating is a decent indicator, but not a foolproof one, especially in an older house like this. I’ve seen houses where all the wires were the same color. It’s always a good idea to make sure, because if you get this wrong... best-case scenario, the switch doesn’t work. Worst case, the house catches fire.”

“Well, we don’t want that.”

“We do not! Can you hand me the screwdriver?”

Charlie could see that he had officially been demoted to assistant on this project. He picked up the driver and handed it to Olivia, and she began to loosen the screws on the light switch in her hand. Once they were ready, she wrapped the two wires around them and tightened them back up.

“Okay,” she said. “You can screw this back into the wall, if you want to.”

“Oh, don’t do me any favors,” Charlie laughed, but he accepted the screwdriver from her. “Where did you learn to do this?”

“I’ve done it dozens of times. When you’re fixing up a house to sell, one of the most important things you can do is get all the switches working.”

“Okay, but I mean, where did you learn to do it in the first place?”

“Well... truth be told, I looked it up online too.”

“Oh, you did, did you?”

“Don’t get all smug. After I did that, I talked to an electrician I know. I had him watch me the first time I did it to make sure I wasn’t messing anything up. That’s how I know I’m doing things right. If you try to do home repairs based solely on the information on the internet, you’re going to go wrong as often as you go right. That’s how a lot of the light switches in houses get wired wrong in the first place — people think they’re going to upgrade to a dimmer or something, they wire it in wrong, and then they either can’t figure out how to fix it or else they’re too afraid to try in case they make something even worse.”

“And they don’t call an electrician to fix it for them?”

“Not everyone has trust-fund money,” Olivia said. “For a lot of people, calling an electrician is an intimidating idea. Either they don’t know how much it’s going to cost, or else — if they do — they can’t get their hands on the money it would take.”

Charlie was quiet for a moment. “I didn’t even think of that,” he admitted. “You must think I’m a real jackass.”

“Oh, you’re not so bad,” Olivia said. “You can’t be expected to default to thinking about a lifestyle you’ve never experienced. I don’t always think about what it would be like not to know where your next meal is coming from, because my family doesn’t struggle to keep food on the table. You think about the life you’ve had.”

“Well, that’s not good enough,” Charlie said. “If I have that attitude, I’m not really any better than my siblings. I know most people don’t live the life I’ve lived. I know I’m not the norm. I don’t want to act like I think my life is what’s normal.”

Olivia gave him a genuine smile. “I get that about you,” she said. “You aren’t the rich playboy jackass I used to think you were.”

“No?”

“You’re just a regular rich playboy.”

“Thanks.” Charlie tightened the last screw. “I think this is good.”

“Let me go turn the breaker on, and then we’ll try it.”

Olivia hurried down the stairs to the basement where the circuit breaker was kept. “Go ahead,” she called up to Charlie.

He flipped the switch and the dining room flooded with light. “It’s working!” he yelled down to her.

A moment later, she appeared in the doorway, grinning broadly. “Awesome,” she said. “Now we can get rid of that terrible lamp.”

“What? I like that lamp.”

“Take it with you when you move out, then. That lamp is hopelessly outdated and you must know that.”

Charlie laughed. “I like it because it was Aunt Marge’s favorite,” he explained. “Every time I came over here, she’d have it in a different room, and it sort of became a game — figure out where the lamp is. I never saw it in the dining room while she was alive. I guess this was the last place she moved it.” He was quiet for a moment. “She never got to see me find it here.”

Source Creation Date: June 28, 2025, 8:11 am

Olivia's hand came to rest on his arm. "Games like that aren't supposed to have an ending," she told him softly. "If you had seen the lamp here, she would have moved it somewhere else. It's nice that there was one last place for you to find it after she was gone."

Charlie smiled. "That makes sense," he agreed. "You know, it means a lot to me when you say things like that, Olivia. I feel like you really understand what I'm going through."

"I've lost people too," Olivia said. "My father died when I was younger."

"That must have been hard."

"It was — and I had to be strong for my mom and my sister." She cleared her throat. "I'm not saying any of that because I want you to feel sorry for me."

"I didn't take it that way."

"I just wanted you to know that I could understand what you're feeling. I know how it is to lose someone who means so much to you. I know how the most innocuous things can start to feel full of significance. As if her leaving that lamp there was some incomplete plot thread — some tragedy of circumstance that stopped you two from finishing your story together. The truth is that we never finish our stories with the people we love. Those stories just end, and it's messy and awful, but it's what happens."

He looked at her. "You've thought a lot about this."

“It’s what I said to Izzy when Dad died.”

“How old were you?”

“Fifteen.”

“So Izzy was...?”

“She was five.”

“God. That’s terrible. I’m so sorry that happened to you guys.”

“We’re all right. It brought the three of us closer, so even though it was a tragedy, we were able to make something good from it. And that’s what you’re doing now, selling this house. A new family will get to start their memories here, and you’ll be able to take the money and— and whatever you’re going to do with it.”

Charlie hadn’t even thought about what he was going to do with it. He had only thought about keeping it away from his siblings. “I’ll have to ponder that.”

“Want some advice?”

It was funny — a few weeks ago, he wouldn’t have dreamed of taking personal or financial advice from Olivia. Now he felt as if she was the only person in the world he did want advising him. “Please.”

“Whatever you do, make sure it’s something you would have liked to tell her about. If you buy a boat?—”

“I’m not buying a boat.”

“It’s just an example. I was going to say, if you buy a boat, let it be because she loved sailing, or because she loved watching the boats on the water, and then every time you used your boat you would be able to think about how much she would have liked that. How happy she would be that the sale of her house gave you this thing, whatever it is. It’s a way for you to stay connected to her.”

“That makes a lot of sense,” Charlie agreed. “And to be honest, I think she would have said the same thing. You two would have gotten along great if you had known each other.”

“I wish we had,” Olivia said. “I can tell how important she was to you.”

“She was probably my favorite person in my family,” Charlie said. “It’s funny. I never thought about it in those terms before she died, but... I think it’s true.”

“It was pretty important to her to see you get married, I guess.”

“She thought it would make me happy,” he said quietly.

“You don’t agree.”

“No, I think it’s oversimplifying things to say that marriage will just automatically make you happy — especially marriage to a stranger.”

“Well, I’m sure she didn’t mean for you to marry a stranger. She probably thought there was a chance you had a girlfriend who you were holding off with because you weren’t sure what you wanted for your future, and that if she held your feet to the fire, you would propose.”

“I would have told her if I had a girlfriend.”Wouldn’t I? Now that he really thought about it, Charlie wasn’t sure what he would have done if he’d had a girlfriend. He’d

never had one. He wanted to believe he would have opened up to Aunt Marge, but maybe that was just wishful thinking.

Source Creation Date: June 28, 2025, 8:11 am

Maybe Olivia was right, and his aunt had suspected there was someone he was keeping hidden — maybe that was the reason she'd done all this.

Anyway, he would never know now.

But it occurred to him that if it hadn't been for Marge's strange stipulation in her will, he would never have been here with Olivia right now. And this conversation, he thought, was one of the most eye-opening he had ever had in his life.

Marriage or not, he was grateful for Olivia. He was grateful for her presence in his life, and he was glad that he knew her.

If nothing else, he could thank Aunt Marge for that. And he would always be able to remember the fact that her final act had been to give him this unexpected new friendship.

He smiled at Olivia. "I'll tell you what," he said. "Let's break for lunch. After that, we can tackle the upstairs bedrooms."

"Sounds good to me," Olivia said, and followed him into the kitchen.

CHAPTER 11

OLIVIA

"That's the last of that," Charlie said, crumpling up a strip of wallpaper in his hands. "And thank goodness."

Olivia laughed. “If I never see another cherry in my life, it’ll be too soon. I’m sure your aunt was a lovely woman, but this wallpaper...”

“Yeah, I always hated it,” Charlie agreed. “Once, when I was a kid, I came in here with my crayons?—”

“Wait, you drew on it?”

“No, she caught me before I could, and she set up an art easel for me,” Charlie recalled with a smile. “But I wanted to. I had it in my head that I could make the place look better by adding more pictures to it, so it wasn’t just wall-to-wall cherries. Of course, that would have made it look a whole lot worse.”

“Well, I don’t know,” Olivia said. “Maybe it would have convinced her that it was time to get rid of the wallpaper. That would have been an improvement.”

“You’ve got a point there,” Charlie agreed.

“Your aunt had interesting taste, I’ll give her that,” Olivia said. “Cherries in this room, lemons in the master bedroom... what’s with all the fruit?”

“Oh, I don’t know,” Charlie said. “I think it made her happy. She did always love brightly colored things. You saw that painting she has downstairs in the living room.”

The painting was an abstract one, lots of bold-colored paint on an enormous canvas. Olivia didn’t like it, but taste in art was subjective. “What are you going to do with that thing?”

“I don’t know,” Charlie said again. “It doesn’t feel right to throw it out, but how could we possibly hope to sell it?”

“We could do an estate sale,” Olivia suggested. “I can set the whole thing up online, if you’d like me to, and we can list everything in the house that you don’t want to keep or that we don’t want to include when we put it up for sale.”

“No one is going to want that painting, surely.”

“You’d be surprised. Your aunt wanted it, didn’t she? Someone else will. It’s just a question of whether or not we find that person, but I think there’s every chance in the world that we will. And in the meantime, you’ll earn some extra money, which I know is something you’re very concerned about.”

She was teasing him, and he responded well to it. It had been a risk. She never knew how he would take jokes about financial matters. “Yes, I can always use the money,” he agreed. “All right, you’re on. Let me know what I can do to help.”

“I’ll just need a list of everything you want to sell,” Olivia said. “That won’t be a problem, will it?”

“I have it half-done in my head already.”

“Anyway, it’s time to paint,” Olivia said. “Can you bring the stuff in?”

They’d already covered everything important in the room with plastic, so they got right to work. Olivia filled a tray with paint and handed Charlie a roller. “You can do this, since you’re taller,” she said. “I’ll take the brush and do the detail work around the trim.”

“Cool. I’ve never used one of these before.” Charlie rolled it experimentally along the wall.

“It helps if you get paint on it first,” Olivia teased him. She had come to enjoy the

gaps in his knowledge and experience. He was a very smart person who had done a lot of living, but something as basic as painting a room was brand-new to him and had the potential to bring up a sense of childlike wonder that she found frankly charming.

Source Creation Date: June 28, 2025, 8:12 am

“Yeah, yeah.” He rolled it through the paint tray. “Do you think this color was a good choice?”

“I do. Cadet blue is popular right now. Not so bold that it would be an eyesore, but bright enough that it isn’t boring.” Olivia dragged the ladder over to the wall and climbed up high enough to reach the place where the wall met the ceiling.

Charlie watched her. “Is that safe?”

“Don’t tell me you’ve never been up on a ladder before.”

“Not one like that.”

“One like what!”

“One that wasn’t attached to anything! It looks like it might fall over.”

“Charlie, what kinds of ladders have you been on?”

“Well — there’s a ladder on my yacht to climb up out of the water.”

“It is egregious that you haven’t taken me out on your yacht,” Olivia informed him.

“What kind of man has a yacht and doesn’t take his own wife out on it? If you keep this up, I’m filing for divorce.”

“Sure you will,” Charlie bantered back. “You can’t divorce me before this place is sold, and you know it. And I’ll take you on the yacht, but that’s not going to happen

if you fall off that ladder and break your neck.”

“It’s fine,” Olivia assured him. “I’m not going to break my neck. Even if I fell off, I’m not that high off the ground. I’d have to land on my head for it to be a serious problem.”

“Could you not joke like that?” he asked.

She looked back at him, surprised by the anxiety in his tone. “Hey, are you okay?”

“Maybe I should be the one on the ladder,” Charlie said. “That might be a smarter way to do this. You can do the paint roller.”

“No, this way makes more sense,” she said. “You can reach higher with the roller than I can.” She hesitated. “Charlie, I’m not going to fall off the ladder.”

He forced a laugh. “I’m being stupid, right?”

“A little,” she said, very gently. “It’s okay. I’ve done this dozens of times. There isn’t anything to worry about.”

“Right,” Charlie said. “I’m sorry. I don’t know why I’m so worried about it. You’re right. Nothing is going to happen. I know that.”

Olivia looked at him for a moment. He really did look stressed, and she didn’t know why. This wasn’t very dangerous. Was it possible that he had a fear of ladders?

She turned back to the wall. She’d brought the smallest bucket of paint up with her and balanced it on top of the ladder, and now she dipped the brush in and began to work.

How odd, that Charlie would worry about her like that. It wasn't the kind of thing she was used to from him. But then, he had just been through a loss, and grief could show up in strange ways. Maybe he was feeling fearful of losing someone else so soon after the loss of his aunt.

Maybe... but wouldn't that mean that Olivia was someone he cared enough to try to hold on to? And she wasn't. Their connection was intended to be temporary. He was going to have to let her go eventually. Of course he wouldn't want anything bad to happen to her — Olivia understood that. But for him to develop this paranoia about it? It would make sense for him to feel that way about his real wife if he had one, but not about her.

She bit her lip, wondering what it all meant. Wondering whether it was going to be uncommonly hard for him to say goodbye when they inevitably went their separate ways.

Surely not. He's a player. He lets women go all the time. It's what he's best at.

No, she was reading into things. It made perfect sense that he wouldn't want to see her fall off the ladder and seriously injure herself. That didn't mean he was caught up in his feelings about her. She wouldn't have wanted to see something like that happen to him either.

Of course, she was a little caught up in her feelings.

She was projecting. She wanted to think that she wasn't alone in feeling this way, so she was allowing herself to imagine that his words and his actions meant that he felt the same thing. That wasn't what it meant at all. No one would want to see another person fall off a ladder, and if he had no experience with such things, it made perfect sense that he would be nervous.

Having reasoned it out, she found it easy to push the thought out of her mind. She returned her attention to painting.

“Hey!” Charlie yelped.

Source Creation Date: June 28, 2025, 8:12 am

Olivia looked down — and burst out laughing. A drip of paint from her brush had landed in his blond hair, dyeing it cadet blue.

“Sorry,” she giggled. “It’ll wash out, don’t worry.”

“I should have worn a hat or something! Why didn’t you tell me?”

“Why didn’t I tell you that it was possible for paint to drip?” She raised her eyebrows, her giggles intensifying. “Are you serious, Charlie? Is that something you needed to be told?”

“Well, I don’t know! I didn’t think of it! I can’t believe you got paint in my hair!”

“Yeah, we’ll probably have to shave it all off. I hope your head isn’t shaped funny.”

“Don’t even joke about that! Do you know how long I spend doing my hair every morning?”

“Yes, I do, since I live with you,” she said. “You’re in the bathroom for two hours every morning. It doesn’t take that kind of time to get ready, and I actually have long hair.”

“Well if you don’t think paint in your hair is that big a deal...” He looked from his paint tray to her and back again.

“What are you going to do?” Olivia would have dodged out of the way of his attack, but she was up on the ladder and it was impossible to move quickly. Before she could

fully process what was happening, he had dipped his flat palm in the paint tray, reached up, and grabbed her ponytail.

Olivia shrieked as the cold paint slapped against the back of her neck. “What are you, six years old?” She grabbed her paintbrush and flicked it at him, sending splatters of paint all over his face.

“Oh, now it’s on.” He picked up his paint roller and ran it up the entire back side of her body.

Olivia jumped down from the ladder, brush still in hand, and went on the offensive, painting stripe after stripe across the front of the shirt he was wearing. “You — are — ridiculous!”

He caught her in his arms and held her still, laughing. “Okay, okay,” he said. “Truce. Truce?”

The brush was sandwiched between them, pressing up against both of their bodies. Olivia could feel the cold of the paint against her chest, contrasting with the warmth of Charlie. She looked up at him, suddenly captivated by his blue eyes. Not the neutral, passive blue of the paint they had chosen, but a bright blue that seemed as if it might light up the room if they were to turn out the lights.

He was electrifying.

Her heart beat double-time in her chest, the exhilaration of the moment stopping it from sinking into the pit of her stomach. She knew that would come later. She would feel the full effect of this moment, of how dreadful it was to have been caught in his embrace like this. It would hit her like a hangover.

But right now, she was flying high.

“Truce,” she breathed.

She didn’t want him to let her go, and he didn’t. He held onto her for a moment longer, his eyes searching hers as if looking for the answer to a question.

Olivia wished he would just ask.

But he won’t. Because I’m not really seeing what I think I am. I’m still projecting. Still imagining things.

She couldn’t bear the thought of him pulling away from her, so she pulled away first, stepping out of his arms. She cleared her throat. “Truce,” she said again. “No more throwing paint around. We need to have enough for the walls, after all.”

