



The Liar

By Nora Roberts

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The man who took her from Tennessee to an exclusive Philadelphia suburb left her in crippling debt. He was an adulterer and a liar, and when Shelby tracks down his safe-deposit box, she finds multiple IDs. The man she loved wasn't just dead. He never really existed.

Shelby takes her three-year-old daughter and heads south to seek comfort in her hometown, where she meets someone new: Griff Lott, a successful contractor. But her husband had secrets she has yet to discover. Even in this small town, surrounded by loved ones, danger is closer than she knows—and threatens Griff, as well. And an attempted murder is only the beginning...

**Booklist* (starred review)

From the Trade Paperback edition.

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Editorial Review

Review

“Superlative writing and character development with plenty of down-home Tennessee charm. Riveting.”—*Library Journal*

“Crazy eye-opening romantic suspense...my all-time favorite by one of my very favorite authors.”—Fresh Fiction

“The first part of this absorbing book explores how Shelby Foxworth discovers her strength in adversity, and then segues into a charming courtship tale laced with a hint of danger. Proof once more that when it comes to romance, Roberts is in a class by herself!”—*RT Book Reviews*

About the Author

Nora Roberts is the #1 *New York Times* bestselling author of more than 200 novels. She is also the author of the bestselling In Death series written under the pen name J. D. Robb. There are more than 500 million copies of her books in print.

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For JoAnne,

I

In the big house—and Shelby would always think of it as the big house—she sat in her husband’s big leather chair at his big, important desk. The color of the chair was espresso. Not brown. Richard had been very exact about that sort of thing. The desk itself, so sleek and shiny, was African zebra wood, and custom-made for him in Italy.

When she’d said—just a joke—that she didn’t know they had zebras in Italy, he’d given her *that* look. The look that told her despite the big house, the fancy clothes and the fat diamond on the fourth finger of her left hand, she’d always be Shelby Anne Pomeroy, two steps out of the bumpkin town in Tennessee where she was born and raised.

He’d have laughed once, she thought now, he’d have known she was joking and laughed as if she were the sparkle in his life. But oh God, she’d dulled in his eyes, and so fast, too.

The man she’d met nearly five years before on a starry summer night had swept her off her feet, away from everything she’d known, into worlds she’d barely imagined.

He’d treated her like a princess, shown her places she’d only read about in books or seen in movies. And he’d loved her once—hadn’t he? It was important to remember that. He’d loved her, wanted her, given her all any woman could ask for.

Provided. That was a word he'd often used. He'd provided for her.

Maybe he'd been upset when she got pregnant, maybe she'd been afraid—just for a minute—of the look in his eyes when she told him. But he'd married her, hadn't he? Whisked her off to Las Vegas like they were having the adventure of a lifetime.

They'd been happy then. It was important to remember that now, too. She had to remember that, to hold tight the memories of the good times.

A woman widowed at twenty-four needed memories.

A woman who learned she'd been living a lie, was not only broke but in terrible, breathtaking debt, needed reminders of the good times.

The lawyers and accountants and tax people explained it all to her, but they might as well have been speaking Greek when they went on about leveraging and hedge funds and foreclosures. The big house, one that had intimidated her since she'd walked in the door, wasn't hers—or not enough hers to matter—but the mortgage company's. The cars, leased not bought, and with the payments overdue, not hers, either.

The furniture? Bought on credit, and those payments overdue.

And the taxes. She couldn't bear to think about the taxes. It terrified her to think of them.

In the two months and eight days since Richard's death, it seemed all she did was think about matters he'd told her not to worry about, matters that weren't her concern. Matters, when he'd give her *that* look, that were none of her business.

Now it was all her concern, and all her business, because she owed creditors, a mortgage company and the United States government so much money it paralyzed her.

She couldn't afford to be paralyzed. She had a child, she had a daughter. Callie was all that mattered now. She was only three, Shelby thought, and wanted to lay her head down on that slick, shiny desk and weep.

"But you won't. You're what she's got now, so you'll do whatever has to be done."

She opened one of the boxes, the one marked "Personal Papers." The lawyers and tax people had taken everything, gone through everything, copied everything, she supposed.

Now she would go through everything, and see what could be salvaged. For Callie.

She needed to find enough, somewhere, to provide for her child after she'd paid off all the debt. She'd get work, of course, but it wouldn't be enough.

She didn't care about the money, she thought as she began going through receipts for suits and shoes and restaurants and hotels. For private planes. She'd learned she didn't care about the money after the first whirlwind year, after Callie.

After Callie all she'd wanted was a home.

She stopped, looked around Richard's office. The harsh colors of the modern art he'd preferred, the stark white walls he said best showed off that art, and the dark woods and leathers.

This wouldn't be home, and hadn't been. Would never be, she thought, if she lived here eighty years instead of the scant three months since they'd moved in.

He'd bought it without consulting her, furnished it without asking what she'd like. A surprise, he'd said, throwing open the doors to this monster house in Villanova, this echoing building in what he'd claimed was the *best* of the Philadelphia suburbs.

And she'd pretended to love it, hadn't she? Grateful for a settled place, however much the hard colors and towering ceilings intimidated. Callie would have a home, go to good schools, play in a safe neighborhood.

Make friends. She'd make friends, too—that had been her hope.

But there hadn't been time.

Just as there wasn't a ten-million-dollar life insurance policy. He'd lied about that, too. Lied about the college fund for Callie.

Why?

She put that question aside. She'd never know the answer, so why ask why?

She could take his suits and shoes and ties and his sports equipment, the golf clubs and skis. Take all those to consignment shops. Take what she could get there.

Take whatever they didn't repossess and sell it. On damn eBay if she had to. Or Craigslist. Or a pawnshop, it didn't matter.

Plenty in her own closet to sell. And jewelry, too.

She looked at the diamond, the ring he'd slipped on her finger when they got to Vegas. The wedding ring, she'd keep, but the diamond, she'd sell. There was plenty of her own to sell.

For Callie.

She went through files, one by one. They'd taken all the computers, and those she didn't have back yet. But the actual paper was tangible.

She opened his medical file.

He'd taken good care of himself, she thought—which reminded her to cancel the memberships at the country club, at the fitness center. That had gone out of her mind. He'd been a healthy man, one who kept his body in tune, who never missed a checkup.

She needed to toss out all those vitamins and supplements he'd taken daily, she decided as she turned over another paper.

No reason to keep those, no reason to keep these records, either. The healthy man had drowned in the Atlantic, just a few miles off the South Carolina coast, at the age of thirty-three.

She should just shred all this. Richard had been big on shredding and had his own machine right there in the office. Creditors didn't need to see the results of his last routine blood work or the confirmation of his flu shot from two years ago, paperwork from the emergency room from when he'd dislocated his finger playing

basketball.

For God's sake, that had been three years ago. For a man who'd shred enough paperwork to make a mountain range, he'd sure been possessive about his medical receipts.

She sighed, noting another, dated almost four years ago. She started to toss it aside, stopped and frowned. She didn't know this doctor. Of course, they'd been living in that big high-rise in Houston then, and who could keep track of doctors the way they'd moved every year—sometimes less than that. But this doctor was in New York City.

"That can't be right," she murmured. "Why would Richard go to a doctor in New York for a . . ."

Everything went cold. Her mind, her heart, her belly. Her fingers trembled as she lifted the paper, brought it closer as if the words would change with the distance.

But they stayed the same.

Richard Andrew Foxworth had elective surgery, performed by Dr. Dipok Haryana at Mount Sinai Medical Center, on July 12, 2011. A vasectomy.

He'd had a vasectomy, without telling her. Callie barely two months old and he'd fixed it so there could be no more children. He'd pretended to want more when she'd begun talking about another. He'd agreed to get checked, as she got checked, when, after a year of trying, she hadn't conceived.

She could hear him now.

You've just got to relax, Shelby, for God's sake. If you're worried and tense about it, it'll never happen.

"No, it'll never happen, because you fixed it so it couldn't. You lied to me, even about that. Lied when my heart broke every month.

"How could you? How could you?"

She pushed away from the desk, pressed her fingers to her eyes. July, mid-July, and Callie about eight weeks old. A business trip, he'd said, that's right, she remembered very well. To New York—hadn't lied about the where.

She hadn't wanted to take the baby to the city—he'd known she wouldn't. He'd made all the arrangements. Another surprise for her. He'd sent her back to Tennessee on a private plane, her and her baby.

So she could spend some time with her family, he'd said. Show off the baby, let her mother and grandmother spoil her and spoil Callie for a couple of weeks.

She'd been so happy, so *grateful*, she thought now. And all the while he'd just been getting her out of the way so he could make certain he didn't father another child.

She walked back to the desk, picked up the photo she'd had framed for him. One of her and Callie, taken by her brother Clay on that very trip. A thank-you gift he'd seemed to value as he'd kept it on his desk—wherever they'd been—ever since.

"Another lie. Just another lie. You never loved us. You couldn't have lied and lied and lied if you'd loved us."

On the rage of betrayal she nearly smashed the frame on the desk. Only the face of her baby stopped her. She set it down again, as carefully as she might priceless and fragile porcelain.

Then she lowered to the floor—she couldn't sit behind that desk, not now. She sat on the floor with harsh colors against hard white walls, rocking, weeping. Weeping not because the man she'd loved was dead, but because he never existed.

