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The Holiday

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To Edward and Samuel
with all my love
And special love and thanks
to Maureen

'Show me a hero and I will write you a tragedy.'

F. Scott Fitzgerald

Chapter One

In the beginning God made man, and when he'd got it completely right, he made Theodore Vlamakis.

This thought, though perhaps lacking in originality, came to Laura Sinclair as she gazed out at the dazzling horizon where a cerulean sky met a sea of aquamarine, and where, closer to the shore, their nearest neighbour and good friend, Theo was swimming. She watched him emerge from the clear blue water and make his way up the pebbly beach. Even by Greek standards he was deeply tanned, and with his strong muscular physique, which he kept in check by swimming at least twice a day and for an hour at a time, he made a striking impression. When he'd finished drying himself off, smoothed back his short wet hair and slipped on a pair of sunglasses, Laura found herself speculating on just how far his tan went up those long legs.

All the way, probably. Theo was not a man who did anything by half.

She sighed nostalgically, recalling a time when her own legs had been lean and firm, when cellulite and thready veins were things her mother worried about.

Banishing such depressing forty-something thoughts, she continued watching Theo as he also took a moment to enjoy the view. He really was in all respects completely and utterly gorgeous. It didn't even matter that he was a vain forty-two-year-old serial romancer; it merely added to his charm.

Beneath the exterior of rich, dark smoothness he was

also a man of considerable kindness. When she and Max had flown over at the weekend, he had arrived within minutes with a picnic basket of freshly baked bread, wafer-thin slices of salami, sun-ripened tomatoes just picked from his own garden and a bottle of chilled champagne. 'To celebrate the start of your summer here in Áyios Nikólaos,' he had said, his thumbs working deftly at the cork as he insisted they leave their unpacking till later.

She watched him turn from the water, sling a towel around his neck, and move along the beach towards the path that meandered up the hillside to his villa. As he did so, he tilted his head and glanced in her direction. She waved down to him and he returned the greeting. She invited him to join her for a drink by raising her arm and making a cup with her hand. He nodded and held up a thumb. She went inside and prepared a Campari and soda for herself, and ouzo with ice for him.

They had met Theo quite by chance, last spring when he'd been on the same flight as them bound for Corfu. Sitting in the window seat next to Max, he had been delighted to learn that they were spending the next three weeks on his beloved island, hoping to buy a holiday home. He claimed to have the very property for them. 'It is newly built and completely perfect. You will fall in love with it, I know you will,' he had enthused. 'I designed it myself, so take it from me, you will not find anything better, other than my own house and you cannot have that, it is mine. It is a part of me.' They soon came to know that this was typical Theo-speak: he was never slow in declaring his feelings or his enthusiasm, or revealing his pride, which in another man would probably have come across as conceit.

He had been right though: both she and Max had fallen in love with Villa Petros the moment they saw it. Tucked into the verdant hillside of cypress trees, and with

its easy access to the secluded beach below, it was just as Theo had promised. The deal was struck without any second thoughts, and with Theo's help they had spent most of last year decorating and furnishing the house to make it their own. Now they would be able to enjoy it properly. It would be their first real holiday in Ayios Nikólaos and Laura was looking forward to spending the entire summer there. It was just a shame that Max wouldn't be able to do the same. He would have to make at least one trip home to keep an eye on work, although having organised a little den of *Boy's Own* high-tech wizardry in the villa, there was no worry of him not knowing what was going on at the office.

The running of his own firm – a management consultancy he had set up in the mid-eighties – was a source of pride and satisfaction for Max. In its infancy, it had looked as if the risk he had taken in leaving his then well-paid and secure job would backfire on him, but the business took off and became a major success. So successful that if he wanted to he could sell the company tomorrow, retire, and they would still be able to live as comfortably as they did now. But Max was only forty-nine and Laura couldn't imagine him retiring. Not ever. He was an energetic doer, incapable of sitting still for more than two minutes – unless, of course, he happened to be watching the tennis on telly, and in particular the current coverage of Wimbledon. Tennis was his passion, and since they had arrived, he had been glued to the huge flat-screen television he had bought for his high-tech den. 'Go on, get your racket to the ball!' – was a frequently heard cry that broke the peace and quiet of Villa Petros.

By the time she was back out on the terrace with a tray of drinks, Theo had appeared. He was even better-looking close up, with his instantly engaging smile. In the time it had taken him to climb the hillside, his hair had dried in the baking heat to reveal the streaks of grey

running through it, which did nothing to detract from his attractiveness. Not for the first time Laura thought how unfair it was that grey hair didn't do the same for women.