“Right.” Charlie turned back to the walls. “We should probably get back to work.”

“We definitely should.”

They stood staring at one another for a moment longer. Olivia couldn’t help feeling that there was something unsaid between the two of them, something she was waiting for.

But nothing came. Charlie turned back to the paint tray and loaded up his roller, Olivia ascended the ladder to continue what she had been doing, and the two of them worked together in silence for the rest of the afternoon.

CHAPTER12

CHARLIE

“Here you go.” Charlie handed Olivia a glass of the red wine he had poured. “I’ve

been saving this for a special occasion.”

Source Creation Date: June 28, 2025, 8:12 am

“Oh — you don’t need to waste it on me.”

“I already opened it,” he told her. “You might as well drink it now. And besides, it’s not being wasted. I figured I’d open it when something exciting happened, and we’re there. We got the light switches replaced and two whole rooms painted. This seems like a huge moment to me.”

“Well, if you say the time is right, who am I to argue?” She took a sip of the wine. “This is really good.”

“It’s my favorite. This vineyard is out in California. Maybe I’ll take you sometime.”

“To California?”

“We might find time for that,” he said. “We have a few months together before we’re able to list the house, and after that, who knows how long it will take to sell? We might have time to take a trip out west together.”

“Well, maybe so,” Olivia agreed.

“Would you be willing to go with me?”

“Willing, yes, but I don’t know if it would be very practical.”

“Because of your family?”

“Someone has to look after Izzy. Get her to school and back, be there for her in case

she needs anything...”

“I don’t understand,” Charlie admitted. “I would have thought your mother could do that sort of thing. You’re a very good sister, Olivia, but you’re not Izzy’s mother — and yet you act like you are. You act as if you feel fully responsible for her, as if everything she needs is your responsibility.”

“It is that way,” Olivia said. “In a lot of ways, I raised Izzy, and I do still feel responsible for her.”

“But why? I know you lost your father, and that had to be hard. But you still have your mother. Isn’t she involved?”

“Of course she is,” Olivia said. “Mom’s great. I don’t know what we’d do without her. But at the same time, it’s hard.”

“What do you mean?”

“Being a single parent is tough,” Olivia said. “She’s had to raise the two of us on her own, with no help. I helped as much as I could, of course, and that’s a big part of why I feel so responsible for Izzy. But there’s also the financial side of things.”

“The financial side?”

“Izzy doesn’t just need someone to pick her up from school. She talks about going to college, and we want that for her, of course — we want it to look just like she dreams it will, even if I hate the idea of her going away to California. But that’s going to be tough to afford.”

“Oh,” Charlie said. “I didn’t think about that.” He was quiet for a moment. “This is what you meant, isn’t it? About me never thinking about things that don’t affect me?”

I never considered how my education was going to be paid for because it wasn't an issue for me."

"I don't fault you for that," Olivia said. "It makes sense that it isn't top of mind for you. But we have to think about it. We think about that all the time, and a hundred other monetary things as well."

"What about you? You must have gone to college."

Olivia raised her eyebrows. "Must I?"

"I guess I just... assumed."

She smiled. "I'm giving you a hard time," she said. "You're right. I did go to college. But it wasn't like what Izzy is talking about. I needed to be around because Mom works nights. Izzy can be on her own at night now, she's old enough, but when I was in school she was just a little kid, and we didn't want to leave her alone. So I lived at home and took classes at the community college. I probably would have had to do that anyway, because there was no chance of Mom sending me away, even to a state school, on the money she earns. The only reason we can even have the conversation for Izzy is because now we have my income too. But Mom still has to work two jobs to keep the family afloat."

Charlie was beginning to understand. "That's why you want to sell this house so badly, isn't it?"

"It would change everything," Olivia said quietly. "Even the twenty percent you promised me would turn our lives around. Mom would be able to quit her night job — I can't tell you what a difference that would make. She works herself to the bone right now. She would be able to get her social life back, get a full night's sleep... it would be everything. And Izzy could go to school anywhere she wanted. We

probably wouldn't even have to take out student loans."

"I didn't realize this was so important for you," Charlie admitted. "I guess I thought you just wanted to advance your career by putting the sale of this place on your resume."

"Well, don't get me wrong," Olivia said with a smile. "I want that too. It'll definitely have a great impact on my future opportunities. But that's not the main reason I have for doing this, and I'd want to do it even if no one could ever know I had been involved. I want to provide for my family. I want my sister to have a carefree college experience — not like my own."

"Was your college experience bad?"

Source Creation Date: June 28, 2025, 8:12 am

“It wasn’t bad at all. I got an education, and I didn’t have to go into debt to do it, so I can’t really complain. But every time I see a movie about campus life or hear one of my friends talk about how much fun they used to have with their roommates, I get a little sad. It’s a part of life I’ll never know, and I want Izzy to have it.”

Charlie nodded. It made a lot of sense, and he felt bad about the fact that he’d never thought of things in those terms before. Olivia had reassured him that it was understandable, but he still wished that her struggles had come into his thoughts without her needing to explain things to him. “You do a lot for your family,” he said.

“I don’t think it’s anything much,” Olivia countered. “I care about them. I don’t want my mom to have to work as hard as she does, and I want my sister to have all the best things in life. And, you know, we’ve been very lucky.”

“You have?” He wouldn’t have put her story in those terms.

“Of course,” she said. “Mom might have to work two jobs, but at least she has work. Not everyone does. We’ve never been hungry. We’ve always had a roof over our heads, new clothes when we needed them, computers for school. I was able to go to community college, and now I have a good job that pays for everything I need, and I have enough left over to help my mom and Izzy out. Anything on top of that is just gravy, right? It’s just that I want my sister to have some of the gravy.”

Charlie was humbled by her response. “I’ve never known someone so grateful for what they have,” he admitted. “It’s so different from the way my siblings are. They all have more than enough money to never work another day in their lives, and yet all they can think about is how upset it makes them that I got this house and they didn’t.

They don't need the money that would come from selling it, they just think it's unfair that they won't be getting it. I can't imagine hearing any of them talk about how lucky they've been — and yet, they have so much more than your family does."

"I think maybe it takes having struggled to really appreciate the things you have," Olivia said. "I don't know if I would appreciate it the way I do if I didn't see how hard my mother works for it all. But I'm more than ready for her to be able to stop working so hard. She's not young anymore. She deserves a rest."

"It's great that you want to give her that. I really admire that about you," Charlie said. "I hadn't realized that's what you were doing all this for."

"Does it change things?"

"It doesn't change anything except the way I see the situation," he said. "I just... I think of you differently now that I know this."

"You really thought I was an opportunist before, didn't you? That I was just grabbing at whatever I could in order to advance my career."

"You make that sound so much worse than it is, though. I didn't think any the less of you for it," he told her earnestly. "I admired you for making the most of an opportunity, really. It's the kind of thing I would have done, and I thought it was a good move for you. But now... well, that's all still true, but also, I think you're incredibly caring toward your family. I'm glad I know you."

"That's a really kind thing to say," Olivia said softly.

"Yeah, well, I can be nice on occasion."

She smiled. "You're usually nice."

“Not just a rich playboy?”

“Not only that, no.”

“Cheers.” He held up his wine glass, and she clinked hers against it.

They sat in silence for a few moments, sipping occasionally, neither one of them speaking. The silence was nice, Charlie thought. Usually, such a thing would have made him feel uncomfortable, and he would have felt the need to speak in order to fill it. But he didn’t feel like that now, with Olivia. He thought he could have sat quietly with her all day.

She was the one to finally break the silence. “Charlie?”

“Yeah?”

“When this is all over, when we’ve ended the marriage, do you think that you and I will still talk sometimes?”

He looked at her, trying to read the expression on her face. Her eyes were wide, and she seemed earnest and hopeful.

“I’d like to,” he said.

“I’d like that too.”

“This might be a fake marriage, but I think it’s a real friendship,” he told her. “Which is... surprising. I didn’t expect that. But I feel like I can talk to you — more openly than I can with just about anybody else, if you want to know the truth.”

“I feel the same way,” she said. “I don’t know when I’ve ever confided in anyone

about my worries for my family's future. I always assume people won't want to hear about that. That they'll find it annoying or think that I complain too much."

"I don't think that."

"I can tell you don't," she said. "And it means more than I can tell you to have someone I can talk to without feeling like a burden. I just never would have guessed that that person would be you."

"Because I'm a rich playboy."

Source Creation Date: June 28, 2025, 8:12 am

The solemnity broke, and Olivia laughed. “You’re really never going to let that go, are you?”

“I wasn’t planning on it,” he grinned. “You have to admit, it’s a funny story. You going off about how terrible the guy who owned this house must be, not realizing that he was standing right next to you.”

“Well, I was wrong, anyway,” she said. “You’re nothing like what I pictured you to be. Nothing like what I was imagining that day. Or rather... you are like that, I guess, but there’s so much more to you. I thought you would be vapid and shallow, but you certainly aren’t either of those things.”

“You might be the first person who’s ever thought that,” Charlie admitted.

“Well, if that’s true, then everyone else you’ve ever known has been wrong. Because I know what I see when I look at you. You might have a silver spoon in your mouth, but I believe you’ve got a heart of gold.”

She chuckled as she said it, and Charlie knew that she was mostly teasing, but her words warmed his heart anyway. It was so rare that anyone paid him such a wholehearted compliment, and he didn’t quite know how to respond.

He settled for taking another sip of his wine instead, and the two of them returned to the companionable silence that they had been sitting in so comfortably — but now it felt full of tension and words that had gone unsaid.

OLIVIA

“Do you want another glass?” Charlie asked.

“I’m fine,” Olivia said.

“Are you sure? You know, the bottle is best when it’s first been opened. I can recork it, but it will never be as fresh as it is tonight.”

Olivia couldn’t help laughing. “Are you trying to get me drunk, Charlie?”

“I’m not going to pretend it’s not fun to see you relax a little,” he said, flashing his most charming grin. “But no, there’s no pressure if you really don’t want any more. I just thought you might be turning me down because you didn’t want to finish off my good wine or something, and I’m telling you that it’s perfectly all right if you do finish it off.”

“Well, if you insist.” She held out her glass.

“I’ll grab the bottle,” Charlie said. “You wait here.”

He went off to the kitchen. Olivia relaxed into the couch cushions, which were thick and plush, and thought about what would happen when they finally sold this house.

She had been so eager to get this done, but now it occurred to her that she would probably miss living here. It was the nicest home she had ever lived in, and she had begun to settle into a routine in spite of herself. She had gotten used to the process of waking up early in the morning and making herself an espresso on the nice machine in the kitchen. She would bring it in here and settle on this luxurious couch, turning on the TV and scrolling through the enormous amount of cable channels with the set on mute. It was usually easy to find a movie or an obscure sport to watch —

something she wouldn't have been able to access with the carefully curated bundle of streaming services she had at her own home. Charlie had all those streaming services too, but he had every possible source of entertainment. Just this morning, she had watched a lacrosse game between two high schools in Canada, something she wouldn't have even believed would be televised if she hadn't seen it for herself. It was a treat to be able to watch such things, to discover sections of the world she would never have known about if she hadn't been living here.

Charlie returned now with the wine and poured some into her glass. He set the bottle on the coffee table and sat down opposite her. "Thank you," he said.

"What are you thanking me for? You're the one who just refilled my glass."

"I meant thank you for telling me about your family," he said. "I appreciated it. I think it wasn't easy for you to open up about that."

"It wasn't... easy, no." She was surprised that he realized that. "I don't usually talk about that part of my life."

"I understand," he said. He sipped his own wine. "You know, you think our lives have been so different, and that's true. But in a way, I can relate to your story."

"What do you mean?" she asked, frowning. She didn't want to dismiss what he was saying, but it was hard to give credit to the idea. Surely he had never had to worry about earning money for his family.

"What I mean is... I know what it's like not to have your parents around," he said. "I know it's different, because your mother had to work all the time. For my parents, it was a choice."

"Oh," Olivia said quietly. "They worked too much?"

“I don’t know if I should say too much.”

“You can say it if it’s true,” she told him gently. “It sounds like what you’re saying is that they weren’t there for you when you were young.”

Charlie rubbed the back of his neck. “It feels wrong to complain,” he said. “Especially after the story you just told. We never wanted for anything.”

“Charlie,” Olivia said gently, “if your parents weren’t around for you, then you did want for something. It doesn’t matter how many fancy toys you had. There’s no replacement for an involved parent.”

He looked up at her.

“You know, my mother works two jobs, so she can’t always be there for things,” Olivia said. “But she always makes time to check in. She leaves a note for Izzy every morning — she used to do that for me, too, when I was living at home. And when she came home at night, she would stop in our rooms to kiss us goodnight, no matter how tired she was. If we were still awake, she’d sit on the edge of our beds and ask us questions about her day, even though she sometimes looked like she wanted to fall right down in her tracks. She had to work hard, but she never let that come between her and her children.”

“I hope I get to meet her someday,” Charlie said. “She seems like a remarkable woman.”

“She really is.”

“That’s not what it was like in my family,” he murmured. “My parents... I don’t know how to explain it, because they really didn’t need to work as often as they did. They could have spent so much more time at home with us, being a family. But they cared a great deal about their careers — more than they did about their children, in my opinion.”

“That’s very sad. Were you and your siblings alone all the time, then?”

“We had nannies when we were children.”

“Were you close to them, at least? I know some children form good bonds with their

nannies, right?”

“Maybe. It wasn’t that way for us. Mother and Father usually chose someone who didn’t speak English very well, so even when they were very kind and caring, we couldn’t communicate.”

“I’m surprised you didn’t learn to speak their native languages. Children pick things like that up so quickly.”

“I think we might have, except that my father felt very strongly about...interacting with the help was the way he put it. I think that’s a pretty crappy thing to say, personally, but he didn’t like the idea that we were getting close to the staff. I remember one time, John said something in Spanish at the dinner table. I don’t even remember what it was that he said. But my father just froze, as if John had said a dirty word or something, and by the next morning our nanny had been fired and replaced by a Russian woman. We all learned pretty quickly that that wasn’t something we should do if we wanted our parents’ favor — or if we didn’t want our nannies to be fired.”

“That’s terrible,” Olivia murmured, her heart aching for him. “You couldn’t ever get close to anyone.”

“We had each other. We were closer back then than we are now. They liked me more when I was just the baby of the family, when I didn’t have my own mind. Once I turned ten, a distance started growing up between us. They started to realize they couldn’t just tell me what to do all the time.” Charlie grinned. “It was the beginning of my rebellious years — though I think I was really trying to get my parents’ attention by acting out more than I was trying to push my siblings away.”

“What do you mean by acting out? What did you do?”

“Oh, all kinds of things. When I was ten, eleven, I used to go out on my bike and stay out past my curfew. I always hoped my parents would come looking for me — I actually wanted them to yell at me — but that never happened, of course. It was silly of me to think that it would. Most of the time, they didn’t even notice I had been out too late, and on the rare occasions when they did, a member of the staff would be tasked to take my bike away and tell me that I wasn’t allowed to use it for the next week.”

“That’s very cold. They never tried to find out why you were acting out like that?”

Charlie shrugged. “They probably just thought I was a bad kid. And it didn’t help when I got to high school and started cutting class to hang out with girls all the time. My grades tanked, obviously, but I think my parents just decided I was stupid. They didn’t care. They had Cait and Scott, they were the smart ones. John was the athlete. They probably thought they were due for a dud.”

“But that’s not who you were,” Olivia protested, surprised at how defensive she felt on his behalf. “They missed out on seeing you for who you really are.”

“I know. I got over that a long time ago, though,” Charlie said. “It was what I wanted from them when I was young, but for whatever reason, they weren’t able to give it to me.”

“Charlie, that’s terrible.” Olivia felt as if she had swallowed something sour. “I mean, acting out like that probably wasn’t the ideal way to get your parents’ attention, but even so — you were just a kid. They should have realized that you needed more from them than they were giving you.”

“They did their best.”

“Charlie.” She reached out and took his hand, unable to resist the urge to do so.

He looked at her, his clear blue eyes seeming to give way directly to his soul. She felt as if she could see every single piece of him.

“They didn’t do their best,” she said quietly. “I’m not trying to say that they didn’t care for you, or that they weren’t good people. I’m sure they were. But... I helped to raise my sister, you know. I understand what it is to be a good and loving caretaker. It involves being present. Seeing what your kid needs from you, even if it doesn’t always make sense. And they didn’t do that for you. You deserved better, even if it’s difficult for you to see that.”

“I thought you thought I was spoiled.”

