

This charming debut from Denise M. Colby about a young woman finding her bearings as a rural teacher in 1860s California kept me smiling through the pages. I especially adored Bert the rooster. If you love sweet historical romances with *When Calls the Heart* vibes and tender threads of faith, this story is sure to put a smile on your face too.

—BECCA KINZER, AUTHOR OF *DEAR HENRY*, *LOVE EDITH* AND *LOVE IN TANDEM*

Denise M. Colby's debut novel, *When Plans Go Awry*, is delightful. Follow Olivia and Luke as they encounter both poignant and humorous challenges that test their best-laid plans. With its charming characters and captivating setting, you'll find yourself hooked from page one.

—KIMBERLY KEAGAN, HISTORICAL ROMANCE WRITER

With a cast of characters sure to steal your heart (including a rooster who steals the show!), *When Plans Go Awry* beautifully touches that deep need within all of us to be loved and accepted. This deeply layered story also reveals a truth we often forget—that innate desire to trust when life has proven to be untrustworthy. You'll walk dusty streets, run from danger (literally), and brave the flood of emotions (and the river!) in this must-read historical romance from debut author, Denise M. Colby. I've waited nearly ten years to hold a copy of *When Plans Go Awry* in my hands, and I am thrilled that the time is here!

—CHAUTONA HAVIG, *USA TODAY*
BESTSELLING AUTHOR

Denise M. Colby has woven a wonderful story about two people who are determined not to fall in love. Denise hooks the reader with vivid descriptions of a growing frontier town, along with a realistic depiction of the life of a one-room schoolteacher. Her characters are both charming and frustrating, and she adds excitement as well as tension throughout the story. I look forward to reading more books from this budding author.

—MARIE WELLS COUTU, AWARD-
WINNING AUTHOR OF THE MENDED
VESSELS SERIES

Denise M. Colby brings to life a must-read historical inspirational romance about the dilemma of women in an era when they had little choice and voice of their own.

—CHRISTINA RICH, AUTHOR OF *LOVE
INSPIRED THE MARSHALL'S
UNEXPECTED BRIDE AND A FAMILY FOR
THE TWINS*

Best-laid Plans + Book One

When Plans Go
Awry

DENISE M. COLBY



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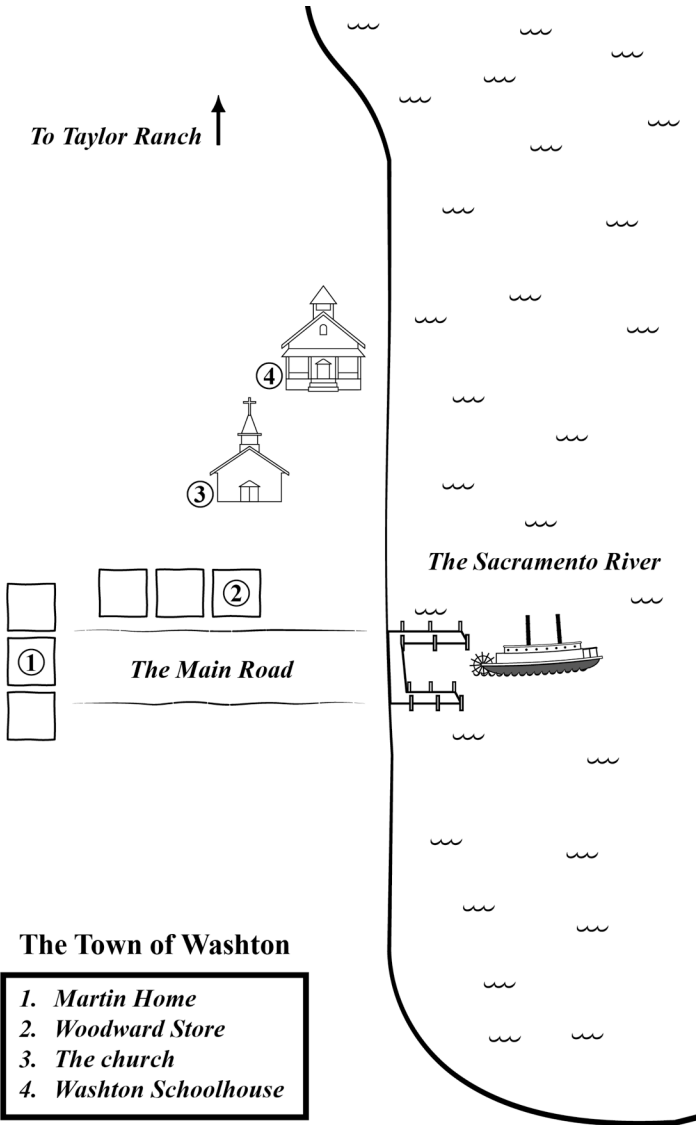
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*For Barb & Kaycy
for reading the very first scene and
encouraging me to write more.*