He threw his towel over the arm of a chair in a gesture of easy familiarity and came towards her. '*Kaliméra*, my darling Laura,' he said, giving her a languid kiss on each cheek and a cool touch on the shoulder. 'But look at you, you are turning pink. Why is it that you English women never take proper care of your bodies?'

'Perhaps it's because we live in hope of a devastatingly handsome man doing it for us.'

He laughed, then spied a bottle of sun cream on the table where their drinks lay and guided her to a lounge in the shade. 'In that case, I must not disappoint you. Now, lie down. I will do your back first.' He poured factor fifteen into the palm of his hand and worked it into her skin with slow, sensual movements, starting with her shoulders, his fingers drifting downwards with small circular movements.

'Thank you for dinner last night, by the way,' Laura said, trying to pretend that she wasn't finding the experience quite as pleasurable as she was. 'Max and I really enjoyed it. You're becoming quite a cook.'

'It is the bachelor life. One has to learn to do these things.'

'Well, when the time comes you'll make someone a wonderful husband.'

'Like your Max?'

'Yes, just like my Max. And if I weren't such a happily married woman,' she added, as his fingers slipped beneath the straps of her swimsuit, 'I might feel compromised by what you're doing.' She turned over.

'Ah, Laura, how it hurts me to know that you are immune to my charm.'

'Nonsense! It's good for you to have at least one

woman in this world who is a friend and not a jealous lover.'

He poured another dollop of sun cream into his palm and gently rubbed it into her thigh. She hoped he wouldn't pay too much attention to this less than perfect area of her body. 'You think all the women in my life have a jealous spirit?' he asked, his hand lingering on her hip.

'Of course. They must have.'

'But why? I only try to make them happy?'

'Because, you silly vain man, they must hate knowing that they're just one of many.'

'Can I help it if women find me irresistible?'

'Oh, Theo, what a typically arrogant Greek man you are. It would serve you right if one day you fell in love with a woman who had enough sense to tell you to get lost.'

He grinned. 'But I have already, Laura. You.'

She pushed him away with a laugh and crossed the terrace for their drinks. She handed him his ouzo. 'Sorry, but the ice has almost melted to nothing.'

'Like my chance of seducing you,' he said, with a wink. Then changing his tone, as though the game was over, he said, 'When are you expecting Max back from the airport with the first of your houseguests?'

Laura glanced at her watch. 'In about an hour. That's if Izzy's plane has landed on time.'

'And this Easy, whom you mentioned last night during dinner, tell me more. What does she look like? Is she as beautiful as you? Does she have your pretty auburn hair and delicate complexion?'

'Her name's pronounced *Izzy* and she's far prettier than I am. She's younger, slimmer, and with hair that doesn't need to be chemically enhanced as mine does. And I'd appreciate it if you allowed her to settle in before you go offering her the benefit of your charming beachside manner. Just keep your distance.'

He raised one of his thick eyebrows. 'Why must you

continually think the worst of me, Laura? I always respect women. I give them plenty of space. I never crowd them. That isn't my style.'

'Would that be before or after you've broken their hearts?'

Theo took a long sip of his drink and eyed her thoughtfully. 'You are protective towards this friend. Am I right? You think she could come to harm with me?'

'Yes, to both questions.'

'Why? What has happened to this Izzy that you feel the need to wrap her in cotton wool?'

'Oh, the usual. A stupid man who took pleasure in humiliating her.'

'Ah, the cruelty of some men,' he said, with a wry smile. 'She is divorced, then?'

'No. Fortunately for her she wasn't married to the idiot.'

'But there is a new boyfriend on the scene? Or is she still searching for her Mr Right?'

Laura shook her head. 'There's no new boyfriend, and if I know Izzy, she's probably decided that Mr Right is a figment of every young girl's imagination and that—'

'But Max is your Mr Right, isn't he?' Theo interrupted. 'He is far from being a figment of your imagination. He is very real.'

Laura thought of the wonderful man to whom she had been married for twenty-one years and smiled. They had met when she had just turned twenty and was recovering from the break-up of a relationship she should never have got herself into. Stupidly, she had been having an affair with her boss. Always a mistake, that, and especially if he's married. It had been the silliest thing she had ever done, but she'd believed his every word, that his marriage was over, that any day now he would be leaving his wife. In the end, and after he'd tired of her, he had called a halt to their relationship by giving her the sack. With her

pride in tatters, she had gone home to her parents for a weepy cry on their shoulders and had met Max at a ball.