“I didn’t know all this.” It made sense to her, suddenly, that he would be the way he was. She didn’t want to articulate it to him for fear of sounding as if she was trying to play therapist. But he must have felt so empty. He must always be chasing after the affection he had yearned for in his childhood, unable to find it. He must always hope that the next woman he met would make him feel loved in a way his parents never had.

She doubted he even recognized that himself.

And she ached for him. She cared about him deeply, she realized, and she wanted to do something to ease his pain. She wanted to put her arms around him.

Maybe she had multiple reasons for wanting that. She couldn’t pretend that she didn’t long to hold him for her own reasons — reasons that had nothing to do with the pain he had faced in his childhood.

Her gaze went to his lips. They had always looked so soft to her. She had always wondered how they would feel. And without meaning to, without even really thinking about what she was doing, she found herself leaning close to him.

Source Creation Date: June 28, 2025, 8:12 am

His hand squeezed hers. His eyelids fluttered closed.

Was this really happening?

Olivia felt dizzy. He was her husband. In theory, the bizarre thing was that this hadn't happened before now. In practice, of course, things were completely unpredictable between the two of them. Nothing about their relationship had ever been ordinary.

She was about to kiss her husband, and it felt like she was jumping — like she was falling — off a cliff.

No. I can't do this. I can't!

She cared deeply for him. He meant a great deal to her. But that didn't change the kind of person he was. It didn't change the fact that he was someone who would leave her behind and go back to his life of womanizing and one-night stands. And that wasn't who Olivia was. She didn't want to open herself up to the possibility of getting hurt like that.

She dropped his hand and pulled away. "I think I've had enough wine," she said quietly. "I think I should probably go lie down."

She got to her feet and hurried from the room before he could say another word.

CHAPTER14

CHARLIE

Work was the only thing that got Charlie's mind off of Olivia in the days following their near-kiss.

He had never cared about work before. He had taken the job on the board of his father's company because it had been handed to him when he'd turned twenty-two, and he had kept it all these years because, in a way, it had allowed him to feel close to his family, even though they had never tried to be particularly close to him. Walking through the halls of his father's building, he could remember what it had been like to be here as a child, to play in the break room while his father worked, to feed quarters into the vending machines and get sodas and candy bars and feel like the whole world belonged to him.

Now that he actually had a job here, he didn't feel nearly so on top of the world. It was much harder to make sense of his place in this company these days.

On one hand, everyone did treat him very well. Even the upper management inclined their heads to him when he passed and called him Mr. Coldwell, as if he had some position of authority here. He didn't, of course. He was only a member of the board because he had been placed there by his father. He probably knew less about the inner workings of the company than an entry-level coder.

Today, he sat in a meeting in one of the conference rooms, taking notes on a piece of paper. It was more than he usually did. He usually tried to avoid attending these meetings at all, and when he did come, he certainly never took notes. He attended when he was told that the board needed a quorum to pass a vote about something or other, and when that happened, he would usually speak to one of his father's trusted associates — one of the oldest and most established members of the board — to find out where he ought to vote. He couldn't recall ever having researched the issue at hand to make a decision for himself.

Today's meeting was about the prospect of making a new appointment to the board.

“We don’t really need anyone else,” said Thomas Sanderson, who had been Charlie’s father’s second in command up until his retirement. “The board we have has functioned well for decades.”

“But Harris wants to retire,” said Cory Ames. Cory was one of the youngest board members, only a few years older than Charlie himself. He had been appointed to the board after making a breakthrough in the field of robotics that had changed the industry. He was a household name these days, and everyone had known that if he hadn’t been given a position on the board, he would have left the company and gone into business for himself. It had been the only way to keep him on staff. It was a decision that Charlie agreed with — Cory was one of the brightest minds at the company.

“So Harris will retire,” Thomas said. “That won’t change anything. Harris hasn’t attended these meetings in almost a year. Look around you. He isn’t here today.”

It was true. It was high time for Howard Harris to retire. He was in his seventies, and he’d been with the company since the very beginning.

“We can do this without his help,” Thomas insisted. “We don’t need him.”

“Maybe we don’t,” Cory agreed. “But we do need people, and you know that, Thomas. Harris retiring is one thing, but what happens to this company when you retire?”

“I don’t have plans to retire.”

“Ever?”

“When I do, you can talk about expanding the board. But it won’t be any time soon.”

“Now, hold on,” Charlie spoke up, for he had just realized how little sense that argument made. “You’re suggesting that we shouldn’t expand the board until we absolutely have to do it? But we need a quorum to add new members to the board. They have to be approved by at least five votes. How are we going to get the five votes if we wait until we don’t have the full board to even call a vote. Bad enough that we have to try to do it without Harris — there are only seven of us here now.”

“You’ll never get five of this seven to approve what you’re suggesting,” Thomas said.

“And you think it will be easier if we wait until there are only six?”

“Charlie’s right,” Cory said. “That’s exactly why we need to have the vote right now, today. It’s the reason we can’t afford to wait.”

“We shouldn’t rush,” Thomas said. “There’s no reason we need to do this hastily, and we shouldn’t just accept the very first person suggested to us.”

“She’s a good suggestion, though,” Charlie said.

“What would you know about it?”

“Well, I’ve got the same papers in front of me as the rest of you do. Samantha Benning has been at this company for fifteen years. She’s the most senior programmer we have. What’s your reason for not wanting her on the board?”

“Are you accusing me of something?” Thomas asked, leaning forward.

Charlie was bemused. “What would I be accusing you of?”

Cory snorted. “He thinks you’re saying that he doesn’t want Benning on the board because she’s a woman.”

“Well, we’ve never had a woman on the board,” Thomas said.

“Are you saying we shouldn’t?”

“I’m saying we shouldn’t add a woman just because she’s a woman. Just to make some kind of point.”

“But that isn’t why,” Charlie said. “She’s incredibly qualified. She might be more qualified than some of us. She’s a hell of a lot more qualified than I am, I can tell you that.” He looked around the table. “I call the question.”

“Oh, come on,” Thomas said. “We haven’t agreed to vote on this.”

“We don’t have to have a quorum agree to call a vote, do we?”

“No,” Cory said. “Someone just has to call the vote. You have every right to do that. I’m in favor of her appointment.”

“Me too,” Charlie said, raising his hand. “Who else?”

He looked around the table, waiting to see what would happen.

At first, there were no hands. Everyone just stared, and Charlie felt a sense of unease in the pit of his stomach. Maybe he had been too hasty. Maybe no one would get on board with what he was proposing, and he would find himself alone. Maybe by rushing this vote, he had ruined Samantha Benning’s chances of joining the board.

But then another hand went up — and another.

Cory grinned at him across the table and mouthed the word four, and Charlie understood. They needed only one more.

He looked at the three people with their hands down. Thomas was immovable. That was obvious. And he didn’t think he would be able to get Bob Gleason either. But at the very end of the table was Jeff Raskin, his hands in his lap, fidgeting and looking uncomfortable.

“Jeff,” Charlie said quietly.

Jeff looked up at him.

“It’s a good idea,” Charlie said. “She’ll be good. You know she will. And we’ll be better if we have her here. We’ll be able to get more done. We’ll actually be able to get numbers on future votes — we’ll be able to make progressive choices for the company. I know you want that.”

Jeff hesitated a moment, and Charlie thought he hadn't convinced him... but then he nodded and put his hand up. "You're right," he said. "She's the right choice."

"That's five," Cory said. "That's enough."

Thomas's jaw worked. "Your father would not have approved of this, Coldwell."

"My father's the one who appointed me," Charlie said coolly.

"He didn't do that so you could go against the choices he would have made."

"He did it so I could take a hand in the direction of this company, and that's exactly what I'm doing. I have no regrets. This was the right choice." Charlie rose to his feet. "Is that the only business we had today?"

"That's all," Jeff said. "Thanks for making it, everyone. I'll put together the offer for Benning." He stood up too. "Have a good day."

Charlie left the conference room quickly, not wanting to find himself face-to-face with angry members of his father's board. He knew he had thwarted their wishes. The truth was that he felt a little exhilarated by what he had done here today — it was exciting to have made a difference in the future of the company, to have truly cast his own vote instead of simply following along with what others said he should do.

Cory caught up with him in the hallway. "Hey," he said. "I've never seen you like that in a board meeting, Charlie. You seemed like you really cared about what happened in there."

Source Creation Date: June 28, 2025, 8:12 am

“I did,” Charlie admitted. “I’m not used to feeling that way about it.”

“What changed?”

“I don’t know. I don’t know what’s different. I just know that I felt... awake in there, in a way I haven’t before.”

“Well, whatever it is, I hope you keep it up.” Cory socked him on the shoulder. “It was nice to have someone in there who doesn’t just want to stick to the status quo. Hey, would you like to get a drink with me?”

“That sounds nice.”

“There’s a bar down the block. I think you’ll like it.”

The two men walked down to the elevator together. Charlie was stunned at the way the day had gone — first the meeting and now this. He had never imagined that he would become close with someone from the office, but this felt like the beginning of a friendship.

It felt good to do something successfully. It felt good to have tangible evidence that he was more than the family black sheep, that he was actually fit for the job he had been handed by his father. I can do this. I can do this well.

For a moment, he thought of Olivia again — of what she would say if she were to find out about today’s events. He had no doubt that she would be impressed. She would make a joke about the fact that she had once thought of him as nothing more

than a rich boy, a skirt-chaser and a philanderer. He would be able to show her that there was more to him than she'd known.

It was a wonderful thought — but did he dare to discuss it with her?

The idea of getting close to Olivia again after what had happened the other night was incredibly intimidating. He hadn't been able to restrain himself from the kiss he had known was coming. If she hadn't pulled away, it would have happened, and Charlie didn't know how to feel about that. He suspected it would have been a very bad idea. It would have muddied waters that needed to remain clear and complicated things between the two of them. The line between the professional and the personal was important to maintain — it was vital if they were going to continue along the path they'd started on.

It was simple. They had to sell the house, divide the money, and move along.

That wouldn't happen if he allowed himself to get drawn in by his desire to kiss her — a desire he hadn't even wanted to admit that he had.

But it could no longer be denied. In addition to being beautiful, Olivia was sensitive with him in a way no other woman ever had been. She gave him something he had always longed for, and he wanted more of it.

He hated the fact that he was in this position.

If only they weren't professionally entangled... but no, he wouldn't have been able to get involved with her under those circumstances either. He would have run the risk of driving her away, and that was something he couldn't stand to do. He didn't want to lose her like that. It would be far better to keep the wall up between them. It would be better never to start anything with her at all than to risk losing her.

He turned his attention back to Cory. They would celebrate their victory in the board meeting together, and for today, that would be more than enough.

CHAPTER 15

CHARLIE

“Well, you two certainly are the picture of new love,” Carl Rogan said.

Charlie couldn’t keep the smile off his face. He never could when he had Olivia by his side. And even though he felt a pang at the suggestion that they looked like something more than they were, he also enjoyed it. It pleased him to think that his affection for her shone out so brightly, that it was such a real and visceral thing that other people couldn’t help but see it.

“We’re very happy,” Olivia said. It sounded so real. Charlie knew he had to take care. It was difficult not to simply allow himself to believe that she was speaking the truth.

To a degree, she probably was. They were happy. They were getting along wonderfully, and the home repairs were going great. Their days were full of laughter, and the evenings always contained some sort of meaningful conversation.

He would miss it when it was gone.

“I’m awfully sorry you’re required to keep having these visits,” Rogan said. “I can see perfectly well that what’s between the two of you is very real. If it was up to me, I would call a halt to the whole thing right now and let you be on your way — but I’m legally obligated to keep this going until the six-month window is up.”

“We don’t mind that,” Charlie said. “We know you’re only doing your job, and we’re happy to go along with it — though I hardly think it’s necessary for my entire family

to be here every time we have one of these meetings.”

“It isn’t necessary,” Rogan said. “They’re not at all required to attend.”

“But they will anyway,” Charlie smirked. “Won’t you, Cait?”

Cait fluffed her hair. “We have every right to be here.”

“Nobody says you don’t.” He sighed. “Are we good to go?”

Source Creation Date: June 28, 2025, 8:12 am

“Yes, you’re fine,” Rogan said. “I’ll see you at our next meeting.”

Charlie stood, reaching out for Olivia’s hand. They had decided together that it made sense for them to hold hands in these meetings, as a part of the show. But for Charlie, it was more than that. He relished the opportunity to take her hand. It made him feel connected to her in a way that he could rarely permit himself to enjoy. The only thing that made it okay in this situation was that he had to do it for the sake of keeping up the act.

He found himself wishing that one of his siblings would say something to challenge their relationship so that he could take another step to prove that it was real — putting his arms around Olivia, maybe. He felt his heart beat faster at the thought.

It didn’t happen. Instead, Cait took his arm. “We need to speak to you,” she said.

“All of you?”

“Yes.”

“Okay. So speak.”

She glanced at Olivia. “Privately.”

“No, I think whatever you want to say, you can say in front of my wife.”

“We’re still family, Charlie,” John said quietly. “We can have a private conversation, can’t we?”

“It’s all right,” Olivia said quickly. “I don’t mind waiting by the car, Charlie.”

“You really don’t have to do that.”

“It’s okay. You should be able to talk to your siblings.” She gave Cait a smile. “I know you three don’t like me that much. I hope that will change.”

“We never said we didn’t like you,” Cait said defensively.

“You didn’t have to say it. And I’m happy to go away so you can all talk as a family. I just hope you know that it’s never been my intention to cause any division, and I hope that’s something we can all move beyond.”

She smiled at them and headed out to the parking lot without another word.

Cait watched her go. “You should tell her that we can tell she’s sucking up to us,” she said once Olivia was out of earshot. “It’s not cute.”

Charlie sighed. “You know, whatever you think about her, she is my wife. I wish you wouldn’t say things like that. It’s rude.”

“Whatever, Charlie. What I want to know is this — are you going to keep up this charade?”

“What charade?”

“You know damn well. The six-month period is going to end, and we want to know what happens after that. You’ve been putting on a hell of a show with that woman.”

“I’m starting to wonder whether she’s even in on it,” Scott spoke up. “Have you told her this isn’t a real marriage? Or did you trick her into it? Does she think she’s really

married to you, and when you've gotten what you want out of all this, you'll just ditch her?"

Charlie felt sick. "That's really the kind of person you think I am? I knew you had a low opinion of me, but I didn't know you thought I would do something like that."

"You do things like that all the time," Scott pointed out. "When's the last time you had a relationship with a woman that lasted more than a few days?"

"Fine, Scott, but I don't trick them into it. I don't like commitment, but I don't take advantage of women. Who the hell do you think I am?"

"Don't act like you're above tricking people." Cait's eyes were narrowed. "You're here lying to all of us. And you're going to say that it isn't a lie, but Charlie, we know it is. You know and we know, so you might as well just be honest about it, because I'm tired of this crap."

"I've been honest," Charlie said. He couldn't help thinking about the future, about the day when he would have to face his siblings and admit that they were right and that this whole thing had been a sham. That would be a painful pill to swallow, and they would never let him forget it.

He almost gave up right then. He almost told them the truth. It would be better — cleaner — to just admit it now. At least if he did that, they wouldn't be able to be quite so smug as they would if they were to find him out later.

But he couldn't confess. The thought of it was excruciating — and besides, he needed to see this through. It wasn't just for his own sake anymore. There was Olivia to think of. She was counting on the money she would get when they sold the house, and if Charlie came clean now, that wouldn't happen. Her mother wouldn't be able to quit her night job, and Izzy wouldn't be able to go to school out west.

Charlie had only ever wanted to stick it to his siblings, but now there was a real reason for fighting this fight. Now there was a reason he could actually believe in.

Source Creation Date: June 28, 2025, 8:12 am

He was doing it for Olivia, and for her family.

And it occurred to him that — although she would have preferred him to be in a real marriage — Aunt Marge would have approved of what he was doing. She would have understood that Charlie's siblings didn't need any more money. The house would benefit Olivia so much more than it would them.

I'm going to give her half what we get for selling it, he thought.

He wouldn't tell her that now. He would let it be a surprise. But once the place was sold, he would write her that check. It would change her life forever, and the thought that he would be able to do that for her made his heart sing.

"Charlie," Cait snapped, bringing him back to the moment.

"What?"

"When the six months are up, are you going to divorce that woman? Or are you planning to stay married to her for a longer time than that? Tell us what you're going to do."

"That woman is my wife, and she has a name," Charlie said. "If you want to talk about her with me, show some damn respect."

"This is real, Charlie. Time is running out."

Hearing her say that made Charlie's stomach clench. His sister was right, of course.