*And for Ken, my very own hero.
How can I say in so few words
all that you mean to me?*

A man's heart plans his way, but the Lord directs his steps.
—Proverbs 16:9 (NKJV)

To Taylor Ranch ↑



One



July 1869

Cincinnati, Ohio

Olivia Carmichael placed a single rose between the two freshly packed mounds, then brushed the dirt off her gloves. Maybe this would be her new routine, starting her day with her parents like she did when they were alive.

A small breeze rustled the leaves from the red oak tree that offered shade from the heat of the rising summer sun.

A tear ran free, and she caught it with her stained glove, leaving a dirt smudge on her face. She should've brought an extra pair to arrive home pristine as always, but there was nothing to be done for it now. "The house is horribly quiet without you both. I miss your booming voice, Father, and—" She squeezed her eyes shut. To lose them so suddenly. And to such tragedy. Yes, she even missed his harsh and criticizing words.

Another tear escaped. As she wiped her cheek, the

dampness permeated the fine fabric. “Mother, I miss your confidence and encouragement and how you would drag me everywhere.”

She squeezed her covered hands and held back the whimper building in her chest. “Richard and I will wait a while longer to marry, of course, for the appropriate length of mourning.”

Speaking of her fiancé, where was he? He had been absent for the past day, saying he had much to attend to. Surely tomorrow, he would want to come to pay his respects. He had admired Father, after all.

And she needed him.

“I will keep your charity alive at church, Mother. No one will forget either of—”

“Miss Carmichael! Miss Carmichael!” Their stable boy ran straight to her, then placed his hands on his knees to catch his breath.

Olivia glanced at his bowed head. “Yes, Tommy? What is it? Are you all right?”

Tommy gulped in a big breath. “Somethin’s happenin’ at home. You need to get back straight away.”

She blinked away her tears as she gave her parents’ graves one last glance and then faced Tommy. “Can you tell me what you saw?”

He scrunched his nose. “People came to take away your possessions, Miss. Mr. Jasper asked me to come get ya straight away.”

A cold chill crept up her spine, urging her to rush out of the churchyard. “Whatever could this be about?”

“I don’t know, Miss, but we gotta hurry.” Tommy ran off ahead.

Olivia followed. What now? Could she even cope with

another situation? *Are you there, God? I'm not sure how much more I can handle.*

She rounded the corner to her street and froze. "Impossible." The large double doors to her family estate stood wide open. Two men carried her mother's new sofa down the front steps to a parked wagon loaded with the rest of her family's furniture.

With an unladylike squeak, she rushed toward the commotion. "I insist you cease your actions."

They didn't.

"Excuse me, miss," a man from behind said gruffly.

Startled, she stepped aside until she noticed her father's prized clock in his hands. "What are you doing? That was my father's. Sir! Wait."

The man continued his steps. "Just following orders, Miss."

"Whose orders?" she called after his retreating back.

He shrugged and handed the clock to the man standing in the truck.

Footsteps pounded behind her on the brick walkway. She swiveled, then exhaled when Jasper, her family's butler, appeared. But one look at his strained expression, and she knew this wouldn't be fixed easily.

"Miss Olivia! Thank the good Lord you're home."

"What's happening, Jasper?" she demanded.

He glanced around before his eyes met hers. "Not here. Follow me."

A sense of dread overcame her as she followed him.

Once inside, he led her to the same room where she'd left the couch that morning, paused, and then changed directions. They moved toward the kitchen, her favorite room in the house. She'd spent many hours here with the staff as a young girl, eating milk and cookies and babbling, mostly about trivial

matters. And lately, not so trivial, like her betrothal and her parents' untimely death.