• • •

THERE WAS NO TIME TO SLEEP. Though she disliked coffee, she made herself an oversized mug from Richard's Italian machine—and hit it with a double shot of espresso.

Headachy from the crying jag, wired up on caffeine, she combed through every paper in the box, making piles.

Hotel and restaurant receipts when viewed with newly opened eyes told her he hadn't just lied, but had cheated.

Room service charges too high for a man alone. Add a receipt for a silver bangle from Tiffany's—which he'd never given to her—from the same trip, another five thousand at La Perla—the lingerie he preferred she wear—from another trip, a receipt for a weekend spent in a bed-and-breakfast in Vermont when he'd said he was going to finalize a deal in Chicago, and it began to solidify.

Why had he kept all this, all this proof of his lies and infidelity? Because, she realized, she'd trusted him.

Not even that, she thought, accepting. She'd suspected an affair, and he'd likely known she had. He kept it because he'd thought her too obedient to poke through his personal records.

And she had been.

The other lives he'd lived, he'd locked away. She hadn't known where to find the key, would never have questioned him—and he'd known it.

How many other women? she wondered. Did it matter? One was too many, and any of them would have been more sophisticated, more experienced and knowledgeable than the girl from the little mountain town in Tennessee he'd knocked up when she was nineteen, dazzled and foolish.

Why had he married her?

Maybe he'd loved her, at least a little. Wanted her. But she hadn't been enough, not enough to keep him happy, keep him true.

And did that matter, really? He was dead.

Yes, she thought. Yes, it mattered.

He'd made a fool of her, left her humiliated. Left her with a financial burden that could hound her for years and jeopardize their daughter's future.

It damn well mattered.

She spent another hour going systematically through the office. The safe had already been cleared. She'd

known about it, though she hadn't had the combination. She'd given the lawyers permission to have it opened.

They'd taken most of the legal documents, but there was five thousand in cash. She took it out, set it aside. Callie's birth certificate, their passports.

She opened Richard's, studied his photo.

So handsome. Smooth and polished, like a movie star, with his rich brown hair and tawny eyes. She'd so wished Callie had inherited his dimples. She'd been so charmed by those damn dimples.

She set the passports aside. However unlikely it was she'd use hers or Callie's, she'd pack them up. She'd destroy Richard's. Or—maybe ask the lawyers if that's what she should do.

She found nothing hidden away, but she'd go through everything again before she shredded or filed it all away again in packing boxes.

Hyped on coffee and grief, she walked through the house, crossed the big two-story foyer, took the curving stairs up, the thick socks she wore soundless on the hardwood.

She checked on Callie first, went into the pretty room, leaned down to kiss her daughter's cheek before tucking the blankets around her little girl's favored butt-in-the-air sleeping position.

Leaving the door open, she walked down the hall to the master suite.

She hated the room, she thought now. Hated the gray walls, the black leather headboard, the sharp lines of the black furniture.

She hated it more now, knowing she'd made love with him in that bed after he'd made love with other women, in other beds.

As her belly twisted she realized she needed to go to the doctor herself. She needed to be sure he hadn't passed anything on to her. Don't think now, she told herself. Just make the appointment tomorrow, and don't think now.

She went to his closet—one nearly as big as the whole of the bedroom she'd had back in Rendezvous Ridge, back home.

Some of the suits had barely been worn, she thought. Armani, Versace, Cucinelli. Richard had leaned toward Italian designers for suits. And shoes, she thought, taking a pair of black Ferragamo loafers off the shoe shelf, turning them over to study the soles.

Barely scuffed.

Moving through, she opened a cupboard, took out suit bags.

She'd take as many as she could manage to the consignment shop in the morning.

"Should have done it already," she muttered.

But first there'd been shock and grief, then the lawyers, the accountants, the government agent.

She went through the pockets of a gray pinstripe to be certain they were empty, transferred it to the bag. Five a bag, she calculated. Four bags for the suits, then another five—maybe six—for jackets and coats. Then shirts, casual pants.

The mindless work kept her calm; the gradual clearing of space lightened her heart, a little.

She hesitated when she got to the dark bronze leather jacket. He'd favored it, had looked so good in the aviator style and the rich color. It was, she knew, one of the few gifts she'd given him that he'd really liked.

She stroked one of the sleeves, buttery soft, supple, and nearly gave in to the sentiment to set it aside, keep it, at least for a while.

Then she thought of the doctor's receipt and dug ruthlessly through the pockets.

Empty, of course, he'd been careful to empty his pockets every night, toss any loose change in the glass dish on his dresser. Phone in the charger, keys in the dish by the front door or hung in the cabinet in his office. Never left anything in pockets to weigh them down, spoil the line, be forgotten.

But as she gave the pockets a squeeze—a habit she'd picked up from her mother on washing day—she felt something. She checked the pocket again, found it empty. Pushed her fingers in again, turned the pocket inside out.

A little hole in the lining, she noted. Yes, he had favored the jacket.

She carried the jacket back into the bedroom, got her manicure scissors out of her kit. Carefully, she widened the hole, telling herself she'd stitch it up later, before she bagged it for sale.

Slipping her fingers in the opening, she drew out a key.

Not a door key, she thought, turning it in the light. Not a car key. A bank box.

But what bank? And what was in it? Why have a bank box when he had a safe right in his office?

She should probably tell the lawyers, she thought. But she wasn't going to. For all she knew, he had a ledger in there listing all the women he'd slept with in the past five years, and she'd had enough humiliation.

She'd find the bank, and the box, and see for herself.

They could take the house, the furniture, the cars—the stocks, bonds, money that hadn't been nearly what Richard had told her. They could take the art, the jewelry, the chinchilla jacket he'd given her for their first—and last—Christmas in Pennsylvania.

But she'd hold on to what was left of her pride.

• • •

SHE WOKE FROM SHIVERY, disturbing dreams to the insistent tugging on her hand.

"Mama, Mama, Mama. Wake up!"

"What?" She didn't even open her eyes, just reached down, pulled her little girl onto the bed with her. Snuggled right in.

“Morning time.” Callie sang it. “Fifi’s hungry.”

“Mm.” Fifi, Callie’s desperately beloved stuffed dog, always woke hungry. “Okay.” But she snuggled another minute.

At some point she’d stretched out, fully clothed, on top of the bed, pulled the black cashmere throw over herself and dropped off. She’d never convince Callie—or Fifi—to cuddle up for another hour, but she could stall for a few minutes.

“Your hair smells so good,” Shelby murmured.

“Callie’s hair. Mama’s hair.”

Shelby smiled at the tug on hers. “Just the same.”

The deep golden red had passed down from her mother’s side. From the MacNee side. As had the nearly unmanageable curls, which—as Richard preferred the sleek and smooth—she’d had blown out and straightened every week.

“Callie’s eyes. Mama’s eyes.”

Callie pulled Shelby’s eye open with her fingers—the same deep blue eyes that read almost purple in some lights.

“Just the same,” Shelby began, then winced when Callie poked at her eye.

“Red.”

“I bet. What does Fifi want for breakfast?” Five more minutes, Callie thought. Just five.

“Fifi wants . . . candy!”

The utter glee in her daughter’s voice had Shelby opening her bloodshot blue eyes. “Is that so, Fifi?” Shelby turned the plush, cheerful face on the pink poodle in her direction. “Not a chance.”

She rolled Callie over, tickled her ribs and, despite the headache, reveled in the joyful squeals.

“Breakfast it is.” She scooped Callie up. “Then we’ve got places to go, my little fairy queen, and people to see.”

“Marta? Is Marta coming?”

“No, baby.” She thought of the nanny Richard had insisted on. “Remember how I told you Marta can’t come anymore?”

“Like Daddy,” Callie said as Shelby carried her downstairs.

“Not exactly. But I’m going to fix us a fabulous breakfast. You know what’s almost as good as candy for breakfast?”

“Cake!”

Shelby laughed. “Close. Pancakes. Puppy dog pancakes.”

With a giggle, Callie laid her head on Shelby's shoulder. "I love Mama."

"I love Callie," Shelby replied, and promised herself she'd do whatever she had to do to give Callie a good, secure life.

• • •

AFTER BREAKFAST, she helped her daughter dress, bundled them both up. She'd enjoyed the snow at Christmas, had barely noticed it in January, after Richard's accident.

But now it was March, and she was thoroughly sick of it, and the bitter air that showed no sign of thawing. But it was warm enough in the garage to settle Callie into her car seat, to haul all the heavy garment bags into the sleek-lined SUV she probably wouldn't have much longer.

She'd need to find enough money to buy a secondhand car. A good, safe, child-friendly car. A minivan, she thought, as she backed out of the garage.

She drove carefully. The roads here had been well plowed, but winter did its damage however exclusive the neighborhood, and there were potholes.

She didn't know anyone here. The winter had been so harsh, so cold, her circumstances so overwhelming, she'd stayed in more than going out. And Callie caught that nasty cold. The cold, Shelby remembered, that had kept them home when Richard took the trip to South Carolina. The trip that was supposed to be a family winter break.

They would've been with him on the boat, and hearing her daughter chattering to Fifi, it didn't bear thinking about. Instead she concentrated on negotiating traffic, and finding the consignment shop.