From the moment he had asked her to dance there had been an instant attraction between them, but knowing that she was on the rebound she had held off from his advances, not wanting to hurt him any more than she wanted to be hurt again. But his warmth and exuberance won her over, and within the year they were married. The following spring their daughter Francesca was born. Their marriage had been full of love, laughter and happiness, but above all else, it was founded on trust. 'Yes,' she said finally, in answer to Theo's question, 'Max is my Mr Right. But Izzy hasn't been so fortunate. She was landed with Mr Wrong and her outlook has been appropriately coloured.'

'Then I will make a pleasant surprise for her. I will be her Mr Sweep-Me-Off-My-Feet.'

Laura rolled her eyes. 'My goodness, what a self-deprecating man you are.'

'But wouldn't it make her feel better? Wouldn't it lift her jaded spirits?'

'What? Have some Lothario trying to get her into bed and then be waving her goodbye before the sheets are cold the following morning?'

'You are so very cynical, Laura. Did someone do that to you a long time ago? Before the wonderful Max?'

She frowned. 'Most women get that treatment at some stage in their lives.'

'Well, I promise you, I will be more subtle. Much more sensitive.'

'You mean you'd give her breakfast?'

He smiled. 'We shall have to see, won't we?'

Laura was concerned. 'You are joking, aren't you?'

'It is strange, but the more you protect her, the more I feel the need to rise to the challenge.'

'Now, look here, Theo, Izzy's a dear friend. She's coming for a restful holiday, she doesn't need—'

'But a little romance might help her relax even more.'

She watched Theo stretch out his long brown legs as he made himself more comfortable in the chair beside her and wondered if there wasn't an element of truth in what he was suggesting. After what Izzy had gone through this last year, maybe a light-hearted holiday romance would be the very thing to boost her self-confidence. Maybe it was time for Izzy to have a little fun, and if anyone was capable of giving her that, then surely it was Theo.

'By the way,' she said, deciding it was time to change the subject – it didn't do to let Theo bask in his own magnificence for too long – 'when does your guest arrive from England?'

'Tomorrow afternoon.'

'And how long is he staying?'

'Most of the summer, I think. He has the artistic temperament and needs peace and quiet to work on his latest book.'

'He's a writer?'

'Yes. He writes dark tales of death and destruction. His name is Mark St James. You have heard of him, perhaps?'

'I most certainly have. Max is a big fan. How exciting! Will we get to meet him?'

'If you are good to me I will give it some thought.' Then, leaning forward in his seat, he stroked her leg provocatively. 'We could strike a deal: your wounded Izzy for my infamous author. What do you say?'

'And there was me on the verge of asking you to stay for lunch. Suddenly I've changed my mind.'

'As your Max would say, *no problemo*. I have an appointment for lunch anyway. But I could come for dinner tonight. I will dress myself up ready to make the big impression on the lovely Izzy.'

Chapter Two

Izzy had spent the last three hours sitting next to a hyperactive child, who had divided his time between pushing past her to go and play with the gadgets in the toilet and bouncing in his seat so that he could spill his foil-wrapped meal more effectively than any muck-spreader. 'He's so excited about the holiday,' his mother kept saying, and showing no sign of restraining him as his trainer-clad feet kicked at the seat in front. 'He's never flown before.' And hopefully never will again in my company, Izzy had thought.

But now, and having retrieved her luggage from the carousel, she was scanning the arrivals hall for a familiar face. She wasn't used to travelling alone, and though it wasn't a large airport, it still made her feel lost and unsure. But Max was easy to spot in the crowd of chatting holiday reps and taxi drivers, and not just because he was waving madly at her and wearing a brightly coloured shirt, but because he had such silvery-white hair. Laura often joked that he had started going grey while he was still in his twenties due to a misspent youth, but Max insisted that it was because he had fallen in love with Laura so unexpectedly that the shock had nearly killed him.