Whatever he decided to do, one thing was very true — his time with Olivia was finite, and every day brought them one step closer to the end.

It was a fact that he found increasingly difficult to face.

“I’m not going to divorce her,” he said, feeling every inch of the lie as it left his mouth. It hurt to say it, knowing that it wasn’t reality. It made him feel like the worst person in the world.

But telling the truth would be worse. Telling the truth would mean ruining the plan he and Olivia had made. It would mean that she wouldn’t get the money, and it would all have been for nothing. He couldn’t let that happen, no matter how much it hurt him.

“I have to go,” he told his siblings. “I mean, if we’re finished with the interrogation.”

“Charlie, just think about what you’re doing, all right?” John said. “We don’t want you to regret anything. That’s all.”

Too late.

In all actuality, Charlie thought as he walked to the car, it was unlikely that John — or any of them — cared whether he was left with regrets. They were just trying to manipulate him, to make him feel anxious so that he would confess to something and they could lord it over him. He knew them well enough to know that their primary concern was not for his well-being.

But he couldn’t help taking his brother’s words to heart all the same. Hewouldbe left with regrets, because he had never intended to get in this deep.

He found Olivia waiting by the car as she had promised she would. “What’s up?” she asked him. “What did they want to talk about?”

“Oh, you can imagine.” Charlie rolled his eyes. “They were just trying to get me to admit that our marriage isn’t real. Again.”

“They really don’t want to give up on that.”

“No, they do not.”

She examined him closely. “Are you going to be okay when the truth comes out?” she asked him. “I do worry about that — leaving you alone to fend them off once they know they were right all along.”

“I can handle them,” Charlie said. “I always have.”

“No, I know you can,” she said. “It isn’t that. I just...”

“What?”

“I guess... I wish I could stand by your side for it.” She blushed. “That’s probably stupid. It’s just that we’ve been through this whole thing together, and I wish we were going to deal with that part of it together too.”

“It’s not stupid,” Charlie said.

“No?”

“Honestly, I sort of wish the same thing.” He hesitated. “But it can’t be that way. You understand why, right?”

“It would only confuse the matter more.”

“More than that. If we were still hanging around each other after our marriage ended, it would be obvious that the whole thing had been a ruse. It has to look like there’s at least some animosity between the two of us, so we can pretend it’s a real breakup.”

“Right.” Olivia sighed. “You know, we talked about staying friends when this is all over, but that’s not going to be easy to do, is it?”

“It won’t be easy, no,” he agreed.

She looked away.

Charlie wanted to say something more. He wanted to reassure her that they would find a way to preserve their friendship, even if it was difficult to do. But he couldn’t promise that, and right now, he didn’t know if he truly wanted to. What if it was too hard to be around her after they gave this up? What if all he could think about was that soft look in her eyes when they had almost kissed, or the scent of her hair, or the way her hand felt when she held his? What if he could do nothing but focus on everything he had lost — everything he would never get back?

That was no way to build a friendship. Olivia deserved better than that — and maybe he couldn’t give it to her. Maybe he would never be able to be her friend, because he would always wish they could have been something more.

He cleared his throat. “Let’s go,” he said, gesturing to the car. “I don’t want to still be here when the others come out.”

CHAPTER 16

OLIVIA

THREE MONTHS LATER

“What would you say to going out on the yacht tonight?”

Olivia looked up from her computer. There was only one month left to go before their six-month probation — as she had come to think of it — would be up. They would be able to list the house in four short weeks, and Olivia had been working hard on the listing so that they would be able to post it the very day they were legally able to do so.

“Out on the yacht?” she repeated.

“I know you’ve wanted to go,” Charlie said. “We could go tonight, if you’d like to. I’m not doing anything, and I think you’ve done enough on the listing.”

“It isn’t finished.”

“Yeah, you say that,” he said. “But I think it probably is. I think you’re just driving yourself crazy by going over and over it when you really don’t need to. Come on, put your work down. We only have one more month together. We need to take advantage of it.”

Olivia’s stomach lurched at the reminder. He was right, of course, and the truth was that she had thrown herself into her work for exactly that reason. It was much easier to focus on the fact that they would be selling the house soon — that she would be coming into the money she had so looked forward to — than it was to think about the fact that her time with Charlie was coming to an end.

“Olivia,” he said quietly, “come out with me. I want us to do this.”

She nodded. “All right.”

He lit up. “Great! I’ve got everything ready.”

“You do?” She laughed. “What were you going to do if I said no?”

“You weren’t going to say no.”

“I guess women never say no to you, do they?”

“Not usually! But on the other hand, you’re not like the women I usually spend my time with.”

And there it was, on cue — the usual twist in her gut at the reminder that she wasn’t his type. He liked women who wanted to play around with him on his yacht and go their own way in the morning. He would never want anything to do with someone like her — someone who would always hold out for something serious.

She closed her computer. “Where’s the boat?”

“Out on the pier. We’ve got to drive to get there.”

“All right. Let’s go, then.”

They left the house. Charlie’s car was already running in the driveway. Olivia looked at him. “You were really that sure I was going to agree to this?”

Source Creation Date: June 28, 2025, 8:12 am

“Well, I started the car on my app once you said yes,” he grinned, holding the phone up to show her. “But it does make me look confident, doesn’t it?”

Olivia couldn’t help laughing. “It does,” she admitted. “I can see how you get women to go out with you all the time.”

To her surprise, the smile on his face faded slightly. “You know, I never try to trick anyone,” he said. “I never want anyone to go out with me who doesn’t want to, and who doesn’t know exactly what she’s getting into.”

“I didn’t mean to imply anything negative,” Olivia said, eyebrows lifting. “I’m sorry if I upset you.”

“No, you didn’t.” He sighed. “It’s nothing to do with you at all, truth be told. Just something my sister said to me.”

“Your sister doesn’t think highly of you at all.”

“No, that’s true, she doesn’t.”

“Your whole family underestimates you. I think it’s a crime,” Olivia said. “I mean, I think you did it to yourself a little bit, from what you’ve told me — acting as if you were less than what you are during your teen years. You let them believe you were foolish and deviant. You’re not.”

Charlie chuckled. “I am, a little bit,” he said.

“No, Charlie.” She held firm. “You’re really not. You’re one of the most intelligent men I’ve ever known. You use that facade you’ve built for yourself as an excuse.”

“An excuse?”

They got into the car and she turned to face him directly as he backed out of the driveway. “I think you allow yourself to waste your time with women you don’t take seriously — women who don’t take you seriously — because you’ve decided that you aren’t a serious person. But I don’t think it’s the truth, Charlie. You deserve to take yourself seriously, and I guess... I guess I wish you would.”

She couldn’t believe she had actually said it. It was hard to draw breath for a moment, waiting to see how he would respond.

Charlie didn’t respond at all. He faced forward, staring out the windshield at the road ahead, as if she hadn’t spoken.

But that wasn’t the worst possible outcome, Olivia thought. It was clear that he had heard her, and that her words had had an impact. He hadn’t simply laughed off what she’d said, as he might have done in the past. Maybe he would sit with the idea. Maybe it would make a difference to him.

It was too much to hope for that he would look at her differently because of this. She wasn’t even sure if that was something she wanted. But maybesomethingwould change. Maybe he wouldn’t continue wasting his life on one girl after another. Maybe he would see that he deserved something more.

That thought was like a dagger in her heart. She wanted the best for him. But did she really want him to find it with someone else?

She wasn’t sure.

They pulled up in front of the marina. Charlie cleared his throat. “That’s my boat,” he said, pointing.

It was fairly modest, though of course it was much bigger than anything Olivia herself could ever have dreamed of owning. It had two stories above the water, and she could see from the parking lot that there was a bar on the top deck. “It’s so nice.”

“I don’t take it out as much as I’d like to.”

“You know how to drive it?”

“Of course.” He grinned at her, and she knew that things were all right between the two of them again, in spite of her comment about his love life. “My siblings and I have all been driving boats like this since we were teenagers.”

“Is that even legal?”

He shrugged. “We were never caught,” he said. “Come on, let’s get going. We don’t want the food to go bad.”

“The food?”

“I had the staff of Amore bring over some food and load it onto the boat for us so that we could have dinner out on the water.”

“When did you do all this?”

“I made the arrangements earlier this afternoon.”

“And what were you going to do if I said no?” she asked again.

“Persuade you.”

“You think you can really just talk me into anything you want, don’t you?”

“I talked you into marrying me, Olivia. I don’t think talking you into dinner would be that hard. Besides, it worked, didn’t it? You can’t really argue with results.”

She groaned. “You are impossible sometimes, do you realize that?”

“It’s been said.” He flashed her his most charming grin, and Olivia couldn’t help melting a little, just as she always did when he acted like this. “Come on,” he said. “Let’s get out there.”

They boarded the boat. Charlie was busy for a while, starting the engine and unmooring from the dock, pulling out of the harbor and into the water. Olivia sat in the bow and looked out over the water. The sun was just beginning to set.

This is so romantic.

She tried to stifle the thought. He hadn’t brought her out here for romance. That wasn’t the point of the excursion, and she was only setting herself up for disappointment by viewing it through that lens.

But the sunset, the smell of the salty air, the sight of Charlie at the helm of the yacht, squinting against the sun, his biceps exposed... it was all more than Olivia could take, and she began to wonder whether coming out here with him might not have been a terrible mistake.

After about half an hour on the water, he dropped the anchor. “Come on downstairs,” he said. “That’s where we’ll eat.”

She followed him down to the lower deck. A table had been laid with a white cloth, and there were plates covered with silver lids. Charlie lit a pair of candles.

Olivia felt her breath catch. How could anyone not be transported by the romance of this moment?

He gestured to her to take her seat. “I wanted to do this to thank you,” he said. “All the work that’s gone into the house — not least the marriage itself — it all means a great deal to me, Olivia. I know the sacrifices you’ve made for this, and I’m very grateful.”

“I’m grateful to you too,” she told him. “This was a wonderful opportunity for me. I’m glad I had the chance to be a part of it.”

She was startled, suddenly, by the sound of an explosion. She whirled around in time to see bright color raining down from the sky.

“Fireworks,” she said unnecessarily. “Did you do that too?”

“No, that wasn’t me.” Charlie’s voice was filled with something like wonder. “That’s awesome.”

There was a momentary pause. Then Olivia felt Charlie’s warmth behind her, his arms encircling her waist.

And for once, she didn’t resist.

She allowed herself to be drawn back against him. She let her head rest against his

shoulder. Another firework exploded, high above them, and she leaned into him to take it in.

“This is beautiful,” she murmured.

“I’m glad we were able to be out here together,” Charlie agreed. “I’m glad we have this time together.”

She heard the part he didn’t say. Now that our time is almost over.

It was a shadow that hung over every day they spent together — but right now, the feeling of his embrace and the shine of the fireworks seemed to chase that shadow away. Right now the only thing that mattered to Olivia was this moment, and Charlie’s arms.

As if she had planned it — though in fact she was acting entirely on impulse — she turned to face him. His hands remained locked behind her lower back. She gazed up into his eyes, seeing the reflection of the fireworks there.

“Charlie,” she murmured.

He looked down at her, searching.

I’m not going to pull away this time. Whatever happened, whatever tomorrow might bring, she was going to allow herself to have tonight. She would take advantage of it, and she would enjoy every moment.

Finally, at long last, she stood on her toes and closed the distance between them.

The feel of his lips on hers was like something out of a dream. She had been thinking about it, and trying to restrain herself from thinking about it, for so long that it should

never have been able to live up to the idea in her mind.

Page 44

Source Creation Date: June 28, 2025, 8:12 am

But she was wrong.

It did live up.

It was better.

It was like being carried out to sea, like being swept away by a riptide, and Olivia no longer had the strength to fight it. She folded her body into his, reveling in the feel of his arms tightening around her.

Behind her, she heard the explosion of another firework, but it felt like it had been set off inside her very heart.

Wordlessly, Charlie broke the kiss, leaned over, and blew out the candles on the table. He took her hand and led her toward the center of the yacht, where Olivia knew the cabins were located.

Her blood raced and her heart pounded, and she understood at once where this was heading — what was about to happen.

She didn't pull away.

He led her into a warm, bright cabin with a large bed in the middle. She looked down at it, then back up at him, aware of the fact that she was trembling despite the warmth of the night.

Charlie pulled her close and kissed her again, and Olivia allowed herself to be carried

out to sea on the surge of passion that his touch had ignited within her, knowing that once she crossed this line, nothing would ever be the same.

CHAPTER 17

CHARLIE

Oh, God.

Charlie restrained himself from opening his eyes upon first waking up. It was as if some part of him believed that the things he knew he would see when he finally did look might somehow change if he wished them away hard enough.

There was no chance of it. He could feel the gentle rocking of the sea beneath him, letting him know that he had fallen asleep on the yacht. He could hear the sounds of gulls in the air, far too near for him to convince himself that he was on land.

He could feel Olivia's body beside his — the warmth of her, the softness of her naked skin. They had fallen asleep tangled up in one another, not even bothering to get up to put their clothes back on.

He had woken up this way many times before, but it had never left him with such a cold feeling of dread as it did today.

He felt Olivia stir next to him and knew that there was no putting this off. He was going to have to get up. He was going to have to face her. If nothing else, he had to offer her a ride home. He didn't know if she needed to get back to Izzy. It was a Saturday, so she didn't need to take Izzy to school, but that didn't necessarily mean anything. She might have some other obligation.

With a sigh that he tried to suppress, he forced himself to sit up and looked over at

her.

She was already awake. He hadn't realized that. She was lying on one side, looking at him with wide, warm eyes and a soft smile that made him feel like throwing himself into the sea. He was the lowest person imaginable. He couldn't believe he'd put them in this situation.

This was supposed to be a temporary thing. I was not supposed to start feeling things here.

He turned away from her and maneuvered his way out of bed, grabbing his pants and yanking them on quickly before turning around to face her. He didn't meet her eyes. He was afraid to see what her response to him might be. "I'm going to go get a drink," he said. "If you want to get dressed."

"Do you have coffee on board?" she asked him. "I could go for a cup."

"Yeah. For sure. I'll go make coffee." That would give him something to do, something other than sitting in this room with her and feeling ashamed of himself.

He hurried out of the cabin before she could say anything further and went to the galley. There was a small pour-over there, and he set about heating up some water and getting the coffee ready for the two of them. When he was about halfway through the process, he heard her enter the galley behind him, but he didn't turn to face her. Not yet. He wasn't ready.

There was the familiar sound of a chair being pulled out, scraping against the deck, and he heard her sigh as she settled into it. Charlie had never felt so acutely aware of another person in all his life. It was as if his body was attuned to hers, so that he could feel every move she made. It was intense and a little alarming.

He picked up the two cups of coffee, turned around, and set one in front of her.

“Aren’t you going to sit down?” she asked him.

“I should pull up the anchor,” he said. “We should be getting back to shore.”

“Is it okay that we spent the night out here? I mean, you’re not going to get into trouble with the coast guard, are you?”

He raised an eyebrow. “The coast guard?”

“I don’t know what the rules are.”

“No,” he said. “We’re not going to get into trouble.” Not that kind of trouble, anyway. In a different sense, he felt as if he had never been in more trouble in his life than he was right now. How was he supposed to move forward after what had happened last night?

It had been the best night of his life.

He couldn’t afford to think like that, though. He had to let go of what had happened. The idea that it would never happen again made him feel sick to his stomach. But the fact of the matter was that he had betrayed both of them when he had brought Olivia into his bed. She hadn’t even wanted to come out on the boat. He’d talked her into it!

He was as bad as his siblings thought he was.

He was exactly the person he had always told himself that he would never be.

And what made the whole thing so much worse was that he actually did have feelings for Olivia, in spite of his determination not to let that happen. He cared for her. He could see himself dating her, and that wasn’t something he ever said about anyone.

He had to pull out of her life right now, before they became any more deeply entangled. Before it was too late to separate at all.

He swallowed hard. “Why don’t you enjoy that coffee,” he suggested. “I’ll go pull up the anchor and start home.”

“I’m not in a hurry, Charlie.” She reached out and put a hand on his wrist, and Charlie’s stomach jolted. “We can stay out here for a while... if you want to.”

Such a massive part of him would have liked nothing more. But no. No, they couldn’t.

He pulled away from her. “I think we should get back.”

She frowned. “Is everything all right?”

“I just think it’s important that we get... get back quickly.” He had to stop himself from saying get home. It wasn’t a good idea to think of the house they shared — the house they would both be leaving soon — as home. It wasn’t home to either one of them. Not really, and certainly not for much longer.