She transferred Callie to her stroller and, cursing the biting wind, dragged the top three bags out of the car. As she fought to open the shop door, keep the bags from sliding and block Callie from the worst of the wind, a woman pulled open the door.

"Oh, wow! Let me give you a hand."

"Thank you. They're a little heavy so I should—"

"I've got them. Macey! Treasure trove."

Another woman—this one very pregnant—stepped out from a back room. "Good morning. Well, hello, cutie," she said to Callie.

"You got a baby in your tummy."

"Yes, I do." Laying a hand over it, Macey smiled at Shelby. "Welcome to Second Chances. Do you have some things for us to consider?"

"I do." A quick glance around showed Shelby racks and shelves of clothes and accessories. And a very tiny area dedicated to men's clothes.

Her hopes sank.

"I haven't had a chance to come in before, so I wasn't sure what you . . . Most of what I brought in are suits.

Men's suits and shirts and jackets."

"We don't get nearly enough menswear." The woman who'd let her in tapped the garment bags she'd laid on a wide counter. "Is it all right to take a look?"

"Yes, please."

"You're not from around here," Macey commented.

"Oh, no. I guess not."

"Are you visiting?"

"We— I live here in Villanova right now, just since December, but—"

"Oh my goodness! These are gorgeous suits. Pristine condition so far, Macey."

"Size, Cheryl?"

"Forty-two Regular. And there must be twenty of them."

"Twenty-two," Shelby said, and linked her fingers together. "I have more in the car."

"More?" both women said together.

"Shoes—men's size ten. And coats and jackets, and . . . My husband—"

"Daddy's clothes!" Callie announced when Cheryl hung another suit on a holding rack. "Don't touch Daddy's clothes with sticky hands."

"That's right, baby. Ah, you see," Shelby began, looking for the right way to explain. Callie solved it for her.

"My daddy went to heaven."

"I'm so sorry." One hand on her belly, Macey reached out, touched Callie's arm.

"Heaven's pretty," Callie told them. "Angels live there."

"That's absolutely right." Macey glanced at Cheryl, nodded. "Why don't you go out, get the rest?" she told Shelby. "You can leave— What's your name, cutie?"

"Callie Rose Foxworth. This is Fifi."

"Hello, Fifi. We'll watch Callie and Fifi while you bring the rest in."

"If you're sure . . ." She hesitated, then asked herself why two women—one of them about seven months along—would run off with Callie in the time it took her to get to the car and back. "I'll only be a minute. Callie, you be good. Mama's just getting something out of the car."

• • •

THEY WERE NICE, Shelby thought later as she drove off to try local banks. People were usually nice if you gave them the chance to be. They'd taken everything, and she knew they'd taken more than maybe they

might have but Callie had charmed them.

“You’re my lucky charm, Callie Rose.”

Callie grinned around the straw of her juice box, but kept her eyes glued to the backseat DVD screen and her ten millionth viewing of *Shrek*.

2

Six banks later, Shelby decided the luck may have run out for the day. And her baby needed lunch and a nap.

Once she had Callie fed, washed and tucked in—and the tucking-in part always took twice as long as she hoped—she geared up to face the answering machine and the voice mail on her cell phone.

She’d worked out payment plans with the credit card companies, and felt they’d been as decent as she could expect. She’d done the same with the IRS. The mortgage lender had agreed to a short sale, and one of the messages was from the realtor wanting to set up the first showings.

She could’ve used a nap herself, but there was a lot she could get done in the hour—if God was kind—Callie slept.

Because it made the most sense, she used Richard’s office. She’d closed up most of the rooms in the big house, cut the heat back wherever she could. She wished for a fire, glanced at the black and silver gas insert under the black marble mantel. The one thing she’d enjoyed in the overwhelming house was being able to have a fire—the warmth and cheer of it—at the flick of a switch.

But that flick cost money, and she wouldn’t spend it just to have gas flames when the sweater and thick socks kept her warm enough. She got out the list she’d made—what had to be done—called the realtor back, agreed to the open house on Saturday and Sunday.

She’d take Callie off somewhere, get them both out and leave that business to the realtor. Meanwhile, she dug out the name of the company the lawyers had given her that might buy the furniture so she could avoid repossession.

If she couldn’t sell it in a swoop, or at least a good chunk of it, she’d try doing pieces online—if she ever had access to a computer again.

If she couldn’t get enough, she’d have to face the humiliation of having it repossessed.

She didn’t think the neighborhood ran to yard sales, and it was too damn cold anyway.

Then she returned the calls from her mother, her grandmother, her sister-in-law—and asked them to tell the aunts and cousins who’d also called that she was fine, Callie was fine. She was just real busy getting everything in order.

She couldn’t tell them, not all of it, not yet. They knew some, of course, and some was all she could share right that minute. Talking about it made her angry and weepy, and she had too much to do.

To keep busy, she went up to the bedroom, sorted through her jewelry. Her engagement ring, the diamond earrings Richard had given her for her twenty-first birthday. The emerald pendant he’d given her when Callie

was born. Other pieces, other gifts. His watches—six of them—and his army of cuff links.

She made a careful list, as she had with the clothes she'd taken to the consignment shop. She bagged the jewelry with their appraisals and insurance information, then used her phone to search for a jewelry store, as local as she could manage, that bought as well as sold.

With the boxes she'd picked up while they'd been out, she began packing up what she considered hers, and important to her. Photographs, gifts to her from family. The realtor had advised her to "depersonalize" the house, so Shelby would do just that.

When Callie woke from her nap, Shelby kept her entertained by giving her little tasks. As she packed, she cleaned. No more housekeeping staff to scrub and polish the endless miles of tile, of hardwood, of chrome, of glass.

She made dinner, ate what she could. She dealt with bath time, story time, bedtime, then packed more, hauled boxes to the garage. Exhausted, she treated herself to a hot bath in the soaking tub with its soothing jets, then crawled into bed with her pad, intending to write out the next day's agenda.

And fell asleep with the lights on.

• • •

THE NEXT MORNING she headed out again, with Callie and Fifi and *Shrek*, and Richard's leather attaché case holding her jewelry and its paperwork, his watches and cuff links. She tried three more banks, widening her area, then, reminding herself that she had no room for pride, parked in front of the jewelry store.

She dealt with a three-year-old cranky at having her movie interrupted again, and bribed Callie into submission with the promise of a new DVD.

Telling herself it was business, just dollars and cents, she pushed Callie into the shop.

Everything shone, and seemed as hushed as a church between services. She wanted to turn around and go, just go, but made herself move forward to the woman wearing a sharp black suit and tasteful gold earrings.

"Excuse me, I'd like to talk to someone about selling some jewelry."

"You can speak to anyone here. Selling jewelry is what we do."

"No, ma'am, I mean to say I'm selling. I'd like to sell some pieces. It says you buy jewelry, too."

"Of course." The woman's eye was as sharp as the suit, and carved Shelby down, top to toe.

Maybe she wasn't looking her best, Shelby thought. Maybe she hadn't been able to camouflage the dark circles under her eyes, but if there was one thing her granny had taught her, it was that when a customer came into your place, you treated them with respect.

Shelby stiffened a spine that wanted to buckle, kept her eyes direct. "Is there someone I should speak to, or would you rather I take my business somewhere else?"

"Do you have the original receipts for the pieces you're interested in selling?"

"No, I don't, not for all, as some were gifts. But I have the appraisals and the insurance papers. Do I look like

a thief, one hauling her daughter around fancy jewelry stores trying to sell stolen merchandise?"

She felt a scene rising up in her, a dam ready to burst and flood hot and wild over everything in its path. Perhaps the clerk sensed it as she stepped back.

"One moment, please."

"Mama, I wanna go home."

"Oh, baby, so do I. We will. We'll go home soon."

"May I help you?"

The man who stepped up looked like somebody's dignified grandfather, the sort in a Hollywood movie about rich people who'd been rich forever.

"Yes, sir, I hope so. It says you buy jewelry, and I have some jewelry I need to sell."

"Of course. Why don't we go over here? You can sit down, and I'll take a look."

"Thank you."

She struggled to keep that spine straight as she crossed the shop to an ornate desk. He pulled out a chair for her, and the gesture made her want to blubber like a fool.

"I have some pieces my—my husband gave me. I have the appraisals and all that, the paperwork." She fumbled open the attaché, took out pouches and jewelry boxes, the manila envelope holding the appraisals. "I— He— We—" She broke off, closed her eyes, drew a couple of breaths. "I'm sorry, I've never done this."

"It's perfectly all right, Mrs. . . . ?"

"Foxworth. I'm Shelby Foxworth."

"Wilson Brown." He took her offered hand, shook it gently. "Why don't you show me what you have, Mrs. Foxworth?"

She decided to go with the biggest straight off, and opened the pouch that held her engagement ring.

He set it on a velvet cloth, and as he took out a jeweler's loupe, she opened the envelope.

"It says here it's three and a half carats, emerald cut, a D grade—that's supposed to be good, from what I read. And with six side stones in a platinum setting. Is that right?"

He looked up from the loupe. "Mrs. Foxworth, I'm afraid this is a man-made diamond."

"I'm sorry?"