He greeted Izzy with one of his cheery bear hugs, which lifted her off her feet and made her think, as it had the first time she had met him, how like Steve Martin he was. It was a game she played: when she met someone for the first time, she matched them up with a celebrity

lookalike. In Max's case it had come to her in a flash. He was Steve Martin in appearance, with his twinkling eyes and short white hair, and he was certainly Steve Martin in manner, with his quirky, self-effacing sense of humour. 'The good thing about Max,' Laura would say, 'is that if he ever loses his marbles no one will notice.' At heart he was essentially a big kid, and right now, as he took control of her trolley and steered it through the crowd, occasionally shouting 'Coming through,' Izzy knew that if Laura had been here, she would have been rolling her eyes at his antics.

Big kid or not, she couldn't deny how relieved she was to be in Max's safe hands, even if he was now standing on the back of the speeding trolley like a latter-day Ben Hur and she was having to run to keep up with him. And though it was against all the rules laid down by the book she had been trying to read on the plane – *One Hundred Ways To Be A Thoroughly Modern Woman* – was it really such a sin to want to hand over responsibility and let somebody else take the strain?

'How was your flight?' Max asked, when they were standing outside in the bright sunshine and were loading her luggage into the back of an open-topped Jeep.

'Fine,' she said, 'although I came close to shoving a horrible child through the emergency exit at thirty-five thousand feet. Otherwise I don't have a minute's delay or a case of drunken air rage to report.'

'How very disappointing. Okay, then, that's the bags in, climb aboard and we'll be off. There's a bottle of Coke in the glove compartment if you're in need of a cold drink. Help yourself.'

She fished out the bottle, which was wrapped in a special thermal casing, and drank from it gratefully. 'As usual, Max, you've thought of everything. You're a life-saver.'

'*No problemo.* Now in the words of my sweet old

grandmother, Bette Davis, fasten your seat-belt, it's going to be a bumpy ride. These Jeeps are all very well, but the suspension's hard enough to rattle your eyes out of their sockets.'

Izzy had never been to Corfu before and she took in the journey with interest. After skirting the edge of Corfu Town, Max picked up the coastal road, and before long the landscape changed from urban scruff to rural charm.

'Breathtaking, isn't it?' he shouted, above the noise of the engine and the wind that was slapping their faces and sending Izzy's hair flying. Ahead was a glassy sea of translucent blue and a carpeted headland of lush green that went right down to the edge of a stretch of bleached white sand. It surpassed all Izzy's expectations. As though sensing her delight, Max remained silent and concentrated on the road, which twisted and turned through the spectacular scenery.

It seemed madness now that only a few days ago Izzy had nearly decided not to come. She had paid her mother a visit, to see if she would be all right without Izzy for the summer. It had been a weekend of pure, nerve-jangling hell: forty-eight hours of being cooped up with Prudence Jordan, a woman who had graduated with honours in *How To Be A Repressive, Bitter Old Woman*. Most of their time together had been spent in the small square sitting room at the back of the bungalow in which Izzy had grown up. The room was heavily sprigged with flowery décor – the sagging sofa and armchairs, the curtains, the lampshades, the wallpaper, the carpet, everything, had been given the floral treatment – and presiding over this horticultural nightmare was an army of china statues, lined up along the two low windows that looked out on to the garden, with their nasty unblinking, all-seeing eyes. They seemed to watch Izzy as she and her mother sanded down their teeth on stale

Battenberg cake and drank tea that could have creosoted garden sheds.

A fidgety woman who could never be still, lest she was taken for an idle good-for-nothing, Prudence would switch from pressing cup after cup of the throat-stripping tea on Izzy to ignoring her and knitting furiously. She clashed the old metal needles together, the taut, cheap wool squeaking and setting Izzy's teeth and nerves further on edge. Prudence was a compulsive knitter and had been for nearly ten years. It had started when the local church had launched a campaign calling for volunteers to make six-inch squares to be sewn into blankets and sent to Rwanda. Her mother had thrown herself into the mission with determined zeal but hadn't known when to stop. A decade on, and even though the plight of that part of Africa was no longer as desperate as it had been, she was still at it. Somewhere there was probably an enormous stockpile of patchwork blankets waiting to be unpicked and recycled into useful balls of wool.

'And while you're off enjoying yourself with your fancy high-and-mighty friends, leaving me alone,' her mother had flung across the room, 'where will you be if I need your help?'

'Where I've always been, squashed under your thumb,' was the honest answer, but Izzy said mildly, 'We've been through this before. I've given you the number for the villa, and Auntie Trixie only lives four miles away. She'd be—'

'Your auntie Patricia's a fool.'

It was always a case of 'your' auntie Patricia, never 'my' sister Trixie.

'Auntie Trixie isn't a fool, Mum.'