A glass of milk, as well as a plate of Cook's delicious oatmeal cookies, sat on the table next to some papers. Her heartbeat raced, nearly exploding in her chest.

Father had banished the staff from serving treats three years ago, claiming quite pointedly Olivia had to lose a few pounds to attract a proper husband.

He needn't have worried. Richard never said a word about her eating habits.

But still, she was a grown woman, so milk and cookies hardly appeared these days. Her heartbeat accelerated. The last time had been when she learned of her parents' fate.

Jasper held out a chair. Her stomach twisted when both he and Agnes, the housekeeper, sat across from her at the worn kitchen table. Her hands came together, and she squeezed hard, allowing the discomfort to anchor her.

"Olivia, dear ..." Agnes glanced at Jasper.

Jasper placed his hand over Agnes's. They had served her family since Olivia was ten and had been married even longer. The silent communication between them was palpable. Olivia pressed her fingers harder.

Agnes looked at her with tears rolling down her cheeks.

Jasper took over. "Your father, Miss, he ..."

Agnes nodded. "There's no easy way to say it, dear. Your father was a fraud."

"What?" Olivia's ears rang, and she swayed.

"Easy, love." Jasper reached over and grabbed her shoulder.

The old endearment comforted her. She leaned into him. "I don't understand."

He squeezed her shoulder, gave a hesitant smile, and gestured to the documents. "These papers the men handed over when they arrived explain the d—."

“Scuse me,” one of the working men interrupted. “We’ll be taking the table and chairs now.”

Agnes stood and raised a wooden spoon. “Oh, I would love to flatten you, you ol’ coot. Can’t you see the miss is in distress? She lost her parents, and now she’s losing her home! You can give her five more minutes to sit here on her own furniture before you take it away.”

Olivia stared at Agnes. What did she mean, exactly? Father a fraud? And ... and her entire home—gone?

Hands shaking, Olivia unfolded the papers and glanced at the first page. Mouth dry, she held her breath while her brain scrambled to find a possible excuse. Anything that could explain away the accusations.

Had her father truly conned others out of their money?

She stood abruptly and scanned the room. Most of the furnishings were cleared out. She moved to the hallway. Gone were Mama’s paintings, the black gold-lined vases the servants filled with fresh flowers every day, as well as her mother’s favorite wooden cabinet she’d brought from New York. Everything had been removed.

Oh, Papa. How could you?

A lump formed in the pit of her belly. “Where will I sleep?” she whispered.

Agnes and Jasper approached. Olivia considered the two people who had raised her since she was ten. Wet streaks blotched Agnes’ face as both she and Jasper shook their heads.

“I don’t understand. Why? How?” Shock merged into anger. “Tell me this isn’t happening. That none of this is true.”

Agnes placed her hand over her mouth and murmured. “None of us knew.”

Her father deceived them all. Accepted in social circles, men sang his praises. Doors were opened to him without question. And Richard. Dear Richard. She inhaled deeply. She

must find him. Her fiancé would help sort out this mess. Maybe they could marry sooner.

“Not to mention, he most likely wanted to protect you—” added Jasper.

“Protect her?” Agnes shouted. “That’s not protecting. It’s even written in the papers, and he’s not here to defend himself. And now? We’re all affected by his poor choices. We’ve no job, no referral, no home, nothing!”

“Agnes—” Jasper glared at his wife.

In the papers? Olivia wrapped her arms around her middle. Too numbed by grief to focus on the rest of the world, she hadn’t looked at one in days. “What was written about my family?” If the papers wrote about her father’s actions, this affected not only her but the entire staff. She’d never felt so helpless. “What will you and Jasper do?”

They both shrugged, but the fear was evident in their eyes.

She lifted her chin. “This is our home. We’ve lived here for ten years. They can’t just take it away, can they?” A sliver of a memory surfaced. When they arrived in Cincinnati, the move west allowed them luxuries they couldn’t afford in New York. Her father had instructed her to never mention the conditions they came from. Too young to fully understand then, she knew now what he implied. Society wouldn’t accept those who made their money. Had he acquired all they owned illegally?