"It's a lab diamond, as are the side stones."

She put her hands under the desk so he couldn't see them shake. "That means it's fake."

"It simply means it was created in a lab. It's a very nice example of a man-made diamond."

Callie began to whine. Shelby heard the sound through the throbbing in her head, automatically dug in her bag, pulled out the toy phone. “You call Granny, baby, tell her what you’ve been up to. It means,” she continued, “this isn’t a D-grade diamond, and this ring isn’t worth what it says here on this paper? It isn’t worth a hundred and fifty-five thousand dollars?”

“No, my dear, it’s not.” His voice was as gentle as a pat, and made it worse. “I can give you the names of other appraisers, so you can ask for other opinions.”

“You’re not lying to me. I know you’re not lying to me.” But Richard had, over and over and over. She wouldn’t break down, she told herself. Not now, not here. “Would you look at the rest, Mr. Brown, tell me if they’re fake, too?”

“Of course.”

The diamond earrings were real, and that was all. She’d liked them because they were pretty, and they were simple. Just studs that didn’t make her feel awkward in the wearing.

But she’d prized the emerald pendant because he’d given it to her the day they brought Callie home from the hospital. And it was as false as he’d been.

“I can give you five thousand for the diamond studs, if you’d still like to sell them.”

“Yes, thank you. That’d be just fine. Can you tell me where I should take the rest? Is it best to go to a pawnshop? Do you know of a good one? I don’t want to take Callie into someplace that’s . . . you know what I mean. Sketchy. And maybe, if you don’t mind, you could give me an idea what it’s all really worth.”

He sat back, studied her. “The engagement ring is good work, and as I said, a good example of a lab diamond. I could give you eight hundred for it.”

Shelby studied him in turn as she pulled off the matching wedding ring. “How much for the set?”

She didn’t break down, and she walked out with \$15,600—Richard’s cuff links weren’t fake, and had given her what she thought of as a bonus. Fifteen thousand six hundred was more than she’d had. Not enough to pay off debts, but more than she’d had.

And he’d given her the name of another shop that would look at Richard’s watches.

She stretched her luck with Callie, tried two more banks, then gave it up for another day.

Callie picked a *My Little Pony* DVD, and Shelby bought herself a laptop and a couple of flash drives. An investment, she justified. A tool she needed to keep everything straight.

Business, she reminded herself. She wouldn’t think of the fake jewelry as another betrayal, but as something that gave her some breathing room.

She spent naptime creating a spreadsheet, entered the jewelry, the payment for it. Canceled the insurance policy—and that would help her expenses.

The utilities on the big house, even with rooms closed off, were a killer, but the money from the jewelry would help there.

She remembered the wine cellar Richard had been so proud of, hauled the laptop down and began to catalog

the bottles.

Somebody would buy them.

And what the hell, she'd splurge on a bottle for herself, have a glass with her dinner. She selected a bottle of pinot grigio—she'd learned a little about wines in the last four and a half years, and at least knew what she liked. She thought it would go just fine with chicken and dumplings—a Callie favorite.

By the time the day was done, she felt more in control. Especially when she found five thousand dollars tucked into one of the cashmere socks in Richard's drawer.

Twenty thousand now in the fund for cleaning up the mess and starting over.

Lying in bed, she studied the key.

"Where do you fit, and what will I find? I'm not giving up."

She could maybe hire a private detective. It would likely take a good chunk of that cleaning-up fund, but might be the sensible thing to do.

She'd give it a few more days, try some banks closer to the city. Maybe go into the city.

The next day she added thirty-five thousand on the sale of Richard's collection of watches, and two thousand three hundred more for his golf clubs, skis and tennis racket. It so boosted her mood that she took Callie for pizza between banks.

Maybe she could afford that detective now—maybe that's what she'd do. But she needed to buy a minivan, and her research told her that purchase would take a deep chunk of her fifty-eight thousand. Plus, it was only right she use some of that to bump up the payments on the credit cards.

She'd work on selling the wine, that's what she'd do, and hire the detective that way. For now, she'd just check one more bank on the way home.

Rather than haul out the stroller, she propped Callie on her hip.

Callie got that look in her eye—half stubborn, half sulky. "Don't want to, Mama."

"Me either, but this is the last one. Then we're going to go home and play dress-up tea party. You and me, baby."

"I wanna be the princess."

"As you wish, Your Highness."

She carried her now giggling daughter into the bank.

Shelby knew the routine now, walked to the shortest line to wait her turn.

She couldn't keep hauling Callie around this way, every day, disrupting routine, in and out of the car. Hell, she felt pretty damn stubborn and sulky herself, and she wasn't three and a half years old.

She'd make this the last one after all. The very last altogether, and start seriously researching private

investigators.

The furniture would sell, and the wine would sell. It was time for optimism instead of constant worry.

She shifted Callie on her hip, approached the teller, who glanced at her over the tops of red-framed cheaters.

“Can I help you?”

“Yes, ma’am. I need to speak with a manager. I’m Mrs. Richard Foxworth, and I have a power of attorney here. I lost my husband last December.”

“I’m very sorry.”

“Thank you. I believe he had a safe-deposit box in this bank. I have the key here, and the power of attorney.”

Much quicker than fumbling around, she’d learned, telling bored bank people she’d found the key, didn’t know what it went to.

“Mrs. Babbington’s in her office, and should be able to help you. Straight across, to the left.”

“Thanks.” She went across, found the office, knocked on the open glass door. “I beg your pardon, ma’am. They said I should speak to you about getting into my husband’s safe-deposit box.”

She walked straight in—something else she’d learned—sat with Callie on her lap.

“I have the power of attorney here, and the key. I’m Mrs. Richard Foxworth.”

“Let me check on this. You have such pretty red hair,” she said to Callie.

“Mama’s.” Callie reached up to grab a hank of Shelby’s.

“Yes, just like your mother’s. You’re not listed on Mr. Foxworth’s box.”

“I— I’m sorry?”

“I’m afraid we don’t have a signature card for you.”

“He has a box here?”

“Yes. Even with the POA, it would be best if Mr. Foxworth came in personally. He could add you on.”

“He—he can’t. He was—”

“Daddy had to go to heaven.”

“Oh.” Babbington’s face radiated sympathy. “I’m very sorry.”

“Angels sing in heaven. Mama, Fifi wants to go home now.”

“Soon, baby. He— Richard— There was an accident. He was in a boat, and there was a squall. In December. December twenty-eighth. I have the documentation. They don’t issue a death certificate when they can’t find . . .”

"I understand. I need to see your paperwork, Mrs. Foxworth. And some photo ID."

"I brought my marriage license, too. Just so you'd have everything. And the police report on when it happened. And these letters from the lawyers." Shelby handed it all over, held her breath.

"You could get a court order for access."

"Is that what I should do? I could ask Richard's lawyers—well, my lawyers now, I guess, to do that."

"Give me a moment here."

Babbington read over the paperwork while Callie shifted restlessly in Shelby's lap. "I want my tea party, Mama. You said. I want my tea party."

"That's what we'll do, soon as we're done here. We'll have a princess tea party. You should think about what dolls you're going to invite."

Callie began to list them off, and Shelby realized the nerves of waiting gave her a sudden and urgent need to pee.

"The POA's in order, as is the rest of your documentation. I'll show you to the box."

"Now?"

"If you'd rather come back another time—"

"No, no, I appreciate it so much." So much that she felt breathless and a little giddy. "I've never done this before. I don't know what I should do."

"I'll walk you through it. I'll need your signature. Just let me print this out. It sounds like you'll have a lot of guests at your tea party," she said to Callie as she worked. "I have a granddaughter about your age. She loves tea parties."

"She can come."

"I bet she'd love to, but she lives in Richmond, Virginia, and that's pretty far away. If you'd sign this, Mrs. Foxworth."

She could barely read it the way her thoughts were racing around in her head.

Babbington used a swipe card and a passcode, accessed a kind of vault where the walls were filled with numbered drawers. Number 512.

"I'm going to step out, give you some privacy. If you need any help, just let me know."

"Thank you very much. Am I allowed to take what's in it?"

"You're authorized. Take your time," she added, and drew a curtain to block off the room.

"Well, I have to say holy . . . s-h-i-t." She set the big bag she used for Callie's things and her own, and Richard's attaché, on a table, then, clutching her daughter, stepped to the box.

"Too tight, Mama!"

“Sorry, sorry. God, I’m nervous. It’s probably just a bunch of papers he didn’t want in the house. It’s probably nothing. It may even be empty.”

So *open* it, for God’s sake, she ordered herself.

With an unsteady hand, she slid the key into the lock, turned it. Even jumped a little when it clicked open.

“Here we go. Doesn’t matter if it’s empty. The important thing is I found it. On my own. I did it myself. I’ve got to set you down a minute, baby. You stay right here, you stay right here with me.”

She set Callie on the floor, pulled out the box, put it on the table.

Then simply stared.

“Oh God. Holy shit.”

“Shit, Mama!”

“Don’t say that. I shouldn’t have said that.” She had to brace a hand on the table.

It wasn’t empty. And the first thing that caught her eye was a stack of banded money. Hundred-dollar bills.

“Ten thousand each, and oh God, Callie, there’s so many of them.”

