

# Chapter One

## TEAM LIVELY

I half jogged, half walked to catch up with my seventeen-year-old daughter in Chicago's O'Hare Airport, giving myself a pep talk. *You are good at pivoting. You are the pivot. Be the pivot.* I dodged a drug-sniffing dog who lifted his head as I slid by. For all I knew, my nervous energy could be detected, and I'd be labeled as a threat to national security. If I was detained and strip-searched, my ungroomed body hair alone would trigger alarms. No one would be the same after that—and that was the last thing in the world I wanted. The very last thing.

If I kept my anxiety in check, my secrets stowed, Robyn would spend her summer unaware of the mess I'd made of our lives. By the time she returned for college, I'd have a solid plan for the IRS debts, our house back in our name, and money for her to start college. The only evidence of a struggle would be a few gray hairs on my head, which I could dye.

"Robyn, did you weigh your luggage? It costs a ton if it goes over fifty pounds."

"It's at forty-eight," she said over her shoulder. "I was careful."

Of course she'd checked. We were cautious people who didn't like surprises.

It was May, and Robyn had graduated valedictorian along with sixteen other valedictorians—

don't get me started. And on graduation day she'd been brimming with confidence and possibility. Today, though, she looked young and vulnerable. When a neighbor recommended her for a nanny position in the Big Apple, the job sounded like the perfect summer experience before starting nursing school in the fall. Now, faced with the unknowns of a big city, a new family, and three

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solid months away from home, she was like a cat skidding on a slick floor toward a swimming pool.

"It's normal to be nervous about change," I said, tucking a strand of her silky hair behind her ear.

"I'm going to miss everything," she said, her brown eyes wide.

Robyn didn't realize how true that statement was. She'd miss IRS calls where I'd use my high-pitched stress voice begging for dispensation, pleas to the mortgage lender for a loan deferment, and the final gasps of our family business finally being kicked to the curb. She'd miss witnessing her mother trying again and again to get in touch with the accountant who'd pocketed all our money and applying for jobs that wouldn't make a dent in the debt in time for anything.

I needed to focus on what my daughter was really saying—we weren't talking about me here. She'd miss tubing with her friends for the hundredth time, sitting in basements giggling and

flirting with the same boys she'd gone to grade school with. High school was over and adulthood was on the way, and I knew she felt that loss, as I did.

"You'll miss some things, but all your buddies have a job. Nobody is as free as you imagine." Her best friends were going to be camp counselors, lifeguards, waitresses at resorts, and Robyn would have her own experience away from her mother's failings.

"I could help you put the business online," she said. "If I stayed I'd have more time to pack for school. Maybe work in a nursing home instead of going so far away." Robyn's face flushed. "I'll miss you so much, Mom."

"I'll be right here when you return. Everything will be the same as when you left." And there it was, two simple sentences uttered as if they weren't a vow. Two promises I knew I'd do everything in my power to keep.

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The irony on which my future hung, at least my future as a person who didn't live in federal prison was this. I'd hired an accountant to help during Robyn's busy final years of high school. I'd agreed to chair committees, host dinners, be a present, helpful mother. I knew that Dawna Klump, CPA, wanted a wine fridge and a trip to Turks and Caicos, but what I didn't know was that she refused to pay my taxes and pocketed that cash to get them. Now, the IRS had unceremoniously drained my every bank account, and Robyn's college accounts, to pay federal business and property taxes. On top of all of that, the university bursar's office needed a down payment to hold my daughter's place in nursing school and state business and property tax liens were sure to come.

Robyn glanced at me uncertainly; maybe she felt my energy dip. So I beamed support and said, "Go on, honey. Step up to the counter," and I watched her move to check in. A large man with an enormous set of Louis Vuitton luggage stepped in front of her, and I suppressed a violent urge to haul him back by the collar.

"It's okay, honey. Just let him go ahead. You're next," I said and gestured her forward.

Getting Robyn in the air was the only thing that kept me from calling any and all hotlines and hyperventilating. I knew I'd have trouble fixing our finances with her watching and wondering how I'd let everything fall apart. I couldn't bear that she might experience all the insecurity I'd had as a child.