She gasped. Had Mama known?

Her stomach roiled, and she placed a hand on the nearest wall.

Mama must have.

Olivia closed her eyes. Hurt, dread, and disbelief mingled together. Her father’s tales implied a story of inherited privilege. After hearing his version of the truth for years, she had believed him.

She groaned. Was her life a complete lie?

The men brushed by her, carrying the benches and kitchen table. She followed them until they crossed the threshold. She had to do something. She ran through a mental list of acquaintances who might be of assistance. If the story was in the newspaper, she needed to see with her own eyes what it said.

And then her fiancé appeared. He glanced around, dusted his hands, and frowned.

“Richard.” She ran to him, hands outstretched. “I’m so glad you came .”

He pursed his lips and put his arms behind his back.

Unease wound its way around her heart.

“Miss Carmichael.” He refused to meet her eyes.

Alarm bells rang in her head, but she ignored them. “Did you hear what happened? Will you make these men stop tearing apart my home?”

His eyes locked on to hers but held no compassion. “I’m sorry, Olivia.”

She reared back. “Won’t you please help?” Why was he so distant? Why didn’t he try to comfort her or take charge?

“I cannot help you with your request.” He focused on a spot beyond her left shoulder and raised his chin.

She shifted her weight. “But you’re my fiancé. You have every right to—”

“May we talk somewhere privately?”

She glanced around the hallway. No furniture remained, and, except for Agnes and Jasper, who stood together near the wall, they were alone. “Whatever you want to say, you can say in front of them. You,” she waved her hand to encompass all three of them, “are all I have left.”

He cleared his throat. “As you wish.”

Agnes stepped beside Olivia and placed a comforting hand around her waist.

“We can no longer be affianced, Miss Carmichael. Your father led me astray, and I agreed to a contract under false pretenses. You may keep the ring as you may need the funds.” He dipped his head then executed a perfect pivot and walked out.

Olivia stared mutely at his retreating back.

Jasper growled. “If it wasn’t important for me to stay respectable so I might find new employment, I would gladly pummel him and put him in his place. Of all the low-down, callous—”

“Jasper,” Agnes warned.

“What?” He now stood on Olivia’s other side.

“Not now.”

He glanced at Olivia. “Sorry.” He touched her shoulder. “He wasn’t right for you anyway, Miss Olivia. All of us thought so. It was your father who asked him to court you, anyway.”

The turmoil in her stomach moved to her throat. Richard hadn’t chosen her of his own accord? Their relationship was a lie too? Richard. Her dear Richard. But he wasn’t her dear Richard.

He was her father’s Richard.

She held her breath, afraid any movement might toss up Agnes’s cookies. That would surely add a fitting layer of humiliation onto what she would forever deem the second worst day of her life.

“Jasper!” Agnes shook her head at her husband.

“Well, it’s true. She’s better off without him.” He shrugged and looked at her, his gaze filled with love and compassion.

Even though her heart lay in pieces, ripped apart by the two men she trusted most, she felt oddly calm. “I think I need to examine the house.”

Agnes squeezed her before she let go. “I’m terribly sorry, dear.”

Olivia wrung her hands and faced Jasper. "It seems you are the only male I can truly depend on."

Jasper's face shifted between a smile and a frown. "Even so, my dear, I'm not in any position to offer you refuge since Agnes and I lived here with you. Sadly, I also will let you down."

She looked at the two people who had been more family than servants and knew if they were in any position to help, they would. But they couldn't. "Whatever are we going to do?"

* * *

OLIVIA SPENT the next week sheltering at Agnes's cousin's house. But she couldn't sleep on a floor pallet forever or take food when there wasn't enough to go around. So, she headed to her friend Margaret Wilcox's house, the location for this month's Ladies Aid Society luncheon.

Her family had supported the Society for years, and they, in turn, would be able to offer her assistance. That necessary support, as well as the prospect of a friendly smile, hot tea, and warm scone, spurred her on.

She stopped at the cobblestone entry, smoothed her skirt, and willed her palms to stay dry. Her hand shook as she knocked.

The butler opened the door with Margaret right behind him, a look of astonishment on her face. "I'm surprised you're willing to appear here after what has transpired." Margaret stepped in front and crossed her arms. "I'm sorry, but you're not welcome."