Now her hands weren’t just unsteady, but shook as she counted the stacks. “There’s twenty-five of them. There’s two hundred and fifty thousand dollars, cash money in here.”

Feeling like a thief, she flicked an anxious look at the curtain, then shoved the money into the attaché.

“I have to ask the lawyers what to do.”

About the money, she thought, but what about the rest?

What about the three driver’s licenses with Richard’s photo? And someone else’s name. And the passports.

And the .32 semiautomatic.

She started to reach for the gun, pulled her hand back. She wanted to leave it, couldn’t say why she didn’t want to touch it. But she made herself lift it, remove the magazine.

She’d grown up in the Tennessee mountains, with brothers—one who was now a cop. She knew how to handle a gun. But she wasn’t carrying a loaded gun with Callie around.

She placed it and the two extra mags in the attaché. She took the passports, the licenses. Discovered Social Security cards under the same three names, American Express cards, Visas. All under those names.

Was any of it real?

Had any of it ever been real?

“Mama. Let’s go, let’s go.” Callie tugged on her pants.

“In a second.”

“Now! Mama, now!”

“In a second.” The tone, sharp and firm, might have had Callie’s lip quivering, but sometimes a child had to be reminded that she didn’t run the show.

And a mama had to remember that a three-year-old had a right to get tired of being hauled all over creation and back every damn day.

She bent, kissed the top of Callie’s head. “I’m almost done, I just have to put this back now.”

Callie was real, Shelby thought. That’s what mattered. The rest? She’d figure it out, or she wouldn’t. But Callie was real, and over \$200,000 would buy a decent minivan, pay off some of the debt, maybe squeeze out enough for a down payment on a little house once she got steady work.

Maybe Richard hadn’t meant to, and she didn’t know what it all meant, but he’d provided for his daughter’s future after all. And he’d given her room to breathe, so she’d think about the rest later.

She hauled Callie up, shouldered the bag, gripped the attaché as if her life depended on it.

“Okay, baby girl. Let’s go have a tea party.”

3

She opened up all the rooms, turned the heat back up, even switched on the fireplaces—all seven of them.

She bought fresh flowers, baked cookies.

The time spent on her laptop researching the best way to sell a house, and fast, had suggested cookies, flowers. And as the realtor had decreed, depersonalizing.

Keep it all neutral.

As far as she was concerned, the place was as neutral as they came. She didn’t find the big house welcoming, but then she never had. Maybe with softer furnishings, warmer colors—it might have felt like a home.

But that was her sensibility, and hers didn’t matter.

The sooner she unloaded the damn place, the sooner that section of the crushing debt lifted off her shoulders.

The realtor arrived armed with flowers and cookies, so Shelby figured she could have saved her time and money there. She’d brought what she called a staging team with her, and they swarmed around changing the placement of furniture, displaying more flowers, lighting candles. Shelby had picked up a dozen scented candles, but decided she’d keep that to herself, just return them or keep them, depending on what seemed best when this was all said and done.

“The place is immaculate.” The realtor beamed at Shelby, gave her a congratulatory pat on the shoulder. “Your cleaning crew did a terrific job.”

Shelby thought of her midnight scrubblings and polishings, and only smiled. “I want it to show well.”

“Believe me, it does. Short sales can be tricky, and will put some potential buyers off, but I’m confident

we're going to get offers, good ones, and quickly."

"I hope you're right. I wanted to say, I've got someone coming in Monday morning to see about the furniture, but if anyone who comes in is interested in buying it, any of it, I'm going to price it to sell."

"That's excellent! There are so many wonderful pieces. I'll make sure we let people know."

She took a last critical look around herself, thought of the gun, the papers, the cash she'd locked in the safe in Richard's office.

Then she hefted the big bag she habitually carried.

"Callie and I are going to get out of the way. I have errands to run."

And a minivan to buy.

• • •

HER DADDY MIGHT NOT have approved that she didn't buy American, but the five-year-old Toyota she'd found through CarMax got high ratings on safety and reliability. And the price was right.

The price got better when she made herself haggle—offering cash. Real cash.

Her hands wanted to shake as she counted it out—half now, the rest when she picked the car up the next afternoon—but she bore down hard.

Maybe she had to pull over three blocks away, rest her forehead on the wheel. She'd never in her life spent so much money in one place. Never in her life bought a car.

Now she let herself shake, but it wasn't from nerves, no, not now. It was from stunning delight.

Shelby Anne Pomeroy—because that's who she was down into it, whatever the legal papers said—had just bought a 2010 Toyota minivan in happy cherry red. By herself. On her own.

And had shaved a thousand dollars off the deal because she hadn't been afraid to ask for it.

"We're going to be fine, Callie," she said, though her daughter was deep in her *Shrek* zone. "We're going to be just fine."

She used her cell, called the leasing company and arranged for them to pick up the SUV. And bearing down again, made herself ask for a ride to pick up the minivan.

Might as well deal with the insurance while she was at it, and Callie was in her zone. She'd just consider the SUV her office, temporarily.

Once she arranged for the car insurance to be transferred, she checked the online site where she'd listed the wine for sale.

"Oh my goodness, Callie, we've got bids!"

Delighted, fascinated, she scrolled through, adding in her head, and found over a thousand dollars already bid.

“I’m going to put another twelve bottles up tonight, that’s just what I’m going to do.”

Since it seemed her luck was running hot, she geared herself up for the drive into Philadelphia. Even with the GPS she made three wrong turns, had her belly knotted by the traffic. But she found the fur shop, hauled the never-worn chinchilla and her daughter inside.

To her surprise, no one looked at her like she was pathetic, or made her feel small for returning the coat. And that carved away a major chunk from a credit card, knocking the principal down to not-quite-as-scary, and lowered the painful interest rate.

She’d sat frozen for too long, Shelby admitted, and treated her little girl to a Happy Meal. Way, way too long. She’d broken the ice now, and damn it, she intended to make a flood.

She waited until she was out of the city again, gassed up the car—cursed the cold and the price of gas—then drove aimlessly for a while as Callie had fallen asleep.

Twice she drove by her own house—or the lender’s house—and kept going when she counted the cars out in front. That was good, of course that was good, anyone who came to look at the house could be the one to buy it. But God, she just wanted to take Callie back, settle in, work on her accounting spreadsheet.

She stalled long enough so just the realtor waited.

“Sorry, give me one minute,” Shelby said on the run. “Callie really needs to pee.”

They made it—just barely. When she went back out to the great room, the realtor sat working on her tablet.

“We had a *very* successful open house. Over fifty people, and this time of year that’s excellent. We had a lot of interest, and two offers.”

“Offers.” Stunned, Shelby set Callie down.

“Low offers, and I don’t think the lender’s going to accept, but it’s a good start. And we have a family of four very interested. I have a good feeling about them. They’re going to talk it over and get back to me.”

“That’s terrific.”

“I also have an offer on your master bedroom suite. One of the lookers brought her sister, and while the sister isn’t in the market for a house, she is for furniture. The offer’s a little low, in my opinion, and she’d want it right away. Monday at the latest.”

“Sold.”

The realtor laughed, then blinked in surprise when she realized Shelby meant it. “Shelby, I haven’t even told you her offer.”

“It doesn’t matter. I hate that furniture. I hate every stick of furniture in this house. Except for Callie’s room,” she amended, pushing at her hair as her daughter pulled out the basket of toys Shelby kept in one of the base kitchen cabinets. “It’s the only one where I picked everything out myself. She can come haul it away tonight, for all I care. There are plenty of other places to sleep in here.”

“Can we sit down?”

"I'm sorry, of course. I'm sorry, Ms. Tinesdale, I'm a little wound up, is all."

"I told you to call me Donna."

"Donna. Do you want some coffee or something? I've forgotten every bit of my manners."

"Just sit. You're dealing with a lot. Frankly, I don't know how you're dealing with it all. I want to help you. That's my job. The offer for the furniture is too low. Let me make a counteroffer. There's nothing wrong with a bargain, Shelby, but I don't like feeling you're getting taken advantage of. Even though it's ugly furniture."

"Oh!" Something inside Shelby just lit up. Like vindication. "Do you think so, too? Really?"

"Just about every piece of it, except Callie's room."

Shelby let out a laugh that to her shock turned to weeping in a finger snap.

"I'm sorry. God, I'm sorry."

"Mama." Callie crawled into her lap. "Don't cry. Mama, don't cry."

"I'm all right." She clutched Callie, rocked. "I'm okay. I'm just tired."

"Mama needs a nap."

"I'm okay. I'm okay, baby. Don't worry."

"I'm going to pour you a glass of wine," Donna announced, and dug tissues from her pocket. "You sit. I saw a bottle in the fridge."

"It's kind of early."

"Not today it isn't. Now tell me," she continued as she went to get a glass. "What else do you want to sell? The art?"

"Oh my God, yes." Worn to the bone, she let Callie pat a tissue over her face. "It's on my list to see about. I don't understand paintings like all these."

"Rugs? Lamps?"

"I've packed up everything I want out of here, except for Callie's room and my clothes, and a few things I need to keep around while we're living here. I don't want any of it, Mrs.— Donna. Even the dishes aren't mine."

"There's quite a wine collection downstairs."