'Well, you would say that. You're two of a kind, aren't you?'

It was a well-aimed blow. Seven years ago Auntie Trixie had brought shame to the family by divorcing her

womanising, beer-bellied husband; more recently Izzy had brought the family name into further disrepute by living in sin with a man, then being careless enough to let him slip away before she had got a ring on her finger.

'If you had picked more wisely at the outset, you wouldn't be in the mess you are,' her mother had consoled her last autumn, as Izzy got through each day convincing herself that tomorrow would be better, that tomorrow she would put Alan behind her. But it hadn't been that easy. She had thrown too much of herself into their relationship. They had just celebrated three years of being together when he had sprung on her that he felt they should take responsibility for their feelings and explore where they were going wrong.

Wrong?

That was the first she had heard of it going anywhere other than straight ahead, turn right, turn left, then up the aisle to the altar.

Though perhaps those weekends he had spent in Blackpool visiting his ailing great-aunt in the old people's home, the sudden change in clothes and aftershave, the frequent mood swings and need for personal space should have set the alarm bells of suspicion ringing. In truth, they had been chiming faintly, but she had told herself to ride it out, to see it through. It was a concept she had been taught from an early age. But she had failed the test so many times. All she had learnt from it was that she was destined to fail because she always made the wrong choice.

'Isobel Jordan,' her mother would say, her hands on her aproned hips, 'I see you've still not finished that embroidery. Do you want to know why? It's because you picked the most difficult one, didn't you? You always think you know best, but you don't . . . So you're giving up on the recorder lessons? Well, that doesn't surprise me. I said you'd be too lazy to practise . . . You always

did pick the biggest sweet in the shop then find it tasted of nothing.'

The most frequent piece of advice was: 'You know what your problem is, young lady? You don't have the conviction to see anything through. You're a butterfly brain, just like your auntie Patricia.'

Now, with well-practised constraint, Izzy said, 'I'm sure if there was a real problem you wouldn't let your differences with your sister get in the way of her helping you, should the need arise. Which I doubt very much it will. You look extremely well to me.' She marvelled at her courage and self-control. There had even been a hint of assertiveness to her voice.

In response her mother gave her a flinty look, and slipped seamlessly into another line of attack. 'Have you been seeing that counsellor again?' She uttered the word *counsellor* with weighty disapproval. Prudence had never forgiven Izzy for airing her dirty washing in public.

Counselling had been Alan's idea. According to him, it had been the means by which they would explore and face the negative feelings that were destroying their relationship.

It turned out that it was an easy way for him to tell her he was leaving her for somebody else, that her own behaviour had driven him to it; a typical bit of playacting on his part. She supposed that he had thought the counsellor would protect him when Izzy learned the truth. That the non-threatening environment of her office, with its marshmallow pink walls, its comfortable chairs, the carefully positioned box of tissues, the thoughtful cups of coffee and the counsellor's earnest, reassuring voice, would keep the peace.

He could not have misjudged it more.

Once the truth was out, Izzy had leapt up, grabbed her untouched cup of coffee and thrown its cold contents at him. Then she had passed the therapist the tissues, told

her to mop up the mess and to stick her non-threatening environment up her Freudian slip. 'How's that for naming that emotion?' she had added, flinging open the door to make her getaway, 'and guess what, I think I've just released the feeling and now I'm going to move beyond it!'

'No, I'm not seeing her again,' Izzy replied evenly, proud that she was still on top of this conversation. Then, she reached forward to put her cup on the coffee table, and somehow dropped her cake plate to the floor, scattering pink and yellow crumbs over the carpet.

So much for being a grown woman of thirty-one! She was instantly a fumbling, nervous six-year-old, waiting for the inevitable reprimand and wishing she could hide at the bottom of the garden with her father. With a sad, faraway look in his eye he had spent his time feeding leaves and small branches into a charred metal bin with a funny little chimney. His hair and clothes had always smelt of smoke, and Izzy could never pass a bonfire without being reminded of her father and the wall of silence that had surrounded him.

'Still as clumsy as ever, then,' her mother tutted. 'I suppose you want me to fetch you a clean plate from the kitchen, do you?' She made the journey to the kitchen sound like a two-month trek across the freezing wastelands of Siberia.

That night, Izzy had slept in her old bedroom. The mattress of her childhood bed, lumpy and unyielding, smelling of mothballs, had ensured a nostalgically restless night. As had the memories invoked by that poky room, with its flaking paintwork, swirly patterned carpet, tiny knee-hole dressing table and teak-effect shelves, which held an assortment of old board games and incomplete jigsaws, which only saw the light of day at Christmas.