While Robyn hefted her luggage onto the scale and handed the Delta agent her ID, I surreptitiously breathed into the neck of my shirt like it was a paper bag.

"Forty-eight pounds!" Robyn said with a thumbs-up.

I blew an overly juicy raspberry of relief, wiped my mouth, and smiled.

A woman pushing a luggage cart trundled past me, suitcases piled high, clutching the hand of

a small child. That mother would appreciate my secrets, my desire to protect my child from

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hardship. She might even understand how it all came unraveled. Or at least, how I became the last person to know that my life had burned to the ground.

Last week I'd squeezed in a haircut, and when I tried to pay with my debit card, the woman with the purple hair and a stud in her forehead said, "Insufficient funds," as if she'd seen it all before and was exhausted by the hustlers and cheats of the world. I fished out cash, paid, and in my car called the bank. After hitting a punishing online menu of options, I prematurely spoke to a recording, another recording, and finally a person. "Says here that the US Treasury drained your account."

"Why would they do that?"

"Well, I suspect it was back taxes. That's how they roll. I've seen it before. Not much, though."

"You have? They can take everything?"

"Do you do your own taxes? Does your husband do them? Ask him about—"

"There's no husband! What year is this?" I said so loudly, the person on the phone said,

"Ma'am. Please."

"I think Dawna Klump should pay," I said.

But it was like my dad said to me all my life: "Money talks. Nobody cares what you think."

I'd argued with him once, saying, "If Mom were here, she'd care." I was nine years old, and she'd dropped me off at school and left our lives for good.

"If she cared, she would have stayed," he'd said, and yanked a brush through my tangled hair until I yelped.

Sweating, dry mouthed, and shaking in the car, I'd called the IRS number and croaked out a question, and the catastrophic answer hit me sideways. "We sent a notice that your accounts would be garnished. You didn't respond. You have considerable back taxes."

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"No I don't," I said, certain that I didn't.

And the person on the end of the line said, "Indeed you do," as if we were doing a Rat Pack song and dance. I called my best friend, Chelsea, and gulp-cried so unintelligibly into the phone she picked me up in the parking lot at All in the Family Hair Care.

I'd tried explaining to the IRS, mortgage lender, and university in a barely concealed, low-key panic that my business had failed. "No one needed in-person coupons when there was no in-person shopping," I'd said. The business limped along; I'd let the accountant go but not soon enough. "Not soon enough, I tell you!"

“Robyn!” I called across the terminal, not alarmingly so, not a 911 call, no, just loud enough to alert her that she was standing in the first-class line. “Rob. Grab a name tag for your carry-on,” I said, using her nickname to soften the parental summons. She nodded, filled out the tag, and looped it onto her backpack. My heart clutched at how much she’d grown, how much she had to learn.

I’d use every James Bond tool in my long and storied career of being a woman to get us back on track, for her. This was the *as God is my witness, fist shaking to the heavens* thought I had seconds before a massive people mover swerved in my direction.

The driver didn’t zig while I zagged. I knew he saw me—we’d made eye contact at a crucial moment and he did not zig.

“No! Oh no,” I said and dropped my hot venti latte, taking the full hit of the dark liquid on my overly optimistic white jeans. “Excuse me!” I shouted as the vehicle scooted away. “Sorry, sorry, sorry!” I said to travelers giving me a wide berth, as if I hadn’t watched where I was going. I’d been pigeon-toed growing up; it cleared up as I matured but reappeared in times of stress and fatigue. Believe me when I say I watch where I’m going.

“Oh, Mom. Yuck.” Robyn sighed, footsteps away. “It’s okay. I know you’re stressed.”

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“What? No I’m not. I mean I’ll miss you, but you’ll be home soon.”

“Maybe I shouldn’t do this.”

“No!” I said but not too loudly. “I’m not losing it. I just didn’t see that thing coming.” I pulled

a small microfiber towel from my bag and patted my legs. “See. All good.”