"I've put twenty-four bottles online, this site I found. People are already bidding. I'm going to put another dozen on tonight."

Donna angled her head, gave Shelby what Shelby thought of as an appraisal. "Aren't you clever?"

"If I was clever, I wouldn't be in this fix. Thank you," she added when Donna gave her the wine.

"I don't think that's true, but let's start where we are. Can you give me the name of the company you have coming in about the furniture?"

"It's Dolby and Sons, out of Philadelphia."

"Good. That's good, and exactly who I'd recommend." Sipping wine, Donna made notes on her tablet, spoke briskly. "I'll make a counteroffer, but this buyer is going to have to come up to reality if she's serious about the master bedroom furniture. Otherwise, Chad Dolby—that's the oldest son, and he's probably the one who'll come in to give you a price—will make a fair offer. I know someone who would give you another price on your dishes, glassware, barware. And there are two art dealers I'd recommend for purchasing your art."

"I don't know how to thank you."

"It's my job," Donna reminded her. "And it's a pleasure. I have a daughter just a couple years younger than you. I'd hope someone would help her out if she ever found herself in . . . this kind of fix. I noticed you'd cleaned out your husband's closet."

"I did. Mama's fine, baby." She kissed Callie's hair. "You go ahead and play now. I took most of it into Second Chances," she told Donna when Callie slid off her lap.

"Perfect. Macey and Cheryl are very good at what they do, and their store gets a lot of traffic."

"Do you know everyone?"

"That's part of the job. How about the books?"

"I packed up my books, the ones I like. Richard bought the ones left in the library. He just bought them—what was it?—in a lot."

"And we'll sell them the same way." Donna nodded, tapped on her tablet. "I'm going to add that to my notes. And if it's what you want, I'm going to put some of the contacts I have in touch with you. You can set up appointments."

"That would be wonderful. I would appreciate that so much. It feels like I've been stumbling around, trying to figure out what to do with what for so long now."

"From what I'm seeing, you've figured it out very well."

"Thank you, but it helps so much to have advice and direction. You're so nice. I don't know why you made me so nervous."

Now Donna laughed. "I can have that effect. Should I give the contacts your cell number or the landline?"

"Maybe you could give them both. I try to keep my cell phone with me, in a pocket, but sometimes I forget."

"Done. These are businesspeople, and they're looking to make a profit. But they won't lowball you. If you think of anything else, you just let me know." She smiled. "I really do know everybody. And, Shelby, I'm going to get you an offer on this house, a good one. It's a beautiful space in a prime location, and the right buyer's out there. I'll find the right buyer."

"I believe you will."

And because she did, Shelby slept better that night than she had in weeks.

• • •

THE ENTIRE NEXT WEEK her head never stopped spinning. She made the deal with Dolby and Sons, shipped off wine won through the online auction house, picked up a very nice check from the consignment shop for some of Richard's clothes—and hauled in three garment bags from her own closet.

She accepted the offer for the dishes and glassware, packed it all up—and bought a set of four colorful plastic plates, bowls, cups.

They'd make do.

Though it might have been more sensible to eke out payments, she paid off one of the credit cards in full.

One down, she thought, eleven to go.

The art—not originals, as Richard had claimed—wasn't worth as much as she'd hoped. But the quantity made up for some of that.

Every day she felt lighter. Even the storm that blew in fourteen inches of snow didn't throw her off. She bundled Callie up like an Eskimo, and together they built their first snowman.

Nothing to write home about, she thought, but she did just that, snapping pictures with her phone to send back to Tennessee.

And the adventure wore her little girl out so Callie and Fifi were tucked in by seven. That gave Shelby a long, solid evening with her spreadsheet, her bills and her to-do list.

Should she use this money here to pay off one of the smaller credit cards, just get it gone? Or should she apply that money to one of the big ones, cut the interest payment down?

As much as she wanted to say two down, ten to go, it made more sense to cut down the interest.

Carefully she made the payment online, the way she'd taught herself, logged it onto her spreadsheet.

Four hundred and eighty-six thousand, four hundred dollars down. Only two million, one hundred and eighty-four to go.

Not counting the next bill that came in from the lawyers, the accountants. But at the moment, hell, that seemed like chicken feed.

The phone rang, and seeing Donna's name on the display, she snatched it up.

Maybe.

"Hello."

"Hi, Shelby, it's Donna. I know it's a little late, but I wanted to let you know we got a good offer on the house."

"Oh! That's such good news."

“I think the lender’s going to approve this. You know it can take weeks, even months, but I’m going to do everything I can to push it through. It’s the family I told you about, from the first open house. They really love the house, and the location is just what they wanted. And one more thing—she hates the furniture.”

Shelby let out a laugh, lifting her face to the ceiling, cutting loose. “She really does?”

“Absolutely hates it. She told me she had to look past it, pretend it wasn’t there, to really *see* the house, the layout. He’s nervous about the short-sale aspect, but she wants it, and he’s willing to go that route. And I think if the lender counters, asking for closer to their asking price, this buyer will come up.”

“Oh my God, Donna.”

“I don’t want to get ahead of ourselves, but you should celebrate, at least a little.”

“I feel like stripping naked and dancing all over this damn house.”

“Whatever works.”

“Maybe just the dancing part. Thank you. Thank you so much.”

“Fingers crossed, Shelby. I’ll contact the lender first thing in the morning. You have a good night.”

“You, too. Thanks again. Bye now.”

She didn’t strip naked, but she did bring up the satellite radio. She hit with Adele, danced around the office, picked up the lyrics, let her voice loose.

She’d had ambitions once, aspirations, dreams. She’d be a singer—a star. Her voice was a gift, and she’d tended it, used it, appreciated it.

She’d met Richard through her voice, when he came into the little club in Memphis where she was lead singer with a band they called Horizon.

Nineteen years old, she thought now. Not old enough to buy a legal beer in the club, though Ty, their drummer who’d been a little bit in love with her, used to sneak her a bottle of Corona when he could.

God, it felt good to sing again, to dance. Other than lullabies, she hadn’t used her singing voice in months. She rolled through Adele, straight into Taylor Swift, then fumbled with the remote to mute the volume when her phone rang again.

Still smiling, still dancing, she answered.

“Hello.”

“I’m looking for David Matherson.”

“I’m sorry, you’ve got the wrong number.”

“David Matherson,” he repeated, and rattled off the phone number.

“Yes, that’s this number but . . .” Something lodged in her throat. She had to clear it, grip the receiver tight. “No one by that name lives here. I’m sorry.”

She hung up before he could say anything else, then hurried to the safe, carefully entered the combination.

She took the manila envelope to the desk, and with stiff and shaky fingers, opened it.

In the envelope she kept the identification she'd found in the bank box, the ones with Richard's face smiling out.

And one set of identification was in the name of David Allen Matherson.

She didn't feel like singing anymore, or dancing. For reasons she couldn't explain, she was compelled to check all the doors, check the alarm system.

Despite the waste of electricity, she left a light burning in the foyer, left the second-floor hall light on. Rather than go to her own bed, she slid in with Callie.

And lay awake a long time praying the phone didn't ring again.

• • •

THE FURNITURE COMPANY sent a crew who packed up two guest rooms, the foyer, and the dining room, where Shelby hadn't had a meal since Richard's accident. After some haggling, she'd agreed to sell the master bedroom suite to the private buyer.

She wiped out the time payment, paid off a second credit card.

Two down, ten to go.

The house felt even bigger and less friendly with so much of the furniture gone. She had a nagging itch at the base of her spine to get gone herself, but there were details yet, and they were her responsibility.

She had an appointment at one-thirty with the book buyer—made at that time so she'd have Callie down for her nap. She tied her hair back, put on the pretty aquamarine dangles her grandparents had given her for Christmas. Added some bronzer, some blush because she looked too pale. She changed the thick socks she liked to wear around the house for good black heels.

Her grandmother claimed heels might pinch the toes some, but they boosted a woman's confidence.

She jumped when the doorbell rang. The book man was a solid fifteen minutes early, time she'd counted on to put coffee and cookies out in the library.

She rushed down, hoping he didn't ring again. Callie slept light at naptime.

She opened the door to a man younger and better looking than she'd expected—which went to show, she supposed, about assumptions.

"Mr. Lauderdale, you're timely."

"Ms. Foxworth." Smoothly, he held out a hand to clasp hers.

"Come in out of the cold. I'll never get used to northern winters."

"You haven't been in the area long."

"No, just long enough to go through a winter. Let me take your coat."

"I appreciate that."

He had a strong-looking stocky build, a square-jawed face, cool hazel eyes. Nothing, she thought, like the thin, older, bespectacled bookworm of her imagination.

"Donna—Ms. Tinesdale—said you might be interested in the books I have." She hung the sturdy peacoat in the foyer closet. "Why don't I take you right into the library so you can have a look?"

"You have an impressive home."

"It's big, anyway," she said as she led him back, past a sitting room with a grand piano nobody played, a lounge area with a pool table she still had to sell, and to the library.

It would've been her favorite room, next to Callie's, if she could have made it cozier, warmer. But for now she had the fire going, had taken down the heavy drapes—also in the to-sell pile—so the winter sun, what there was of it, could leak through the windows.