“You seem upset,” Olivia said.

She saw right through him, of course. They had been so open with one another lately, and they’d spent so much time together — how could he have believed it was possible to hide anything from her? How could he have thought he could act as if things were fine and that she would believe it? They had bared their souls to one another, night after night. He had told her things about himself that nobody else knew. The thought of acting, now, as if nothing in particular was on his mind, and expecting her to believe it — he should have known better than to try it.

But what could he say? He couldn’t tell her the truth — that he was already regretting last night. It would hurt her to hear it.

On the other hand...

He glanced over at her. The way she was looking at him, so full of hope and expectation — he needed to find a way to crush that. He needed to find a way to push her away from him, to make her regret what had happened between the two of them so she wouldn't hope for it to happen again.

He cleared his throat. "I just think we made a mistake here," he said. "And I'm sure you're thinking the same thing."

He wasn't sure of any such thing, of course — he had only said it so that she could save face. And he saw the shock register briefly in her eyes before she managed to mask it.

"A mistake?" she asked. Her voice was carefully neutral.

"Well, we always said that we weren't going to let this turn into anything serious. We always said we were going to keep things professional. And we haven't done that. We crossed a line that we shouldn't have, especially now that we're so close to the finish line. If we make it this far and then something gets in the way of us accomplishing what we meant to..."

"Why would it get in the way?" she asked him. "Is last night going to prevent us from selling the house in some way?"

"No, of course it won't. But you know we still have meetings with Rogan to attend, and if he sees that something's changed between the two of us, that could be a problem."

"You really think he would get suspicious now? Now that we're closer to each other than we've ever been?"

“You know that’s not how things always go after sex,” Charlie said.

Olivia’s jaw tensed. She crossed her arms. “What does that mean?”

“It means... well, you know how things can go. Sometimes things like this come between people. Sometimes it creates a distance.”

Source Creation Date: June 28, 2025, 8:12 am

“That’s how it goes for you,” Olivia said. “That’s what you’re saying. When you sleep with a woman, it makes you feel distanced from her. Because... what? Because you’ve gotten what you wanted, and there’s no reason to put in any more effort?”

“That isn’t what I said,” Charlie protested, but he felt a surge of discomfort. That wasn’t how he felt about her, but she wasn’t wrong generally. That was the reason he had never had a relationship that had lasted any significant amount of time. And that was the reason he wanted to pull away now. He didn’t trust himself to be the kind of person she needed. He didn’t trust himself to take this relationship seriously. And if he couldn’t do that, it would ruin everything — the connection they had shared and the work they had done to get the house ready to sell. Everything would be destroyed if they didn’t separate from one another now.

Olivia shook her head. “You don’t have to say it,” she said. “I had you pegged the moment I met you, Charlie. I said it in our first conversation. Rich playboy. That’s all you’ve ever been. I knew it then, and I let myself forget. Well, that’s on me. I’m the one who made the mistake.” She stood up, carried her coffee to the sink, and dumped it down the drain. “Take us home.”

Charlie wanted to say something — to tell her that she had the wrong idea, that he really did care for her — but how could he? He had done this on purpose. He had fully intended to make her feel the way she was feeling now, and it was having the desired effect.

She didn’t want to be around him.

That was for the best, even though it made him feel like his guts were being tied in

knots.

He left the galley and went to the helm to raise the anchor. It was loud and caused the yacht to move around enough that he could neither hear the sound of her in the galley nor feel the subtle rock that her footsteps caused. As soon as he was able, he started the engine and set off toward shore.

He looked down over the lower deck. The dinner he had arranged for them to eat last night was still sitting on the table, untouched. His stomach churned. If only they had just eaten that meal instead of going to the bedroom! It would have been a calm, peaceful night, something they would have been able to remember with fondness. Instead, that night would always be the thing that had shattered their friendship. He would never be able to think back on it happily, even though the time they had spent together had been so perfect and magical.

Magical? How could he feel that way about it when it had ruined everything? He had hoped they would be able to maintain their friendship when their time as a married couple came to an end, but he knew now that there was no chance of that happening. He could hardly hold out hope that they would make it through the sale of the house together. Right now, it seemed as though even being in the same room might be too much to ask.

He accelerated, even though doing so meant that he was driving a little more speedily than was strictly safe in this part of the water. Suddenly, he felt unbearably anxious to get back to shore, to get off this boat where everything had gone so terribly wrong.

He couldn't regret what had happened last night. Not fully.

At the same time, he thought it just might have been the biggest mistake he had ever made in his life.

CHAPTER 18

OLIVIA

“I can’t believe I could have been so stupid,” Olivia said softly.

Izzy stirred her milkshake with her straw. “I don’t think you were stupid,” she said gently. “I think boys are liars.”

“Oh, Izzy. I wouldn’t want you to think that. Lots of guys are very nice.”

“Really? When was the last time you met one who was worth anything?” Izzy asked, a scowl on her face.

“Well, Dad was,” Olivia said. “I know you don’t remember. But he was one of the good ones. He used to come home every day and wrap his arms around Mom, tell her how beautiful she was... and then he’d scoop you and me up in his arms and ask us about our day. And even though we were just little kids, and the things we had to tell him must have been objectively pretty boring, he never got tired of hearing it. He would sit with us for as long as we wanted to talk to him, even though he’d been at work all day.”

“You’re holding out for a guy who’s as good as Dad was,” Izzy realized.

“Of course I am. I know men like that exist, so why wouldn’t I?”

“And that’s why you’re not going to give Charlie a second chance?”

Olivia drained her milkshake and set it down in the car’s cupholder. “Charlie isn’t asking me for a second chance,” she said. “I’d consider giving him one if I thought he wanted it, but he doesn’t.”

“Do you know that for sure?”

Olivia sighed. “I told you, Izzy. I told you everything. I told you how that marriage was never real. I only did it so he would give me the chance to help sell the house.”

“Yes, but I don’t believe you,” Izzy said.

Olivia raised her eyebrows. “You don’t believe me?”

“It’s not enough of a reason,” Izzy said simply. “You sell houses all the time. I know this was a nicer one than you usually work with, but I can’t believe you would get married just to make a sale.”

Olivia hadn’t told Izzy about her deal with Charlie — about the massive commission she would get when the house was sold. It was the one part of the story she had kept to herself, feeling unready to share it with her sister just yet. So it made sense that Izzy didn’t understand. But it had been hard enough telling Izzy that her marriage had been strictly business. She wasn’t going to bring up the money. Not yet. Not until she was sure she had it.

“Why do you think I did it, then?” she asked her sister.

Source Creation Date: June 28, 2025, 8:12 am

“I think you have feelings for him.”

“Well, yes, I do. That’s the whole problem,” Olivia said. “I let myself feel more than I should have for him, knowing the nature of our arrangement. We agreed from the beginning that we would keep things professional.”

“Is that what he was doing when he took you out for a candlelit dinner on a yacht? Keeping it professional?”

“I don’t know, but whatever his intention was, he regrets it,” Olivia said. “That’s what he made sure to let me know first thing in the morning. Everything that happened on that yacht, he regrets it.”

“I don’t know if I’d take him at his word about that,” Izzy said.

“Haven’t you just been telling me how boys suck?”

“No, that isn’t what I said,” Izzy told her. “What I said was that boys wereliars.”

“I don’t think they lie about this. When they tell you they’re not interested in you, that tends to be the truth. Guys lie when they say theyareinterested, because there’s something they want. They don’t lie to you to get you to go away. If a guy says he doesn’t want you around, that tends to be the truth.”

Izzy shook her head. “I just don’t buy it.”

“What do you mean?”

“I mean... I saw you two together,” Izzy said. “I saw the way he was with you. You telling me that the marriage was fake was a big surprise.”

“You didn’t act surprised.”

“I mean, I knew that something weird was going on. That was obvious, because why else would you get married in such a hurry? I’m glad it didn’t turn out to be something about the law!”

“I would have told you if there was anything to worry about,” Olivia told her sister.

“You definitely wouldn’t have,” Izzy countered. “I know what you do, Liv. You keep things to yourself because you want to protect me. And I get it, because you think of me as a little kid. You think you’re the one who’s responsible for everything in this family. I know you have been, since Dad died. But I’m not a kid anymore, you know? You can tell me things. I’m old enough now. I’m a lot older than you were when we lost Dad. You don’t have to handle everything by yourself anymore — I can take some of it on.”

Olivia bit her lip. “You’re right,” she conceded. “But it’s hard for me to do that, Izzy. I’ve spent my life protecting you. It’s hard for me to just... stop doing that.”

“I’m not saying stop,” Izzy said gently. “I’m saying we can take care of each other. You can let me do that for you, right?”

Olivia smiled at her sister. “You really have grown up.”

“I’ve grown up enough to see that there was something real between you and Charlie,” Izzy said. “I knew it the first time I met him. I knew he wasn’t just a client — that there was more to that relationship. I mean, look at how eager he was to get to know me. He wouldn’t have acted like that if he didn’t care about you.”

“You don’t know him that well. He’s just like that with people. He’s exuberant. He always wants to chat everyone up.”

“He offered to take us to Boston, Olivia. He wouldn’t have done that if your relationship didn’t mean something to him.” Izzy shook her head. “I know you’re feeling bad about it right now because of what happened on the boat, but I’m telling you, I think his feelings for you are real.”

“You weren’t there. You didn’t hear the way he talked about it.” Olivia couldn’t forget what he had said. She couldn’t forget the way he had suggested that their sleeping together would push them apart — that that was the only possible outcome. “Even if he does have feelings for me, I’m just not sure he’s the right person for me to be with. I’m not sure I can look past his nature. He’s a player. He loves to sleep with women and then move on a minute later, and that isn’t me. I should never have gone to bed with him. I should have known that he would be like this. I did know. I just let myself forget.”

“And you don’t think there’s even a chance that he was just waiting for the right girl?”

“If that were true, he would have said it,” Olivia said. “I did think that. I woke up that morning on the boat feeling like something monumental had happened — like everything had changed between us. In the minutes after I woke up and before he opened his eyes, I would have sworn that he was going to look over at me and say something filled with romance and passion, because that was the way it felt that night.” She hesitated. “Am I oversharing?”

“You’re my sister.”

“I’m not used to being able to talk to you like this.”

“Well, you could have,” Izzy said quietly. “Like I said, I’m not a little kid anymore.”

“You’re right,” Olivia said. “I’m sorry. I need to adjust the way I think about you.”

“Maybe Charlie needs to adjust the way he thinks about you. Couldn’t that have been the problem? Maybe his mind is still catching up to what his heart already feels.”

“Or maybe I was right about him from the beginning,” Olivia sighed. “Maybe he can’t take a woman seriously. He respected me as long as we kept things professional, but the minute I got in bed with him, it ruined things. He can’t look at me the way he once did, and I don’t know if we’re going to be able to finish the sale of the house now that things are like this between the two of us. I don’t know if we’re ever going to be able to get back on the same page.”

Source Creation Date: June 28, 2025, 8:12 am

“Of course you will,” Izzy said. “You’re still a professional, Liv, even if you don’t feel like it right now. You’ll still do your job. I know you take it seriously, and I know you’d never let your personal life get in the way of what needs to be done.”

“I hope I wouldn’t.”

“You wouldn’t.”

“But even so... I just don’t know how I’m going to go on spending time around him. I don’t even feel like I can look at him right now. All I can think about is the fact that I made myself vulnerable to him. I let myself feel things. I let my guard down. I knew better than to do that, but I did it anyway. I must have been drunk.”

“Were you?”

“No,” Olivia sighed. “I hadn’t even had one glass of wine.”

“You have feelings for him, Olivia. There’s no shame in that.”

“Even though I knew exactly what he was when I fell for him?”

“Well, I don’t think you’re right about that,” Izzy said. “I don’t think he is what you think he is. I’m thinking there’s more to him — hidden depths.”

“You’re daydreaming.”

“Even if I am, he’s the one who ought to be ashamed, in that case. Not you. You’re

the one who dared to put your heart out there. He's the one who couldn't do that. From where I'm sitting, that makes you brave and him a coward."

"Oh, Izzy. You would take my side no matter what."

"Of course I would," her sister said staunchly. "But that doesn't mean that I'm wrong."

"So what would you do if you were me?"

"Well, you asked me to help you paint today," Izzy said.

Olivia nodded. She hadn't felt as if she could approach Charlie for anything at the moment, and there was a bit of work left to be done on the house. It was cowardly, but it had been much easier to solicit Izzy to come and help her out. And because the sale of the house would directly benefit Izzy, Olivia felt no guilt about seeking her sister's help.

"I think we should just go paint," Izzy said.

"You don't think I should say anything to Charlie?"

"Not right now. I'm guessing he's in turmoil over all this. I say leave him alone. Let him think through his mistakes. I'll bet he comes crawling back."

Olivia had to laugh. "It's a nice story you're telling, even if I don't believe it has anything to do with reality,"

"You wait and see," Izzy said sagely. "Before this is over, you're going to admit that I was right."

Olivia doubted that, but she did like the fact that her sister had such confidence. It would serve Izzy well in her own romantic encounters. “You’re right about one thing,” she said. “We should go get that painting done. The sooner we can get the house sold, the sooner we can leave all this behind — and right now, I think that’s what I want most.”

“If you say so,” Izzy said, her tone clearly implying that she doubted it.

“The paint is already at the house,” Olivia said. “Let’s get over there and get to work.”

“Is Charlie there?”

“He’s in Boston today. Some kind of work thing.”

“Probably for the best,” Izzy admitted. “I don’t know if I’d be able to look at him without him realizing that I knew exactly what had happened between you guys.”

“Yeah, you have a pretty bad poker face,” Olivia teased. She was grateful for her sister’s presence, grateful for the fact that she had been able to open up to Izzy. She had spent so much of her life feeling as though she needed to protect Izzy — and she wouldn’t have changed that for anything — but Izzy was right.

She wasn’t a child anymore, and for the first time, it felt as if their relationship was on even footing.

CHAPTER19

OLIVIA

Having Charlie in Boston did make it easier to complete the work Olivia needed to get done, she reflected as she carried paint cans from the car to the house.

The most difficult factor was that it had been all but impossible to get in contact with him. He had left for the Boston office two days after their night on the boat, and Olivia hadn't heard from him in the two weeks since. She'd messaged him a couple of times to check on things like paint colors, but when he hadn't answered her third message, she had decided to use her best judgment and not worry about what he might say. She'd given him plenty of opportunities to weigh in.

For some reason, she felt more tired than usual today. By the time she made it up to the spare bedroom — today's project — with the paint cans, she found herself needing to lean up against the wall and rest. She supposed it made sense. After all, she hadn't been sleeping very well for the past few nights. Even though the idea of it bothered her, she couldn't seem to stop thinking about Charlie.

If she could have taken a drug to get him off her mind, she would have done it in a heartbeat.

At least working on this painting would tire her out, and hopefully that would allow her to get a full night's sleep tonight. She grabbed the paint can opener and wedged it under the lip of the lid, then forced it down with the palm of her hand to pry the lid off.

Immediately, she was hit with a powerful wave of paint fumes.

She closed her eyes, gagging. Had the paint been mixed improperly? It was the only thing she could think of that made sense of how terrible it smelled. She had been painting for weeks now, and had used this same brand every time — she was used to the strong smell of wet paint. It had never smelled like this before.

Something is wrong with this paint.

Pulling her shirt up over her nose to protect herself from the worst of the aroma, she pulled the lid the rest of the way off. She fully expected to see something unpleasant — unmixed paint, oily at the top and thickened at the bottom. Maybe even something worse. She wasn't sure what bad paint would look like, but she was sure she would understand this smell when she saw it.

But much to her surprise, everything looked just fine inside the paint can. The paint was the rich, even texture she was used to. The color was the perfect pale yellow that she had ordered. Frowning, she picked up a paint stick and dipped it in to see if something was wrong at the very bottom of the can.

The stick came up looking normal — but as she pulled it out of the can, the scent of the paint hit Olivia so powerfully that her stomach lurched. She jumped to her feet and sprinted for the bathroom, her curiosity momentarily forgotten in the face of a more pressing need.

She barely made it in time. Falling to her knees on the bathroom tile, she whipped the toilet seat up and bent over the bowl. Sweat poured down her face as she vomited, and it was several minutes before she was able to sit back, propped up against the wall and gasping for breath.

What the hell?

There hadn't been anything wrong with that paint, so what was it that had made her

so unexpectedly sick? She didn't know what to think. She closed her eyes and tried to process what had just happened.