Olivia's heart sank. "Maggie, please." She glanced at the butler, who stood stiffly, waiting for his mistress's word. "This entire situation is difficult for me. We've been friends a long time, and after these uh ... developments, I need my friends now more than ever."

“We’ve taken a vote, Miss *Carmichael*.” Margaret spat out Olivia’s surname. “Given all the recent facts brought to light, we cannot, in good faith, include you in our efforts going forward.”

Olivia rose to her toes and peered beyond Margaret’s shoulder. The rest of the group hovered nearby, but not one made eye contact. The scent of fresh blueberry scones wafted in the air. She was sure the tea sat in the pot, growing cold.

With one last hopeful effort, her gaze bore into each person, willing them to look her way. “Do all of you feel this way?”

Not a single person moved. None of her *friends* would offer her support?

Pain stung behind her eyes. *I will not cry. Not in front of them.* “I have served faithfully beside you, along with our mothers, for years. Friends don’t abandon each other in their hour of need.”

“Friends don’t lie about who they are,” Margaret nodded to the butler, who shut the door in Olivia’s face, her past life on one side of the solid, unyielding wood, and her on the outside.

Blinking the sting out of her eyes, she turned and inched away, paying no mind to her direction. The burden of her father’s crimes was hers to bear.

Alone.

A sudden coldness hit Olivia’s core, chilling her like a bitter snowstorm. She shivered and hunched her shoulders, dragging her feet with each step. Abandoned by everyone associated with her or her parents, this group was her last hope. They were supposed to serve those in need. But now she saw the truth—and it was ugly.

She broke wide open inside. A crevice so deep and wide the anguish burrowed deep in her soul. If this was how God-fearing people behaved, she wanted nothing to do with them.

What would she do now?

In a matter of one week, Olivia had lost her parents, her home, all her possessions, and then, Richard had jilted her.

If it hadn't been for her beloved servants, Jasper and Agnes, she didn't know what she would've done. No, not servants. Friends whom she loved and cared for, now homeless due to her father's actions.

She had no skills to take on employment. And based on the charity group's reaction, no one would hire her anyway. They wouldn't trust her, and she wouldn't trust them. Not in this city, with the knowledge of what her father had done plastered in the *Cincinnati Enquirer*.

The Carmichael name—*her* name—was tarnished, associated with criminal activities.

The tightness in her chest increased, and she squeezed her hands together. She truly was on her own, in a situation she still found impossible to believe.

"Pardon me, ma'am." a gentleman grumbled as he walked around her.

She raised her head and blinked. "Pardon me," she replied, but the man moved on without a backward glance. His retreating form disappeared as he moved down the narrow street. She glanced around. Where was she, and how did she get here, several blocks in the wrong direction?

As she surveyed the area, the wind blew loose trash around her and up against the storefront, drawing her attention to the newsprint taped to the window. She shivered and wrapped her long coat tighter around her middle as the words drew her closer.

Wanted

Women who are willing to travel West and live in rural areas.

Will be trained to teach and civilize the young.

Great Need.

Her heart hammered. Was this her answer? She frowned. There was nothing in Cincinnati for her now. No one would notice or care if she disappeared. She bit her lip. The ostracism hurt far more than she wanted to admit.

The notice beckoned another read.

Teach and civilize the young.

Being an only child, she had little experience around children. But she was well-read and educated. Could she control a schoolroom full of students? Would they follow her direction?

She shifted back and forth, pondering her next step. It was brash. Risky, even.

Considering such a permanent resolution should warrant much contemplation. But at this juncture, a hasty, on-the-spot decision would suffice.

Olivia peered at the address on the advertisement, the location only a few blocks away. She smoothed the imaginary creases on her skirt and shifted her hat. Shoulders straightened, she breathed deep and willed her feet to move.

The sunlight peeked from behind the clouds and warmed her back, propelling her forward. As she turned the corner, her steps grew more purposeful. Children played near the building she approached, and their laughter encouraged her spirit.

Never again would she allow anyone to make decisions for her—not man, not friends, not God. With a plan of attack formed in her mind and her emotions more in control, confidence seeped in as she climbed the steps and entered the building.