The furniture here, the leather sofa in what she thought of as lemon-pie yellow and the dark brown chairs, the too-shiny tables would all be gone by the end of the week.

She hoped the cases full of leather-bound books no one had ever read would be gone, too.

"Like I told you on the phone, I'll be moving before much longer, so I'm inclined to sell the books. I've already packed up the ones I want myself, but these—well, to tell you the truth, my husband bought them because he thought they looked good in the room."

"They look impressive, like the house."

"I guess they do. I'm more interested in what's in a book than how it looks in a cabinet, I guess. If you'd like to take a look at them, I can make coffee."

He wandered over, took out a book at random. "*Faust*."

"I read how a lot of people buy books this way, by the foot? To decorate."

She wanted to clutch her hands together, had to order herself to relax. She should be used to this by now, she thought, it shouldn't still make her nervous.

"I guess I think it'd be nicer—more appealing to the eye, to my eye," she corrected, "if they weren't all the same. The bindings, the height. And I guess I have to say, I wouldn't be one to curl up in front of the fire and read *Faust*."

"You're not alone in that." He slipped the book back in place and turned those cool eyes on her. "Ms. Foxworth, I'm not Lauderdale. My name's Ted Privet."

"Oh, did Mr. Lauderdale send you to take a look?"

"I'm not a book dealer, I'm a private investigator. I spoke to you on the phone a couple nights ago. I asked about David Matherson."

She took a step back. Heels or not, she could and would outrun him. Get him outside, away from Callie.

“And I told you, you had the wrong number. You need to go now. I’m expecting someone any minute.”

“I only need a minute.” With a smile, he lifted his hands as if to show her he was harmless. “I’m just doing my job, Ms. Foxworth. I tracked David Matherson to this area, and my information . . . I’ve got a photo.” He reached into his inside jacket pocket, holding his other hand out and up in a gesture of peace. “If you’d just take a look. Do you know this man?”

Her heart hammered. She’d let a stranger into the house. She’d gotten careless, having so many people going in and out, and she’d let him in. With her baby sleeping upstairs.

“You let me think you were someone else.” She put a whip in her voice, hope it stung. “Is that how you do your job?”

“Yeah, actually. Some of the time.”

“I don’t much like you or your job.” She snatched the photo out of his hand. Stared at it.

She’d known it would be Richard, but seeing him—the movie-star smile, the brown eyes with hints of gold—hit hard. His hair was darker, and he wore a trim goatee she thought made him look older, just like the identification from the bank box. But it was Richard.

The man in the photo had been her husband. Her husband had been a liar.

What was she?

“This is a picture of my late husband, Richard.”

“Seven months ago, this man—going by the name of David Matherson—swindled a woman in Atlanta out of fifty thousand dollars.”

“I don’t know what you’re talking about. I don’t know any David Matherson. My husband was Richard Foxworth.”

“Two months before that, David Matherson swindled a small group of investors in Jacksonville, Florida, out of twice that. I could go back, go on, including a major burglary in Miami about five years ago. Twenty-eight million in rare stamps and jewelry.”

The swindling, after what she’d learned in the past weeks, didn’t shock her. But the thievery, and the amount of it, had her stomach twisting, her head going light.

“I don’t know what you’re talking about. I want you to go.”

While he tucked the photo away, he kept his eyes on hers. “Matherson was most recently based out of Atlanta, where he ran real estate scams. You lived in Atlanta before coming here, didn’t you?”

“Richard was a financial consultant. And he’s dead. Do you understand? He died right after Christmas, so he can’t answer your questions. I don’t know the answers to them. You’ve got no business coming in here this way, lying your way in and scaring me.”

Once again, he held up his hands—but something in his eyes told Shelby he wasn’t harmless at all.

“I’m not trying to scare you.”

“Well, you have. I married Richard Foxworth in Las Vegas, Nevada, on October 18, 2010. I didn’t marry anyone named David Matherson. I don’t know anyone by that name.”

His mouth twisted into a sneer. “You were married four years, but you claim you don’t know how your husband really made his living? What he really did? Who he really was?”

“If you’re trying to tell me I’m a fool, get in line. Made his living? What living?” Overcome, she threw out her arms. “This house? If I can’t get it sold and fast, they’ll foreclose. You want to claim Richard swindled people, stole from people? Almost thirty million dollars? Well, if it’s true, whoever hired you to find him can get in line, too. I’m digging out from the three million dollars in debt he left me holding. You need to go, you go tell your client he’s got the wrong man. Or if he doesn’t, that man’s dead. There’s nothing I can do about it. If he wants to come after me for the money, well, like I said, there’s a line, and it’s long.”

“Lady, you want me to believe you lived with him for four years but you never heard of Matherson? You don’t know anything?”

Anger swallowed fear. She’d had enough. Just enough, and that temper lit her up like a flash fire. “I don’t give a good damn what you believe, Mr. Privet. Not one single damn. And if you pushed your way in here expecting I’d just pull a bunch of damn stamps and jewelry out of my pocket, or hundreds of thousands in cash to send you on your way, *I* believe you’re a stupid man as well as a rude one. Get out.”

“I’m just looking for information about—”

“I don’t *have* any information. I don’t know anything about any of this. What I *know* is I’m stuck here in this place I don’t know, with this house I don’t want, because I . . .”

“Because?”

“I don’t know anymore.” Even the temper faded now. She was just tired. “I can’t tell you what I don’t know. If you have any questions, you can talk to Michael Spears or Jessica Broadway. Spears, Cannon, Fife and Hanover. They’re the Philadelphia lawyers handling this mess I’m in. Now, you’re going, or I’m calling the police.”

“I’m going,” he said, following her as she strode out and went directly to the closet for his coat.

He took out a business card, held it out to her. “You can contact me if you remember anything.”

“I can’t remember what I don’t know.” But she took the card. “If it was Richard who took your client’s money, I’m sorry for it. Please don’t come back here. I won’t let you in a second time.”

“It could be the cops at the door next time,” he told her. “You keep that in mind. And keep that card.”

“They don’t throw you in jail for being stupid. That’s my only crime.”

She pulled open the door, let out a little yip at the man reaching for the doorbell.

“Ah, Mrs. Foxworth? I startled you. I’m Martin Lauderdale.”

He was older, with eyes of faded blue behind wire-rimmed glasses and a trim beard of more salt than pepper.

“Thank you for coming, Mr. Lauderdale. Goodbye, Mr. Privet.”

“Keep that card,” Privet told her, and skirting around Lauderdale, walked down the cleared front walk to a gray compact.

She knew cars—after all, her granddaddy was a mechanic, and she took careful note of this one. A Honda Civic, in gray, Florida license plates.

If she saw it in the neighborhood again, she’d call the police.

“Let me take your coat,” she said to Lauderdale.

• • •

BY THE END OF THE WEEK the library and the master bedroom stood empty. She sold the pool table, the piano, Richard’s workout equipment and countless odds and ends through Craigslist.

She had one of the ten remaining credit cards down so close to payoff she could taste it.

She stripped the remaining art from the walls, sold that as well, and the fancy coffeemaker, the fancy bar blender.

• • •

AND WHEN SHE WOKE UP on the morning of what should have been the first day of spring to six inches of snow and still falling, she wanted to crawl back into the Princess Fiona sleeping bag currently serving as her bed.

She was living in a damn near-empty house. Worse, her baby girl was living in a damn near-empty house, with no friends, with no one to talk to or play with but her mother.

Four and a half years before, on a simmering October evening out West, she bought a pretty blue dress—Richard had liked her in blue—spent an hour blowing out her hair because he liked it smooth, and walked down the aisle of the silly little chapel carrying a single white rose.

She’d thought it the happiest day of her life, but it hadn’t been her life at all. Just an illusion, and worse, just a lie.

And every day after that, she’d done her very best to be a good wife, to learn to cook the way Richard liked, to pack up and move when Richard had the whim, to dress the way he liked. To make sure Callie was washed and fed and dressed pretty when he came home.

All that’s done, she thought.

“All that’s done,” she murmured. “So why are we still here?”

She went into her old dressing area, where she’d started some halfhearted packing in the Louis Vuitton luggage Richard had bought her in New York to replace the duffel bag she’d stuffed with clothes when she’d run off with him.

She packed in earnest now, then breaking a hard-and-fast rule, she set Callie up with *Shrek* and cereal in the kitchen while she packed her daughter’s things. Following one of her mother’s hard-and-fast rules—never

call anybody but the police, the fire department or a plumber before nine in the morning—she waited until nine on the dot to call Donna.

“Hi, Shelby, how are you?”

“It’s snowing again.”

“It’s the winter that won’t die. They’re saying we’ll get about eight inches, but it’s supposed to go up to about fifty by Saturday. Let’s hope this is the last gasp.”

“I’m not counting on it. Donna, there’s not much left in the house here but me and Callie. I want to take the TV in the kitchen, the under-the-counter one, home for my grandmother. She’d just love that. And the big flat-screen—any of them. There’s nine in this house, I counted. I just want to take one home for my daddy. I don’t know if maybe the buyers want the others? I know the deal’s not final, but we could make the sale of the TVs contingent on it. Honestly, I don’t care what they want to pay me for them.”

“I can propose that to them, of course. Let them make you an offer.”