Did she have a fever? Maybe she had come down with something? She didn't think so. Now that her stomach had settled, she felt perfectly fine — better than ever, in fact. She felt as if she could have gone and painted the whole bedroom without any trouble — except that the thought of that paint smell made her stomach lurch again.

Did I just develop a sudden sensitivity to the smell of paint?

That really didn't make sense. She'd painted dozens of rooms in her life, and the smell had never given her a problem before. What could account for something like this?

The idea that came into her head was more a joke than a serious consideration. It was the kind of punch line she and Izzy might have exchanged with one another. And it actually brought a smile to her face at first.

Maybe I'm pregnant.

She felt herself begin to laugh at the idea, as she ordinarily would have — of course it wasn't true — but now the laugh died in her throat.

It could be true. It's possible.

She began counting backward, trying to remember the date of her last period. She couldn't come up with it. She would have marked it on her calendar, but she didn't have her phone in the room with her, so she couldn't check on that.

But it had been too long. She knew that without having to look it up. It should have happened by now, and it hadn't.

Oh, God.

This couldn't be. She couldn't be pregnant. The only person she had been with in months was Charlie, and that had only been that one time.

Of course, once was all it took...

She drew a deep breath and released it slowly. There was no sense in freaking out. Her course of action was clear. She had to get to the drugstore and get her hands on a pregnancy test. She couldn't panic about this until she was sure, one way or the other. And once she was, then she would figure out what she needed to do next.

* * *

Twenty minutes later, Olivia sat on the edge of the bathtub staring at the pregnancy test in her hands and wondering if she had forgotten which result meant positive.

Source Creation Date: June 28, 2025, 8:12 am

She was looking at two lines. She knew what that meant. But even so, it had to be wrong, because there was no way. There was no way she was pregnant. She couldn't be.

She felt like she was staring down the barrel of a gun as she took in the results of the test. She swallowed hard.

What am I going to do now?

There was only one answer to that, of course — she was going to have to tell Charlie what had happened. Even though they had barely spoken since that night on the boat — even though he seemed to be avoiding her to the point of leaving town about it — this was information he needed to have. He deserved to know what was going on.

She went down to the kitchen in a daze, feeling as if a fog had gathered around her brain. Was that a symptom of pregnancy, or was she just in shock? She couldn't be sure. None of this was remotely expected, and she had no idea what to make of it all.

Her phone was on the counter. She picked it up and dialed the number for Charlie.

It rang and rang, just as it had every other time she had tried to call him.

This was ridiculous. Anger flared in the pit of her stomach. All right, so he was a player — so he was the kind of man who hooked up with women and ghosted them. That didn't mean that he could ignore the obligations he had to her. She might be a woman he regretted having slept with — well, there was no might about it, really, he had told her so explicitly — but she was still the realtor who was selling his house.

He should pick up her calls.

The call went to voicemail. Olivia hung up the phone, feeling deeply frustrated — she wasn't going to give him this news in a voice message. Of course, given the way he was acting, he deserved to hear it that way, but even so, she couldn't do it. She didn't deserve that. She had a right to get his immediate response when he found out, and she didn't want him to have the chance to put together some prepared, practiced answer. She wanted him caught off-guard, the way she had been.

Was that selfish of her? It probably was, she decided — but it was what she wanted all the same. She wanted to know that this news had some sort of impact on him.

She dialed again. The phone rang again, and again it went to voicemail.

She was going to have to say something.

“Charlie,” she said, when the phone alerted her that it was time to leave a message, “this isn't acceptable.” She hesitated. “Actually, this is pure crap. You have to call me back, because you and I have unfinished business. You have to talk to me about what we're going to do with this house. I'm supposed to be listing it in a week — unless you want me to do that without speaking to you about it again?”

She hesitated, almost as if she expected him to speak — though she didn't, of course. A part of her fantasized that he might pick up the call mid-voice message, but in truth, she didn't know if that sort of thing was even possible.

“If you don't call me back, I'm going to list the house,” she said. “And you won't get any more input on that.”

She took a breath. Who knew whether that threat would be enough to change his mind about ignoring her or not?

But she had one more card she could play, she realized suddenly. It made her feel sick to think of doing it, but it was something she could do, and she thought it would probably work.

“If you don’t call me,” she said, “I’ll call Cait. I’ll get her to help me. And... and I’ll tell her everything, Charlie. I will. I don’t want to do that, but you know perfectly well that I can’t sell this house without someone in your family signing off on it. If you’re not going to be that person, I need someone else. And Cait would be so happy to know that she was right about us that she’d cut me in on the profits. I don’t need you. I just need someone.”

She hated that she’d said that, and she knew for certain she would never, ever do it. Even now, she wouldn’t be able to bring herself to betray Charlie like that.

She swallowed hard. “Call me, Charlie,” she said. “I don’t want to turn on you. But right now, you’re not giving me any choice. You have to work with me here, because I can’t do this on my own.”

She ended the call.

She had no idea whether he’d believe what she had said. It had been an outright lie. She would never tell Cait the truth before Charlie had indicated he was ready to do that.

But she wished she could.

With the way he had treated her and was continuing to treat her, she would have loved to tell his siblings everything — to let them know that they had been right from the start in thinking that he was incapable of a real marriage. Of course he couldn’t do that. He couldn’t even keep up a fake one.

This is the man who's going to be the father of my child.

It occurred to her that maybe she didn't even want him to know that.

After all — what would happen if he were to find out? Would he want to be involved in the baby's life? It was hard to conceive of a world where he would choose that, since he hadn't even been able to stomach the idea of prolonged contact with her after they had slept together. He had left town over it. No, this man certainly wasn't ready to be a father — she couldn't give him the chance to do that.

And besides, he had hurt her badly enough. She didn't want to be rejected by him yet again, after everything he had put her through, and she most definitely didn't want to risk him rejecting her baby.

But don't I have to tell him? Doesn't he have a right to know?

Olivia felt sick all over again, but this time, it had nothing to do with pregnancy nausea. The idea of making this decision — of trying to figure out whether or not she could tell Charlie the truth — was tearing her apart, and she had no idea what she was going to do.

It was probably for the best he hadn't answered his phone.

CHAPTER20

CHARLIE

Charlie stared at the screen of his phone, at the two new voicemail notifications that had been there for the past week and a half.

It was no surprise that Olivia had tried to reach him. It was time to list the house, and Charlie had been avoiding her — not taking her calls, not reaching out to her. He had checked online and had seen that the house was not yet on the market, so he knew that she was waiting for him to tell her to pull the trigger.

He couldn't do it.

There was no excuse for the fact that he hadn't been able to do it. This had always been the plan, and Charlie knew it. He was supposed to tell her to sell the house the day it became legal to do so. That had happened. They would no longer be violating the terms of the will. If the house sold now, they would get the money, and then?—

And then they would divorce and go their separate ways. That was the thing Charlie hadn't been able to face.

He hated himself for it. How could he have allowed these feelings to develop? How could he spend every day wondering what she was doing, and every night fantasizing about the scent of her hair and the look in her eyes in the moment before he'd kissed

her? How could he fall asleep each night thinking about the way her skin had felt against his?

I can't have those things again. I can't.

He couldn't, and yet he knew that the moment they sold the house, it would become official that he never would. That would be the moment things truly ended between the two of them.

So he had gone to Boston. He had hidden there for the past month so that he wouldn't have to face reality. She couldn't sell the house without his consent, which meant that their marriage wouldn't end. It meant that, even though he knew there was no future for the two of them, the thread wouldn't be cut.

This is pathetic. I'm pathetic.

He drove back into the Old Prescott city limits for the first time in weeks. The one thing that had managed to get him back here — his meeting with Rogan — could not be avoided. He had to attend, and that was going to mean seeing Olivia — that was, if she bothered to show up.

He had to admit that he wouldn't have been able to blame her for not coming. After the way he had acted, she really didn't owe him anything.

But she was there, standing outside Rogan's office building, and for a moment, she took Charlie's breath away. She wore her hair loose today instead of in her usual sensible ponytail or bun. It fell in waves around her shoulders, and he couldn't help but think that she had done this on purpose — that she had deliberately chosen a hairstyle that would punch him in the gut when he saw her.

That was nonsense, of course. She couldn't have known how he would be affected.

She couldn't have predicted that seeing her like this would throw him back to the moment they had first fallen into bed together, when he had seen her hair billow out like a cloud on the white sheets, when her face had flushed with desire and she had reached up to pull him down on top of her. She probably wasn't thinking about any of those things.

In fact, she didn't even look at him for more than the moment it took her to acknowledge his presence. "Your siblings are already inside," she said.

"We should go in, then."

She hesitated. "I haven't spoken to Cait."

"Why would you have?"

Now she gave him an appraising look. "No reason," she said at last. "You're right. Let's go in."

He caught her arm. Just the act of touching her made him feel a jolt of electricity. She looked up at him, shock on her face, and Charlie knew she hadn't expected this.

He hadn't expected it either. He hadn't dreamed that he would be this incapable of self-restraint. He had known that it would be hard to see her again, but he had also known how important it was that he keep it together. That was a big part of the reason he had gone off to Boston — he simply didn't trust himself to be around her.

It seemed like he was right not to have trusted himself. Just a moment in her presence and he was already giving in to his desires.

He released her quickly. "I think we should talk before we go in," he said.

“Now you want to talk?” Her eyebrows shot up. “Charlie, you do know that I’ve been trying to get in touch with you, don’t you?”

“I know,” he said.

“And you decided that you didn’t want to return my calls or reach out to me in any way.”

There was nothing he could say to that, so he simply nodded. “I know.”

Source Creation Date: June 28, 2025, 8:12 am

“And now you waltz back into town and you tell me you think we should talk.”

“Well, I do think we should.”

“If you wanted to talk to me, you could have answered my phone calls. You could have called me back. You could have, I don’t know, not run off to Boston. Especially at a time when you knew we had things to discuss. I don’t know what to say to you right now, Charlie. I hate the fact that you’re coming back here and telling me you want to talk to me as if that was your idea when you and I both know that I’ve been trying to talk to you for weeks. As if you think you have to try to talk me into a conversation, because I’m the one who’s been stubborn and withholding! I don’t know how you can even imply that. I’ve been nothing but cooperative this whole time, and you’re the one who ran away.”

She waited.

“You’re right,” Charlie said.

“You’re not even going to deny it.”

“Do you want me to deny it? We both know it’s true. I’m not going to insult your intelligence by pretending otherwise,” Charlie said. “Look, it sucks what I did, Olivia. I get that. I should never have?—”

“God help me, Charlie, if the next words out of your mouth are any version of I should never have slept with you, I am going to get in my car and drive away and the hell with this meeting and the hell with your house. There’s only so many times you

can make me feel like an idiot.”

He fell silent. She had him pegged — that was exactly what he had been planning to say.

“I don’t want to hear it,” she told him. “I don’t want to hear what a mistake it was or how much you regret it. I feel stupid enough about the whole thing as it is. It was a mistake on my part as much as it was on yours. I regret it too. But you don’t see me running off to Boston or anywhere else about it. You don’t see me abandoning my responsibilities. I didn’t have to show up here today, you know. I could have hung you out to dry, and I didn’t. You should keep that in mind the next time you get the idea to treat me like garbage.”

“You’re right,” Charlie said.

“What do you mean, I’m right?”

He turned away. He couldn’t face her while he said the words. “I shouldn’t have taken off, all right? I get it. But I couldn’t help it.”

“Of course you could help it,” she said. “If that’s the best you can do, I’m done with this conversation.”

“So you won’t even talk to me?”

She sighed. “Actually, I do need to talk to you,” she said. “I don’t want to, but there’s something we have to discuss. But after the meeting. I want to get this out of the way.”

She turned and led the way into the office without looking back to determine whether he was following or not. After a moment, of course, he did follow. The sooner they

got this over with, the sooner he could retreat back to Boston.

Even though to do so would be to extend his cowardice, he didn't think he could handle anything else.

Cait, Scott, and John were standing around the outer walls of the room.

"About time you showed up," Cait snapped as he came into the room. "Why didn't you two arrive together today?"

"Oh, knock off the interrogations," Olivia barked back at her. "We don't have to prove anything to you."

Cait's eyebrows shot up — she clearly hadn't been prepared for Olivia's response. The truth was, neither had Charlie. He'd seen her lose her temper before, of course, but she had never done it in this room. She had always been perfectly composed, even charming, when they had come to these meetings.

But something had changed. Olivia looked as if she'd had enough of it all.

Charlie didn't blame her for that. She must have been furious at the fact that she was seeing him for the first time in weeks under these circumstances. He counted himself lucky that she hadn't just come out and told everyone the truth about their arrangement.

She wouldn't do that, would she?

He hoped not. But he didn't know for sure.

If this was ruined now, he knew he'd have only himself to blame.

Olivia marched up to one of the chairs facing Rogan and dropped into it. “Can we get this over with?” she asked him. “I have things to do today.”

“You don’t seem yourself,” Rogan noted.

“She seems like someone not necessarily in love with her husband,” Cait observed.

Source Creation Date: June 28, 2025, 8:12 am

“Can we make her shut up?” Olivia asked Rogan, ignoring Cait. “Bad enough that she has to be here every time we do this. You know, I’ve tried to be polite. I’ve tried to make friends with her. She has no interest in that. And that’s fine. But do I really have to put up with these pointed comments every time I come to these meetings that I’m required to be at? It’s not my aunt who put this silly stipulation in her will. I have done nothing but cooperate, and still I get her sniping at me every time I’m here.”

Rogan’s expression softened slightly. “I really have no control over what people say and do,” he said. “Everyone in this room is entitled to express themselves. But I understand that you’re in a difficult situation. We’ll try to finish this up quickly.”

Charlie couldn’t help wishing that Rogan would take his time. Even though he’d said he wanted to talk to Olivia, he dreaded the conversation. She had been more angry with him than he had anticipated, though he supposed he should have expected it under the circumstances, and he couldn’t begin to guess what she might want to talk to him about. She seemed to think there was something very important they needed to discuss, and he could tell it was going to be something more than just the sale of the house. If that was all it was, she would have just told him.

Whatever was coming next, he had a feeling he wasn’t going to like it.

So he found himself hoping that the meeting today would drag on, that they would be here for a long time. He even half-hoped that Cait would continue to interrupt things with her usual smart remarks. Maybe having a common enemy would serve to get him and Olivia back on the same side somehow.

I shouldn’t have stayed away so long.

He had done serious damage to their relationship — whatever the nature of that relationship might turn out to be — and he could only hope that he wasn't too late to manage some small measure of repair. Because now that he saw her again, he knew one thing for sure.

He did not want to lose her.

CHAPTER 21

CHARLIE

“Since this is our final meeting, there are a couple of documents I need the two of you to sign,” Rogan said. “This one is a statement guaranteeing that your marriage is a real one.”

“Well, obviously they can't sign that,” Cait said. “Not legally, surely.”

“If the marriage is real, they can,” Rogan said. “And I should be very clear that for legal purposes, this document can only ask you to guarantee that your marriage was legally binding. This isn't a document asking you to swear to your feelings for one another. There's really no legal provision for anything like that.”

“So what's the point?” Charlie asked. “You've already got our marriage license.”

“It's so that we can have something on file to show that we followed your aunt's wishes,” Rogan explained. “We aren't keeping a copy of the marriage license on file — that was just for me to look at. But now that we know the license was legitimate, it will be enough to have you sign these papers.”

“I can't believe that signing a couple of papers is really all they need to do,” Cait said. “You know as well as I do what's going to happen, right?” She looked from

Scott to John. “The moment we walk out of here, he’s going to stage some big fight with her, and the two of them will break up. It won’t matter, because they’ll have signed all these documents, and we’ll be standing here looking like idiots even though we saw this coming right from the start.”

“Stop it, Cait,” Charlie said. He felt exhausted, and his sister’s antics were making everything worse. “Just stop, all right? We’ve done everything we’ve been asked to do, and you’ve been nothing but horrible to us the whole time.”

“Charlie, any fool could see that the two of you don’t mean anything to one another,” Cait said. “Look at you. Look at her. You always come to these meetings looking as if you were in the throes of new romance. It was so obviously for show. If you wanted to be believable, you really should have toned it down a little bit. And now that you’re at the end of your charade, the two of you are acting as if you’re strangers to one another. You’re fooling no one with this crap.”

Olivia began to rise to her feet. “I can’t do this.”

“You have to,” John said. “You got yourself into this, Olivia. Whatever this has meant to you, you have to see it through now.”

“No, she doesn’t.” Cait’s eyes were bright with sudden eagerness. “Is this a confession, Olivia? You can’t sign the paperwork because your marriage to my brother hasn’t been real? You don’t want to lie anymore? That’s it, isn’t it? You want to back out of this before you have to tell any more lies.”