Lying in bed, trying to sleep, she had felt the familiar sensation of being trapped inside an airtight plastic box.

She always felt like this when she came home. A few hours into any visit with all the secrets and memories stored in the ageing wallpaper and carpets, and the walls of the gloomy bungalow began to move in on her. As a child she had promised herself she would remember how many times she had hidden in this room, under this bed, wanting to escape the charged atmosphere but she hadn't been able to keep a tally: the occasions had been too numerous.

Any time spent with Prudence left her feeling drained, and this time she had been consumed with guilt that she had even considered a holiday.

Emotional blackmail was a relatively new trick of her mother's. It had surfaced last year, on the day they had buried her father, and a month before Alan had left her.

'I suppose one good thing will come out of his death,' her mother had said, as she had nodded to Izzy to pass round the corned-beef sandwiches to the mourners who had gathered awkwardly in the sitting room. 'It will bring Isobel and me closer together. She's all I have now.'

Her father had spent the last six weeks of his life in his dressing-gown, a blue and green tartan affair that had seemed to get the better of him, outgrowing his frail body, making him look small and redundant, diminished. He had had a stroke, had lost the power of speech and the use of his right arm and leg, and had spent most of his time staring out of the window, through the army of unblinking statues, at his beloved garden. Until Prudence had it covered with crazy paving. How unnecessarily cruel that had seemed to Izzy. She had visited as often as she could, reduced to tears each time she saw how fast her father was declining, flinching at her mother's non-sense rough handling of him, seeing the glimmer of light go out of his eyes, not that it had ever been very bright. He died on a Friday afternoon, his life trickling away quietly as Izzy set off on the long drive to see him,

and his wife knitted another taut square while watching Richard Whiteley and Carol Vorderman on *Countdown*.

His death caused barely a dent in her mother's daily routine. She had her hands full anyway, what with the new postman to whip into shape and a young milkman who still hadn't learnt to close the gate quietly at six in the morning. If Prudence missed her husband at all, it was because she had no one on whom to take out her frustration.

Which was why Izzy was getting the full treatment.

Laura had shaken Izzy out of her guilt. 'She's a wicked old woman for trying to manipulate you like that,' she had said on the phone. Knowing Izzy as well as she did, she had called to make sure that the visit to Prudence had passed without incident. 'And what if she did snuff it while you were here with us enjoying yourself? So what? We'd get you back in time for the funeral. What more could she want?'

Izzy hadn't known Max and Laura for long, but it felt as though they knew her better than anybody else did. They had met when Izzy had moved up to Cheshire to start her new job and she had been renting a tiny cottage in the village where Max and Laura lived. She had been reversing into a small space in the high street, a manoeuvre she normally avoided at all costs – bonnet first or find a larger space, was her rule – but she had been in a hurry and there was nowhere else. Come on, she told herself, an articulated lorry could get in there. A thud, followed by a light tinkle of glass, told her, however, that she had failed. As she stepped out of the car to inspect the damage, her heart sank. Of all the cars she could have rubbed bumpers with, she had picked the shiniest of black Porsches. Damn! This would be expensive. She was just writing a note of apology for the car's owner when a voice said, 'Oh, dear, what a terrible shame. Will it be very difficult to replace the parts for

your lovely old car?' The smiling man with his silvery-white hair didn't seem bothered by his smashed headlamp, or the dent in the moulded bumper. He placed his shopping on the passenger seat, bent down to inspect the ruined chrome-work on Izzy's Triumph Herald, then said, 'You look a bit shaken, are you okay?'

'I'm so sorry. This could only happen to me. I knew I shouldn't have tried to park here.'

They exchanged addresses and phone numbers, and the following evening she had called on him with the necessary insurance details and a bottle of wine to add weight to her apology. His wife had answered the door of their fabulously large house and insisted she stay for a drink with them – 'Max said a beautiful girl had bumped into him in the high street,' she had laughed, leading the way through to the kitchen where the smell of cooking reminded Izzy that she had passed on lunch that day. 'I thought he was exaggerating his good fortune as usual. But it seems I was wrong.'

Meeting Max and Laura had been Izzy's good fortune, though, for since that chance encounter she had made two very good friends.

She was a great believer in chance, though she had to admit it didn't always work in her favour.