“That would be just fine. If they don’t want them, or only want some of them, I’ll take care of it.”

Somehow, she thought, rubbing at her aching temple.

“But . . . when I get off the phone with you, I’m calling a moving company. I can’t get Callie’s furniture in the van, not with the boxes I’m taking, and the suitcases and her toys. And, Donna, I’m going to ask you for an awful big favor.”

“Of course, what can I do?”

“I need you to put one of those lockbox things on the house, and for us to do whatever the paperwork is that’s coming if this goes through, by mail or e-mail or whatever it is. I need to go home, Donna.”

Saying it, just saying it, eased the knots in her shoulders.

“I need to take Callie home. She hasn’t had a chance with all that’s going on to make a single friend her age. This house is empty. I think it always was, but now you can’t pretend it isn’t. I can’t stay here anymore. If I can get everything arranged, we’re leaving tomorrow. Saturday at the latest.”

“That’s no favor and no problem. I’ll take care of the house, don’t worry about that. You’re going to drive all that way, alone?”

“I have Callie. I’m going to cancel this landline, but I’ll have my cell if you need to reach me. And my laptop, so I’ll have e-mail. If the sale doesn’t go through, you’ll just show it to somebody else. But I hope it does, I hope those people who want it get it, and make a home out of it. But we have to go.”

“Will you shoot me an e-mail when you get there? I’m going to worry about you a little.”

“I will, and we’ll be fine. I wish I’d known how nice you are sooner. That sounded stupid.”

“It didn’t,” Donna said with a laugh. “I wish the same about you. Don’t worry about anything here. If you need something done after you’re home, you just let me know. You’ve got a friend in Philadelphia, Shelby.”

“You’ve got one in Tennessee.”

After she hung up, Shelby took a deep breath. And she made a list, a careful one, of everything that needed doing. Once she'd crossed the last thing off, she was going home.

She was taking Callie back to Rendezvous Ridge.

4

It took most of the day, and some creative bribery, to keep Callie from interrupting her. Accounts to be closed, others to be transferred, the change of address, the forwarding. The cost of the moving company to break down Callie's furniture, ship it and set it up again made her wince. And she considered renting a U-Haul and doing it herself.

But she'd need help getting the bed and dresser downstairs and into a trailer anyway.

So she swallowed hard and went for it.

It paid off, to her way of thinking, as the next day, for a twenty-dollar tip, the movers took the big TV off the wall in the living room, wrapped it and carted it out to the van for her.

Donna, as good as her word, had the lockbox installed.

She packed what was left, stowed whatever she might need on the road in a big tote.

Maybe it was foolish to leave so late on a Friday. Smarter, more sensible to get a fresh start in the morning.

But she wasn't spending another night in a house that had never been hers.

She walked through, bottom to top, top back to bottom, then stood in the two-story foyer.

She could see now, with the stark art, the too sleek furnishings removed, how it might be. Warmer colors, softer tones, maybe some big old piece, something with character, a little bit of curve in the entranceway to hold flowers, candles.

A mix of old and new, she thought, aiming for casual elegance with touches of fun.

Antique mirrors—yes, she'd group old mirrors, different shapes, along that wall, jumble books with family photos and pretty little whatnots on those shelves. And . . .

Not hers now, she reminded herself. No longer her space, no longer her problem.

"I'm not going to say I hate this place. That doesn't seem fair to whoever moves in after me. It's like putting a hex on it. So I'm just going to say I took care of it best I could while I could."

She left the keys on the kitchen counter with a thank-you note for Donna, then reached for Callie's hand.

"Come on, baby girl, we're going on our trip."

"We're gonna see Granny and Grandpa and Gamma and Granddaddy."

"You bet we are, and everybody else, too."

She walked out to the garage with Callie wheeling her little Cinderella—her once favorite princess, currently usurped by Fiona—overnight bag behind her.

“Let’s get you and Fifi strapped in.”

As she secured Callie in the car seat, Callie patted Shelby’s cheek. Her signal for: Look at me, and pay attention.

“What is it, baby?”

“We’re gonna be there soon?”

Uh-oh. Torn between amusement and resignation, Shelby patted Callie’s cheek in turn. If the versions of *Are we there yet?* began before they pulled out of the garage, they were in for a very long trip.

“It’s all the way to Tennessee, remember? That’s going to take some time, so it’s not going to be real soon. But . . .” She widened her eyes to demonstrate the excitement to come. “We’re going to get to stay the night in a motel. Like adventurers.”

“Venturers.”

“That’s right. You and me, Callie Rose. Fingers on noses,” she added, and Callie giggled, put her fingers to her nose so Shelby could close the side door of the van.

She backed out of the garage, sat for a moment until the door came all the way down again.

“And that’s that,” she said.

She drove away without a backward glance.

• • •

TRAFFIC WAS A MISERY but she wasn’t going to care about that. It would take as long as it took.

To save *Shrek* for when real boredom hit, she kept Callie entertained with songs, ones her little girl knew, and fresh ones she’d stored up to avoid the endless repetition and save her own sanity.

It mostly worked.

Crossing the state line into Maryland felt like a victory. She wanted to keep going, just keep going, but at the three-hour mark made herself get off the highway. The Happy Meal put a grin on Callie’s face, and food in her tummy.

Another two hours, Shelby thought, then she’d be over halfway there. They’d stop for the night. She already had the motel picked out, the route in the GPS.

When she stopped in Virginia, she saw she’d made the right choice. Callie had had enough, and was getting her cranky on. The adventure of jumping on a motel room bed changed the mood.

Fresh pajamas, Fifi and a bedtime story did the trick. Though she doubted fireworks would wake her little girl now, Shelby went into the bathroom to call home.

“Mama. We’ve stopped for the night, like I said we would.”

“Where are you, exactly where now?”

“At the Best Western around Wytheville, Virginia.”

“Is it clean?”

“It is, Mama. I checked out the rating online before I headed here.”

“You got the security lock on?” Ada Mae demanded.

“It’s on, Mama.”

“You put a chair under the doorknob, just for extra.”

“Okay.”

“How’s that sweet angel?”

“She’s sound asleep. She was so good on the drive.”

“I can’t wait to get my hands on her. And on you, sweetie pie. I wish you’d told us you were starting out today before you did. Clay Junior would’ve come up there, driven you down.”

She was the only girl, Shelby reminded herself, and the baby of three. Her mother would fret.

“I’m fine, Mama, I promise. We’re fine, and already halfway there. Clay’s got work and family of his own.”

“You’re his family, too.”

“I can’t wait to see him. See all of you.”

The faces, the voices, the hills, the green. It made her want to cry a little, so she worked to bump up the cheer in her voice.

“I’m going to try to get on the road by eight, but it may be a little later. But I should be there by two o’clock at the latest. I’ll call you so you know for sure. Mama, I want to thank you again for letting us stay.”

“I don’t want to hear that from you. My own child, and her child. This is home. You come home, Shelby Anne.”

“Tomorrow. Tell Daddy we’re all safe for the night.”

“Stay that way. And you get some rest. You sound tired.”

“I am a little. ’Night, Mama.”

Though it was barely eight, she crawled into bed, and was asleep in minutes like her little girl.

• • •

SHE WOKE IN THE DARK, shocked out of a dream she remembered in bits and pieces. A storm at sea,

drowning waves swamping a boat—a rolling white dot in a thrashing sea of black. And she'd been at the wheel, fighting so hard to ride it out while waves lashed, lightning flashed. And Callie, somewhere Callie cried and called for her.

Then Richard? Yes, yes, Richard in one of his fine suits pulling her away from the controls because she didn't know how to handle a boat. She didn't know how to do anything.

Then falling, falling, falling into that drowning sea.

Cold, shaken, she sat up in the strange dark room, trying to get her breath back.

Because it was Richard who'd fallen into the water, not her. It was Richard who'd drowned.

Callie slept, her cute little butt hiked in the air. Warm and safe.

She slid down, lay for a while stroking Callie's back to comfort herself. But sleep was done, so she gave it up, walked quietly into the bathroom. She stood debating.

Did she leave the door open so if Callie woke in a strange place she'd know where her mama was? Or did she close the door so the light and the sound of the shower didn't wake her baby, which they were all but guaranteed to do?

She compromised, left the door open a crack.

She didn't think a motel shower had ever felt so good, warming away the last chills from the dream, washing away the dragging dregs of fatigue.

She'd brought her own shampoo, shower gel. She'd been spoiled on good products long before Richard. But then she'd been raised on them, as her grandmother ran Rendezvous Ridge's best salon.

And day spa now, Callie thought. There was just no stopping Granny.

She couldn't wait to see her, to see everyone. To just be home, breathe the mountain air, see the greens, the blues, hear the voices that didn't make hers sound somehow wrong.

She wrapped her hair in a towel, knowing it would take forever to dry, and did what her mother had taught her when she'd been hardly older than Callie.

She slicked on lotion everywhere. It felt good, that skin to skin, even if it was just her own hands. It had been so long since anyone had touched her.

She dressed, peeked out to check on Callie, and left the door open just a little wider as she started on her makeup. She wasn't going home pale and heavy-eyed.

She couldn't do anything about going home bony, but her appetite would come back once she got there, settled in, pushed some of the weights off the heavy end of the scale.

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