Olivia shook her head. “I don’t feel well,” she murmured. “I need to go.”

Charlie frowned. “Olivia, just sign the papers,” he said. “This is our last meeting here. I’ll take you straight home to rest after this, or to the doctor — whatever you need. But can’t we finish this up first?”

“No, I—” Olivia lurched to her feet, her face suddenly gray.

She barely made it to the planter in the corner of the room in time. Everyone fell silent in shock as she bent over and vomited into it.

“Jesus Christ,” Scott said. “Is she drunk?”

“Of course she isn’t,” Charlie snapped. He rose from his seat and hurried to Olivia’s side. “Come on. Let’s get out of here.”

Olivia didn’t protest. She allowed him to shepherd her toward the door.

Charlie glanced over his shoulder at Rogan. “I’m sorry about this,” he said. “I’ll pay for it.”

“Don’t worry about it,” Rogan said, sounding confused. “Call me to reschedule, will you?”

Source Creation Date: June 28, 2025, 8:12 am

“They’re going to try to say we invalidated the terms of the will,” Olivia whispered as Charlie hustled her out into the parking lot. “They’re going to say you don’t get the house because we left before the papers were signed.”

“I’m sure they’ll try,” Charlie agreed. “It won’t work. You’ve seen how Rogan operates — he’s a reasonable man. He won’t let them get away with that.”

“I hope you’re right.”

“I am right. Listen, don’t worry about that. You said you wanted to leave.”

“I didn’t mean to make trouble. I’m embarrassed.”

“You’re sick. I think we should go to the hospital.”

“We don’t need to go to the hospital.”

They had reached Charlie’s car. He helped her in, slightly surprised that she hadn’t insisted on going to her own car — but the fact that she hadn’t let him know just how serious this really was. “I’m going to take you to the hospital,” he said.

She closed her eyes. “No, Charlie.”

“It could be something really severe, Olivia. We can’t just ignore it.”

“It’s not. I know what’s wrong.”

“What is it?”

She opened her eyes, and her eyebrows shot up. “Your siblings are coming over.”

Charlie turned. Sure enough, Cait was storming across the parking lot, trailed by Scott and John. Rogan followed some distance behind, and Charlie could see the frown etched on his face.

Cait reached them. “You’re not getting away with this,” she hissed.

“Getting away with what, for God’s sake?” Charlie felt as if he was about to lose his mind. “Cait, you saw what happened back there. She isn’t well. I have to get her to the hospital.”

“Because she’s your wife and you love her so much, right? Not because the two of you have realized you can’t go through with this charade and you need to get out of here so you can formulate another plan. It couldn’t be that.”

“Oh my God, have you always been like this? Don’t answer that. I know you have.” He looked over Cait’s shoulder at his brothers. “You’re seeing this, right? I know we all wanted a portion of the sales of that house, but Aunt Marge left it to me. And as mad as you guys might be about that, it certainly isn’t Olivia’s fault. There’s no excuse for taking it out on her, especially while she’s unwell. I need to get her to the hospital. Something might be seriously wrong with her.”

“Is something seriously wrong with you?” Scott asked Olivia.

Olivia shook her head. “No,” she said. “It isn’t.”

“She’s drunk. Or hungover, maybe,” John guessed.

Rogan had reached them now. He had his papers in hand. “Are we still doing this?” he asked.

“She won’t sign,” Cait said scathingly.

“Of course I’ll sign.” Olivia held out a hand and Rogan handed her the papers and a pen. She scrawled her name and handed them over to Charlie so that he could follow suit.

She turned to look at Cait. “Are you serious?” she asked. “You really didn’t think I would be willing to sign a paper saying that I had gotten married? You thought that I would get married, but then I wouldn’t say I had done it? Why on earth would that be where I drew the line?”

“Don’t ask me to explain how your mind works,” Cait said. “I’m not like you.”

“And what am I like? Go ahead. You seem to know all about me.”

“Of course I do,” Cait said. “You know, I’m sure you think you’re a perfectly nice girl. People like you always do. And maybe you used to be. But something happens to you people when you get around money. Something happens when you meet someone of greater means than you’ll ever have. I’ve seen it so many times. It’s the reason my brothers and I all married people from our social class. You can’t trust anybody else. They’re only after one thing — a paycheck.”

Olivia shook her head. “Cait... I’m sorry. I genuinely feel bad for you.”

“You feel bad for me?” Cait laughed unkindly. “I’m not the one who needs to go sniffing around men who are out of my league. What are you doing with my brother, if you’re not after his money?”

Source Creation Date: June 28, 2025, 8:12 am

“It’s just... shocking that you don’t believe I could actually care about Charlie,” Olivia said. “I understand that you’ve had some bad experiences. That sucks, and I’m really sorry about that. But that doesn’t mean the same thing is always going to be true for everyone. Do you really think Charlie isn’t good enough for me?”

“That’s what you heard me say? That’s not what I said. I said you weren’t good enough for him.”

“I mean, I know you think you said that, but you really didn’t. You said that the only reason I could have for being with Charlie was his money. That means that you don’t think there’s anything about him that’s worth more than what he has in the bank.” Olivia shook her head. “It’s a terrible thing to think about your own brother. Don’t you know him? Don’t you know how smart and funny he is? How endearing? Don’t you see how when there’s something he wants, he never gives up on it? You don’t see how any of those attributes might appeal to a woman? Or do you just think I’m so blinded by money that I never noticed what a great guy he is?”

Charlie was stunned. He’d had no idea that Olivia felt all those things for him, and it made him dizzy to realize it now. Guilt flooded him. He hadn’t just fallen for her. He had made her fall for him. It felt as if he had tricked her somehow — he must have. There was no way she could have developed those feelings genuinely.

No one had ever said such kind things about him before.

Cait turned to Rogan. “Do we have any recourse here? Is there any way for us to protest this?” she asked. “These two could sign every document in the world and I still wouldn’t believe they’re taking this seriously.”

“You don’t need to do that,” Olivia said heavily.

“I’ll decide for myself what I need to do,” Cait told her. “Trust me, there has never been a moment since all this began that I’ve wanted advice from you.”

“I mean you don’t need to do that because this is all going to come out soon enough anyway,” Olivia said.

Charlie’s heart stopped. What was she doing? Was she really about to confess the truth here, in front of everyone? She couldn’t even wait until they were on their own to make a plan for what they would do next?

Olivia turned to Charlie. “I wanted to wait to talk to you about this when we were alone,” she said.

“Then I think you should.” He hoped she would take the hint.

But Olivia shook her head. “I’m tired,” she told him. “I’m tired of your family fighting us at every turn. I’m tired of being made to feel as if I’m some villain who’s only here to disrupt things that are supposed to be good for the four of you. I’m sick to death of your sister suggesting that I’m after your money, when you and I both know that’s not quite the way things are.”

He wondered what she meant by that. She had married him for money. There wasn’t any getting around that. Did she really think she could convince Cait that there had been something noble about her motives? Cait wasn’t the type to understand that Olivia had needed the money to help her family. She wouldn’t sympathize with that.

“Is there something we should know?” Rogan asked. “Now is the time, if there is.”

“I don’t know about should,” Olivia said. “But I can see that no one is going to leave

us alone until they get every scrap of information they're after, so all right."

She looked around at all of them, and the expression on her face was so exhausted, so resigned, that Charlie's heart ached. He wanted nothing more than to chase his siblings away from her so that she wouldn't have to deal with them ever again.

And then she spoke. "I'm pregnant."

CHAPTER 22

OLIVIA

She couldn't quite believe she'd said it, and as the words left her mouth, she lowered her head, unable to bring herself to look at any of the others.

Nobody spoke.

Charlie was the only one whose reaction really concerned her — everybody else could think what they liked. As a matter of fact, she wished the others would just go away.

They wouldn't, of course. When had they ever?

"Is this true?" Rogan asked.

"I've got a note from my doctor if you need to see it." She wouldn't have put it past any of them to insist on that.

"Well, no, I don't think we need to do that," Rogan said. "Pregnant! Well, this certainly changes things, doesn't it?"

“I guess it does,” Scott said, and for a wonder, he sounded as if he meant it. “I guess this was a real marriage after all.”

“Yeah, I guess it was,” John agreed. He hesitated. “We owe you an apology, I think, Olivia.”

“You don’t owe me anything.” Of course they did, but she didn’t know whether she was ready to accept their apology. She didn’t know if she wanted to speak to them at all. The only person she wanted to talk to right now was Charlie.

Source Creation Date: June 28, 2025, 8:12 am

He still hadn't said anything. She couldn't even pick up on any vibes coming from him. Looking at him might have helped, but she couldn't bring herself to do it. If he wasn't happy about this, if she read disappointment or anger on his face, it would shatter her. She couldn't afford to have that happen in front of his family. At the very least, she needed to get away from them before she had whatever reaction to this she would end up having. She needed space.

Cait spoke, and her voice sounded — strangely — thick with emotion. “You’re pregnant?” she repeated.

“Yes,” Olivia said quietly.

“You mean... you and Charlie are going to have a baby?”

In another moment, Olivia might have mocked Cait, might have said something like yes, that's what pregnant means! But right now, she couldn't bring herself to do it. She had never seen Cait like this. She had thought of the other woman as barbed wire, incapable of empathy or feeling. But right now, Cait sounded as though she might be about to burst into tears.

“That’s right,” Olivia said. “We’re having a baby.”

“I can’t believe this,” Cait breathed.

“It’s true,” Olivia said, feeling as though she was having an out-of-body experience. Everyone seemed very far away all of a sudden. “I can prove it. I have the medical records, like I told you...”

“No, no,” Cait said quickly. “I’m sorry. I didn’t mean— You don’t have to show me your medical records, Olivia. I didn’t mean that I don’t believe you. I meant... I’m stunned. This is amazing. You’re pregnant. Charlie, you’re going to be a father.”

And she stepped forward and threw her arms around Charlie.

It was the last thing Olivia had expected to see happen, and the first genuine thing she thought she’d ever witnessed from Cait. Had this been in there all along — wholehearted love for Charlie? She had never thought she would see such a thing.

Cait stepped back, and to Olivia’s further shock, there were tears in her eyes. “I know I’ve been awful,” she said. “You have to understand — he’s my little brother, Olivia. I don’t want to see him messed with.”

“You also wanted the house,” John said. “You know you did.”

“Well, of course I did,” Cait said. “I still do. But... oh, you two know. We all talked about it, how many times? We did want the house, but we also wanted to see Charlie happy. I think we wanted that more than anything. And now... well, you’re going to be a family, and we know that that the love between you is real. It’s enough. It’s more than enough. Olivia...”

Olivia swallowed hard. They were going to try to be her friends now? She didn’t know if she wanted that. She didn’t know if she could look beyond everything that had happened to get them to this point.

And Charlie still hadn’t spoken.

“Well, this changes matters,” Rogan said. “I can invoke the final stipulation in Marge’s will.”

“What final stipulation?” Charlie asked. His voice was hoarse, as if some emotion had choked him. Olivia wanted to reach out to him, to yell, talk to me, not just the lawyer! But she couldn’t force him to do that. He would acknowledge her when he was ready — or he wouldn’t. Either way, she was just going to have to deal with it.

“The final stipulation,” Rogan said. “I wasn’t supposed to tell you the details of it unless it was put into effect, because Marge didn’t want you trying to maneuver around it. It left things up to my jurisdiction. If I saw what I determined to be incontrovertible proof of the reality of your marriage, I was to sign the house over to you at once. This supersedes all other requirements. You can do whatever you’d like from this moment on.”

“Meaning that we could just go home and start the divorce process tonight and it wouldn’t impact anything about the house,” Olivia said.

Rogan laughed. “Technically, you could. Of course, I’m fully convinced now that you have no intention of doing that — I trust your motives, and I’m just so sorry that it took so long to see what was right in front of me! But the good news is that we can be done with all this now. You won’t have to come and meet with me again, and you can move on with your lives.” He smiled. “There’s a document for me to file saying that I’ve officially been convinced of the veracity of this relationship, and that doesn’t even require your involvement, so you’re free to go.”

“Can we take the two of you out to celebrate?” John asked.

“I think we should go home,” Olivia said. “I’m really not feeling well.”

“Oh — of course you’re not,” John said, and it was clear that he was filled with regret for having even asked them to come out. “We’ll celebrate another time. I’m sorry. I wasn’t thinking. But congratulations to both of you. You must have been on the edge of your seats to tell us this news.”

They don't realize that Charlie didn't know, Olivia thought. They think we decided to tell them together.

And still, Charlie hadn't spoken.

The others went off to their own vehicles, and a moment later, Olivia and Charlie were left alone in the parking lot.

Olivia looked at him. "Are you all right?" she asked quietly.

"I'm fine." His voice was slightly higher pitched than it usually was.

"Charlie, I didn't mean to tell you like that," she said.

Source Creation Date: June 28, 2025, 8:12 am

He looked at her. “You didn’t? How the hell did you mean to tell me?”

“Excuse me?”

“Because dropping it on me in front of my entire family like that — not to mention Rogan— is just about the worst plan I can think of.”

“Okay, hang on,” she objected. “You can say that now, but you do realize this is the first time in weeks that I’ve even had the opportunity for a conversation with you, right?”

“So how long have you been sitting on this?”

“I haven’t been sitting on anything! I called you, Charlie. I tried to talk to you. You’re the one who’s been ignoring me.” She sighed and raked her fingers through her hair. “God. We already did this. We already had this conversation, and you didn’t listen to me then, so I don’t know why I’m fooling myself into thinking that you would listen to me now. All you can think about is how things are inconvenient for you. I just threw up in Rogan’s office, and you’re yelling at me for not telling you I was pregnant sooner.”

“I tried to take you to the hospital. Don’t act like I’m not making an effort.”

Olivia laughed bitterly. “Do you think that counts as making an effort?” she asked him. “You don’t get to just decide what you think needs to be done and then do it with no input from me. That’s what you did after we slept together, and it’s the reason we haven’t spoken since then. And how’s that decision working out for you?”

You didn't even know you were going to be a father. I don't know if you ever would have found out about this if you weren't required to come back here for this meeting. Would you ever have talked to me again? Or would I have just been some mistake that you didn't bother to check in with to see why it was that I had called you?"

Charlie's jaw worked. He said nothing.

Maybe she had silenced him. Maybe she had found the right thing to say to shut him up.

On one hand, she hoped she had — she loved the idea that he might have finally been put in his place. But on the other hand, her heart was left aching. She wanted him to feel the intensity of what he had put her through, but she didn't want to push him away.

What if she had done that?

Suddenly, she couldn't face him. She got out of his car. "I'm going to drive myself," she told him. "I'll see you back at the house."

"I might be a while," he said, his voice tight.

"Going back to Boston?" She couldn't keep the acid out of her tone.

"I'll be there later tonight," he told her. "I'm not leaving town. I just— I need some time."

It was a fair thing to ask for, Olivia supposed. She had certainly had plenty of time to deal with this news.

Even so, though, she couldn't help feeling troubled by the fact that he had chosen to

walk away. He had said he would be home tonight — but after the way he'd left her and gone off to Boston for all that time, could she trust that?

What if he didn't come back? What if he left her on her own again?

He hadn't said a word about the pregnancy, and Olivia didn't know quite what to make of that — but she knew that it wasn't a good thing. If he had been excited, as a part of her had hoped he would be, surely he wouldn't have been able to hold back. He would have said something to her. He would have let her see the way he was feeling about it.

That hadn't happened, and she could only assume it was because his feelings on the subject were something he knew would bother her. That was the only reason for him to keep things a secret.

She didn't want to cry, but she couldn't help herself. Tears spilled down her cheeks as she got into her own car and pulled out of the parking lot.

It felt wrong to be heading back to Coldwell estate right now. A significant part of her wanted to blow off this whole messy business, go back to her own little apartment, and never speak to Charlie again.

Well, who knows, she thought bitterly. Maybe today will be the last time we ever speak. Maybe after today, I'll be free to do exactly that.

CHAPTER 23

OLIVIA

Olivia sat in the living room of Marge Coldwell's house, the silence seeming to penetrate to her very soul.

She hadn't been able to bring herself to turn any lights on, which had been fine when she had arrived here — it had been early afternoon. But now the sun was beginning to go down and the room was growing dark around her, and Olivia remained in shadows. She could have gotten up to turn on the light — she could even have reached over to the lamp that sat next to her on the end table and switched that on — but she just couldn't bring herself to do it. Every time she thought about moving, her muscles grew tense and paralyzed her.

It was so anxiety-inducing to do nothing but sit here waiting to see what would happen.