“Are you sure? Do you need to smell my hair?” she teased. I loved to sniff her signature scent. We joked it was my aromatherapy. Calmed me in an instant—not this time, unless her hair smelled

like a horse tranquilizer.

“No. Yes. But later I’ll go into your room and smell your pillow.”

“Weirdo,” Robin said, watching me, a sweet-and-sour look on her face. “Remember when I

was little and made you promise to be my roommate in college?”

I knew what she was doing. Pulling attention from the coffee mess. We were a team, she and

I. Robyn and Poppy Lively. Team Lively.

“I’m sure you still want me as your roomie. At the end of the summer, we’ll buy matching

shower caddies and pajamas. I’m sure the dorm will let me move in.”

“I don’t think the college will mind. You’re nice,” she said, and picked up the empty cup and

tossed it flawlessly in the trash.

“Nothing but hoop,” I said, using Quidditch humor for a little nostalgic nudge, nudge. Robyn had that wistful look kids get in their eyes before they go off on their first adventure:

*Didn't we have fun, you and I?*

And we did. I'd made sure of it. When my girl wanted a Quidditch team slash *Harry Potter*

book club in fifth grade, I created the reading schedule, found a field, made the brooms, and called the other mothers—who did the same for their kids. I was there for the plays, sports, dances, and fundraisers that sent goats to families in Zambia. I always said yes.

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“You want to go to the bathroom and clean up, Mom? Then you can walk me to security.”

“I can wait,” I said. “You have the *emergency only* credit card, right?”

She nodded, half listening, checking her phone like every kid her age.

“What should you use it for?” I asked. I'd learned from the multiple conversations I'd had with

Amy from IRS customer service that our credit cards were not frozen, but she warned me that using them made everything worse. “Interest and all,” she'd said conversationally.

“Manicures?” Robyn glanced at me slyly. “Just kidding. Safety or starvation,” she said.

Good. Robyn saw this as just another mother-daughter moment, not a harbinger of future jail time. There were jokes to be tossed, fun to be had.

“Here's a little cash,” I said to show her that while I was not one hundred percent myself, cash money was not the problem—even though it was the only problem.

“No, Mom. I don't need it.” She turned slightly away.

“What's gotten into you? Put it separate from your card. So if you lose one, you'll have the other.”

The tip of her nose reddened, and she tucked the money into a side pocket, studied me, and I kissed her on her smooth forehead.

“Don't go soft on me, sweetie. Off you go.”

I watched her find the boarding pass on her phone, remembering how, as a toddler, she'd pretend our square digital kitchen timer was a cell phone.

For a moment the pinch of that memory, of missing her, took over. In a matter of months she'd be home, attending college down the road, coming home for her favorite lasagna, semester breaks, bringing her friends with her, and I would be there for her as always. It would be fine. But that couldn't happen if there wasn't a home to come home to. If I had to sell it right away.

We moved in the stream of colorful people toward the security line. Before entering, Robyn shouldered her carry-on bag.

“I guess this is it,” she said, a tremor in her voice.

We hugged, and I spoke in her ear: “You are Robyn Lively. Your name is your cheerleader.” She kissed me quickly and turned. “I’ll text you when I land,” she said, and cleared her throat. I watched my girl walk away, her dark-black, shoulder-length hair ironed flat—so different

from my wavy pixie cut. Someone bumped my shoulder and a child hit my shin with a pink carry-on, but I wasn’t taking my eyes off Robyn until she was entirely out of sight. When I saw she didn’t need one more glance from me, I turned toward the bathrooms like a starter gun had gone off.

I found the restroom, got in line behind several women. My nerves jangled with energy to burn—I needed to start some kind of fix. While I waited I scanned the terminal hall, newsstands, and coffee shops to keep myself from obsessing, and that was when I saw the man I always thought of as the one that got away. The past love I returned to, if only in my mind, time and time again. I can tell you one thing for sure—my fantasies did not include wearing stained pants, tearful from empty nesting, and in debt without a plan.

I thought about hiding in the bathroom, but shoving my way past all those full bladders was a scene I couldn’t afford. He was close enough to see me but far enough for me to get away if I pretended to—and that was the exact moment we made eye contact.