She glanced at her phone, which she had positioned face-up next to her. The screen was still dark, and had been since she had sat down here. No notifications. No texts, no calls — nothing. Wherever Charlie was right now, whatever he was doing, it didn't involve reaching out to her.

Source Creation Date: June 28, 2025, 8:12 am

Who am I kidding? He's probably halfway back to Boston right now.

He had said that he wouldn't go back, of course. He had promised that he would come home tonight so that they could talk. But she didn't necessarily believe that. He had given her no reason to take him at his word about anything, even though she wished that she could — even though she would have liked to put faith in the idea that he would do her the simple courtesy of coming back to talk about where things stood between the two of them. Surely that wasn't too much to ask for.

But maybe it was. He had certainly implied over and over — and on a couple of occasions, said outright — that he didn't want anything beyond the professional with her. Maybe she just needed to take the hint.

Olivia closed her eyes and leaned her head back against her chair. If he didn't come home tonight, she decided, she was going to stop putting herself through this. The house was Charlie's outright now, so there was no reason to continue with the charade. If she didn't speak to him tonight, she would list it for sale, and then she would move back into her own apartment.

Would he give her the twenty percent he had promised? She didn't know. But she would still be the realtor on the sale of this house, and she would be entitled to some commission. Whatever she got, it would have to be enough — and it would be better than being trapped in this excruciating fake marriage to a man who couldn't even bring himself to talk to her, even at a time such as this.

She heard the front door slam and bolted upright.

He's here.

He had come back after all.

She couldn't get up and go to greet him, even though she wanted to. She couldn't force herself out of the chair. Once she saw the look on his face, she would know more than she did right now — she would have answers she wasn't sure she was ready to face.

He found her quickly enough. She wasn't sure how he'd done it, since the lights were off and there was no sound of the television for him to follow, but he appeared in the doorway.

"Hey," he said.

"You came back."

"I told you I would."

"But where have you been? It's been hours."

"I had errands to run."

Olivia couldn't quite believe what she was hearing. "You haderrandsto run?" she repeated.

"Yes."

"I tell you I'm pregnant and you disappear for four hours because you want to go shopping?"

“Will you come into the kitchen, please?”

“I don’t know if I should!”

“Olivia, just... please. I’m asking you.”

“You have spent the last month not showing up for me, Charlie. Now you want me to go somewhere just because you’re asking me to?”

“Look, it’s just the kitchen,” he said. “I get the point you’re making, and if taking a stand here is that important to you I guess we can talk right here. But there’s something in the kitchen that I’d like to show you, if you can see your way to coming in there.”

She got to her feet. “Fine,” she said. If she didn’t cooperate, she knew, she would be handing him things to complain about, and that wasn’t what she wanted. She wanted to be the only one with a righteous complaint here. When they walked away from all this, he should be forced to acknowledge that she had never been anything but cooperative. That he had been the one to introduce all the problems and chaos.

She followed him into the kitchen, wondering what this could possibly be about — but as soon as she reached the threshold, she stopped short, staring in wonder.

The kitchen table was covered with shopping bags.

“What is all this?” she asked him.

“See for yourself.”

She went to the first of the bags and opened it. A flimsy piece of plastic was rolled up inside. She unrolled it and saw a pattern of wide-eyed puppy dogs.

She looked up at Charlie. “This is a paint stencil.”

He nodded.

Olivia moved on to the next bag. It contained a cardboard box, and when she pulled it out and examined the artwork on the side, she saw that it was a mobile to hang over a baby's crib. It featured stars, moons, and another puppy, this one wearing an astronaut helmet.

The third bag held a large stuffed dog. She looked up at Charlie. "These are baby things."

"We're going to need them," he said quietly. "For the nursery, I thought."

"For the..." Olivia's mind raced to catch up with what she was seeing. "That's where you've been? Out buying things for a nursery?"

"Well, we're going to need these things," Charlie said again. "I mean, don't you think?" He hesitated. "Are you upset that I did this without you? I know maybe I should have waited — maybe we should have gone together — but it felt like I had to do something that would make a point to you."

"What point are you making?"

"That we're in this together," Charlie said. He sat down at the table, and after a moment's hesitation, Olivia joined him. "I know I haven't been the best."

"Well, that's an understatement," she said. "You left town and didn't speak to me for four weeks. I'm sorry, I'm not saying this to call you out, but..."

“No, you’re within your rights to call me out,” he told her. “Honestly, you should call me out. There’s no excuse for the way I acted.”

“If you know that, then why did you do it? Why did you disappear on me like that?” Olivia asked. “I get if it you didn’t want anything serious with me, but you didn’t need to ghost me that way. You could have said something. You could have let me know. Would that have been so hard?”

“No,” Charlie said. “It wouldn’t, and if that was the way I’d felt, I like to think I would have just told you, like you say.”

“What does that mean?”

He sighed. “I didn’t go to Boston because I didn’t care about you, Olivia. I went because I do care. Because I care way too much.”

Olivia’s heart missed a beat.

This was what Izzy had suggested to her. But it couldn’t possibly be true, could it?

“That doesn’t make sense,” she said. “Why would that make you go to Boston?”

“I was intimidated,” he told her. “I’ve never had feelings like that before — not for anyone. I know I should have gotten over it. I should have faced up to it, but it felt like if I were to stay around you, I would lose control of myself. I mean, hell, I already did lose control of myself once. That night on the boat...”

“That night you regret.”

“I only regret it because it scared the hell out of me, Olivia. Do you realize how long it’s been since I gave anyone the power to hurt me? Do you get that you could crush

me with a word right now? I don't know how to deal with that. I know that makes me..."

"Pathetic," she said softly.

"Yeah. I get that. And the longer I stayed away, the harder it was to come back, because I knew I had made a terrible choice and that I was going to have to face it when I saw you again." He sighed. "It's impossible, you know? It's impossible to live with this kind of fear and vulnerability."

"It isn't impossible," Olivia countered. "I'm doing it right now. I've been doing it since that night on the boat. You can't look at me and say that I'm asking the impossible of you when all you're talking about is the very thing you made me do. I've been alone in this."

"You're right." He buried his face in his hands for just a moment, but then he forced himself to look up. "You are entirely right," he said. "I should never have left. I have no excuse, and there is nothing I can say. There's nothing that will make this all right. I'm just... very very sorry."

"I can forgive you," Olivia found herself saying.

She was surprised at her own words, for she hadn't thought they would come so easily. She hadn't expected herself to be capable of forgiveness. Not this quickly.

His eyes widened. "Can you really?"

"I can try," she said. "This baby stuff — it's a start."

"I'm sure I have a lot of proving myself to do."

“More than you can imagine,” she told him, her voice catching. She swallowed before going on. “You say I have the power to crush you, Charlie, but... you did that to me. You left me alone for four weeks. I told myself not to get involved with you, because I was sure that you were like this — and then I did it anyway. I went against my own advice, and I got myself hurt in doing so. It’s a lot to deal with.”

“I know. I understand,” he said.

“I want to forgive you, because the things you’re saying — I understand them. I know how you must be feeling. I know, because I felt it myself,” she said. “And I think... I have always thought — that there’s something real between us. Something that deserves to be given a chance.”

“I think that too.” His voice was husky. “It scares the hell out of me, but I believe in it.”

“You cannot run away again.” She had to be clear about this.

“I won’t. Never.”

“You can’t. Because it isn’t just me now,” she said. “If I let you back in, I’m trusting you with our child. I want to do that. I think you’d be a wonderful father. But if you prove me wrong even once, if you make this baby feel for a second as though you can’t be relied upon, can’t be trusted, then you and I will be done. I can forgive you for messing up with me, but I will never forgive you if you do that to my child.”

Charlie rose from the table and came around to Olivia’s side. He dropped to his knees before her and took her hands in his.

“I will never do it to either one of you again,” he said. “I promise you that, Olivia. Leaving like that was the biggest mistake of my life, and I almost lost the best thing I have. That’s not a mistake I’m ever going to make again. If you give me this second chance — I know I don’t deserve it, but if you do — I will never disappoint you like

that again. I will spend the rest of my life making up for this.”

Hope bloomed like a garden in Olivia’s heart.

“Well,” she told him gently, tears springing to life in her eyes, “that would be a start.”

She stood, pulling him up with her, and kissed him deeply, and he returned the kiss with such fervor that Olivia felt sure no force on earth or heaven would be able to tear them apart.

EPILOGUE

EIGHTEEN MONTHS LATER: CHARLIE

“Is Maggie asleep?” Charlie whispered.

Olivia looked up from the book she had been reading and smiled. She set it aside. “She is,” she told him. “She’s honestly such a good baby. She must get it from your side of the family. My mother loves to let me know what holy terrors Izzy and I were when we were little.”

“I find that hard to believe,” Charlie admitted, dropping into a seat beside Olivia. “Is Ellie still here?”

“Yeah, she’s staying late tonight.” Olivia yawned. “I never thought I’d be the kind of woman to have a nanny.”

“What kind of woman is that?”

“I just wouldn’t have thought something like that would be within my means,” Olivia said. “It’s a little crazy. I mean, I spent my teen years rushing home from school

every day to make sure that I could be there for Izzy. My life would have been drastically different if we'd had a nanny in those days."

"Which is exactly why you deserve to have one now," Charlie said. "You're not questioning it again, are you?" Olivia had put up such a fuss when he had first suggested the idea that he hadn't been sure she would give in to it at all. But he had managed to convince her that it was something she deserved to take advantage of. They could afford the help, and she shouldn't have to sacrifice her career and her ability to get a full night of sleep.

Olivia had eventually given in, on the understanding that she wanted to make sure they played a significant role in raising their daughter. "After all," she had reminded Charlie, "you told me that you were raised by nannies, and you missed out on having an involved parent in your life. I don't want that for Maggie."

Charlie hadn't wanted that either, and he'd appreciated that Olivia had thought about it. He made sure to come home early from work each day and to keep his weekends clear so that he could spend time with his family.

"Speaking of Izzy," he said, "have you heard from her lately? How's she liking Stanford?"

"She's thriving," Olivia laughed. "She's got a boyfriend, and they go surfing on weekends."

"That must drive you crazy."

"I wish she would stay in and study. But I'm glad she's having a good time," Olivia conceded. "You're only young once, and this was the college experience she dreamed of, so I'm glad she's getting it. I make her text me every night, though, so I don't have to worry that the surfboard hit her on the head and she drowned or got eaten by

a shark.”

Charlie raised his eyebrows. “Eaten by a shark?”

“It does happen.”

“Not as often as you think. I could find you some statistics on that.”

“No, please don’t. I don’t want to think about actual surfers who’ve been attacked by sharks. That would just make it seem more real.”

“Okay,” Charlie said. He held out his hand. “Come with me.”

“Where are we going? Not to look up shark attacks.”

“No,” he told her with a grin. “I want to take you out on the boat.”

They had been on the yacht together several times since that fateful first night. At first, Olivia had told Charlie that it gave her an uneasy feeling to be back there — as if it was cursed somehow. Eventually, Charlie had pointed out that even though things had gone sideways between the two of them after that night, it had also been the night their daughter was conceived, and that was more significant and more powerful than anything else. Olivia had agreed with that, and the yacht had once again become a place they could enjoy together.

“We can’t stay out too long,” Olivia said. “Ellie did agree to stay past her usual hours tonight, but I want her to be able to get home before midnight.”

“I wouldn’t worry about it,” Charlie said.

He understood where Olivia was coming from. She was always mindful about making sure they didn’t take advantage of Ellie’s time — it was something that mattered a great deal to her since her own mother had often been stuck working late hours before she had been able to give up her second job. But Olivia didn’t know that Charlie had spoken to Ellie today and arranged for her to stay late.

“How is your mom lately?” he asked Olivia.

“Oh, she’s great, but she’s a little stir crazy. She’s talking about going to night school to get an MBA.”

“Hey, if she wants to do that, we can pay for it,” Charlie said.

“You’ve done enough for my family, Charlie.”

“It was part of our agreement!”

“No, our agreement was that you would give me a share of the money we got for selling the house. You didn’t end up selling the house.”

“But it wouldn’t have been right to just cut you out because I changed my mind about that. You still did all those renovations. I mean, if you’d rather, I could just give you a lump-sum payment for all that work and we could leave it at that, but every time I’ve tried to pay you out, you don’t accept my offer.”

“It doesn’t seem right to take your money,” Olivia said. “I mean, I live in that house now. If anything, I should be paying you, and I’d be trying to negotiate that if I had anything like the kind of money the house is worth.”

“That’s not even up for discussion,” Charlie said. “Look, you got into all this to help your family, and we’re helping your family. They’re my family now too. That’s my daughter’s aunt and grandmother. Of course I want the best for them.”

“When you put it like that, I can accept it,” Olivia said with a smile.

Charlie had known that would work. That was what worked every time this argument came up, as it did every couple of months — every time he tried to offer her family money for something. Olivia was proud, and it was clear that it was difficult for her to take help, even now that the two of them were permanently tied together in such a

profound way.

Charlie hoped that tonight would change all that.

The drive to the docks was peaceful. He helped her onto the boat and cast off from the pier, then jumped aboard and went to the helm. “Do you want to drive?”

“Not tonight.” She’d accepted his offer of driving the yacht on a few occasions, but it didn’t seem to charm her the way it always had him, and at night she was usually downright resistant to it. She sat in the front, and he pulled out into deep water.

Was he making the right decision here?

He wasn’t sure.

Of course, the big decision was the right one. He had no doubts about that. But maybe it hadn’t been the right move to do this out on the water. Maybe there were too many negative memories here, and she would have done better somewhere else. Maybe he was making a mistake.

Well, if he was, it was a mistake that he was simply going to have to make. He wasn’t going to turn back. Not now. He had already put this night off for too long, and he didn’t think he had it in him to wait even one day more.

Charlie killed the engine, letting the boat idle in the water, and went up to sit next to Olivia. She was gazing up at the stars.

“I love how clear it is out here,” she said quietly. “It’s really beautiful.”

“It is,” he agreed. “Someday, in the future, we’ll come out here for a week at a time. We’ll live on the boat, and we’ll spend every night looking up at the stars.”

“It sounds beautiful,” she said, leaning into him. “If not very realistic.”

“How much of our story has been realistic?” he countered. “After everything else we’ve made it through together, we can makethathappen. It will be the easiest thing we’ve ever done.”

“And what about Maggie?”

“We’ll do it when she’s older.”

Olivia snuggled into his shoulder. “I like it when you talk about the future.”

Charlie’s heart rate picked up. “You do?”

“I know we’re in a good place. It’s not like I worry about it. But it’s nice to hear you say that you’re on the same page as I am — that you mean for us to be together as much as I do.”

“Of course I do,” he told her. “It’s all I want. I wouldn’t allow anything to get in the way of that.”

She’d given him a better opening than he could have dreamed of. He reached into his pocket and palmed the ring box.

He had always pictured getting down on one knee for this moment, but suddenly, he didn’t know why. He didn’t know why people did that. He was sitting under the stars with the woman he loved in his arms, relaxing against his chest with her head on his shoulder, and he had no intention of letting go of her so that he could adopt some ridiculous position.

Instead, he tightened his hold on her and brought the ring box around in front of her so that she could see it.

“Olivia,” he said quietly, “will you marry me?”

She chuckled, low under her breath. “I married you already.”

She hadn’t noticed the ring. She didn’t realize how serious he was.

He flicked the box open with his thumb and the diamond caught the light.

“Olivia,” he said.

She gasped, noticing it. “Charlie…”

“I know the road has been crazy,” he told her. “But this time, I want to do things the right way. I want you to be my wife. Tell me that you will. I want us to be together forever. I want us to have a wedding where you wear a big white dress and your mom and Izzy dance and eat cake with us. I want Maggie to grow up feeling sure of how much her mother and father love each other. Marry me. Be my wife.”

She turned slightly in his arms to look at him. “You really want this?”

“More than anything,” he murmured.

Her fingertip brushed the diamond. “Truth be told, I thought you’d never ask,” she whispered.

“I had to work up the courage.”

“You didn’t have anything to be scared of.”

She turned fully in his arms now, arranging her legs alongside his on the bench and pulling herself forward so that she could embrace him fully.

“Of course I will,” she said softly. “Of course I’ll marry you, Charlie.”

She pulled herself into his arms and met his lips in a passionate kiss.

There were no fireworks tonight, but no fireworks could possibly have competed with the explosion of love, passion, and gratitude that Charlie felt as he wrapped his arms all the more tightly around the woman who was now to be his wife — the mother of his child, his best friend — and lost himself altogether in the sweetness of her kiss.

The End