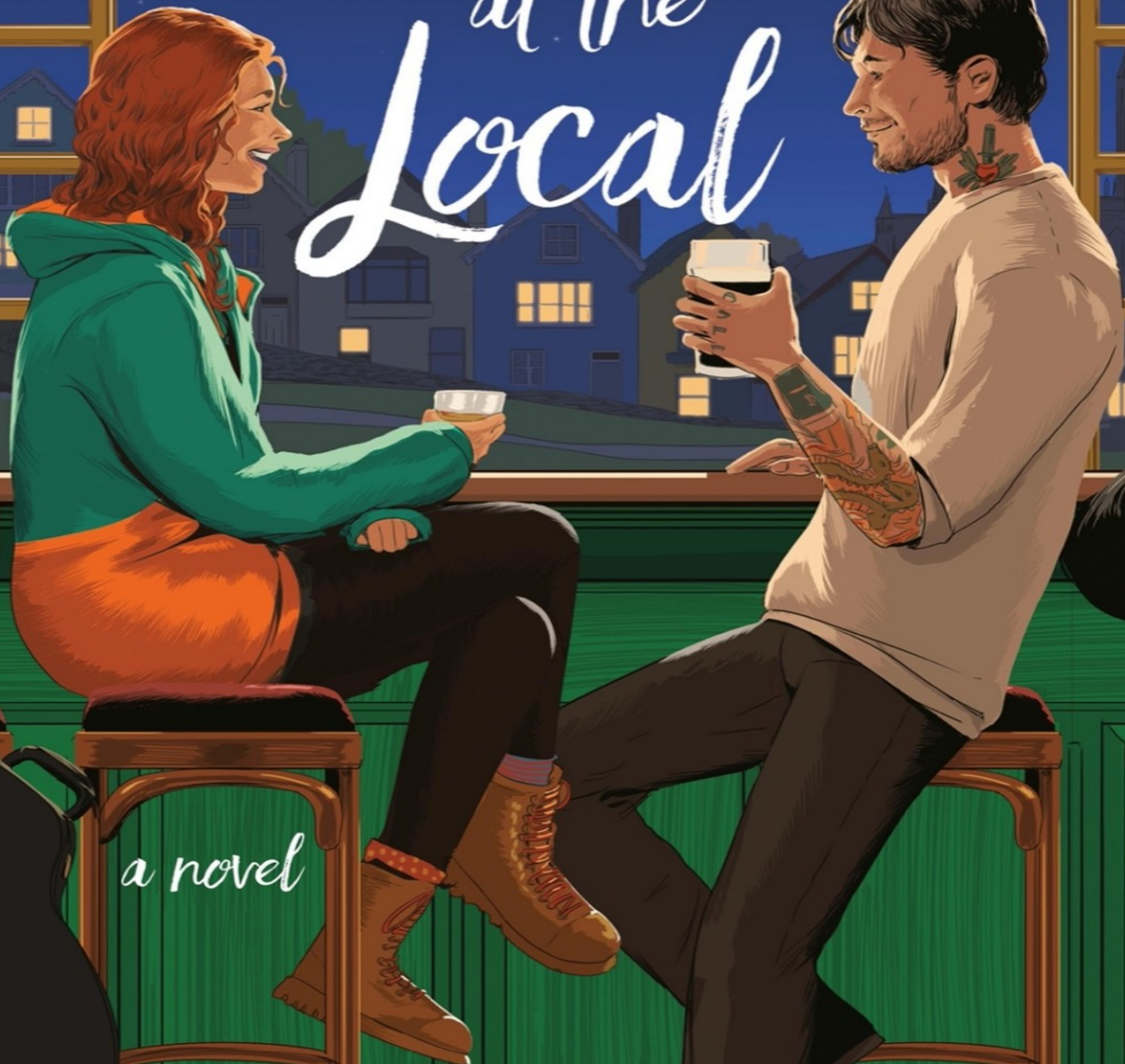


Author of *Luck & Last Resorts*

# Sarah Grunder Ruiz

"Warm, soft, and unputdownable. . . . I absolutely love this book."  
—Sarah Hogle, author of *Old Flames and New Fortunes*

## Last Call at the Local



a novel

PRAISE FOR *LUCK AND LAST RESORTS*

“Romantic, voicy, and full of heart and humor! Sarah Grunder Ruiz is a master at putting beautifully complex characters in beautifully compelling situations. If you want to fall in love with a book, look no further than this one.”

—Ali Hazelwood, *New York Times* bestselling author of *Love, Theoretically*

“Gritty, complex, and real. I could not put this down!”

—Abby Jimenez, *New York Times* bestselling author of *Part of Your World*

“*Luck and Last Resorts* is my favorite sort of love story—one where the feelings are as strong and complicated and euphoric and messy as they can be in real life, and one where the characters, in all their flawed and frustrating humanity, are given the space to experience them all. Sarah Grunder Ruiz’s writing is absorbing and affecting, perfectly tuned to the voices that populate this story.”

—Kate Clayborn, author of *Georgie, All Along*

“This book has the perfect ingredients of flawed but lovable characters; warm-hearted humor; and gorgeous, swoony romance, with a generous side helping of witty banter. I defy anyone not to fall in love with Nina and Ollie; this is the vacation read you NEED to pack.”

—Freya Sampson, *USA Today* bestselling author of *The Lost Ticket*

“*Luck and Last Resorts* has every ingredient for the perfect contemporary romance—engaging writing, delicious heat, charming

and complicated characters who face deeply felt questions of how much love to gamble on life's risks."

—Emily Wibberley & Austin Siegemund-Broka, authors of  
*Never Vacation with Your Ex*

"*Luck and Last Resorts* hits every beat of a second-chance romance to perfection. . . . Both funny and deeply emotional, this is a lovely, utterly memorable romance."

—Martha Waters, author of *To Swoon and to Spar*

"Expertly crafted and brimming with wit and emotion, *Luck and Last Resorts* is a beautiful romance that is nothing short of chef's-kiss-incredible."

—Libby Hubscher, author of *Play for Me*

"This is a deeply satisfying romance at the same time it's a compelling novel about the reality of 'starting over' and the tenacity of love in the face of a person's obvious flaws. People may not be perfect, but this is a perfect romance."

—Elizabeth Everett, author of *A Love by Design*

"With a perfectly saucy heroine and a delightfully grumpy Irish hero, it's easy to fall head over heels for Sarah Grunder Ruiz's lovable leads. *Luck and Last Resorts* is full of yearning, hope, and hard-earned romance."

—Bridget Morrissey, author of *That Summer Feeling*

#### PRAISE FOR *LOVE, LISTS, AND FANCY SHIPS*

"*Love, Lists, and Fancy Ships* is a delightful love story about setting and settling goals, about the journeys of the heart, and about how

you have to let go of the past in order to move forward. You'll be rooting for Jo from the first page."

—Jodi Picoult, #1 *New York Times* bestselling author of *Mad Honey*

"This book is a love letter to letting yourself feel your feelings instead of pushing them away, or pushing away those who want to love you through it. Sweet, beachy, and emotional, you will want to read this one with a box of tissues."

—Sarah Hogle, author of *Just Like Magic*

"*Love, Lists, and Fancy Ships* is funny, touching, swoony, and brimming with heart. Sarah Grunder Ruiz writes characters you'll cheer for and fall in love with, and leaves you wanting more."

—Trish Doller, author of *Off the Map*

"An incredibly moving and beautifully told story about the importance of being open even after encountering loss. Sarah Grunder Ruiz masterfully weaves together heartbreaking moments with lighthearted fun as Jo attempts to move forward and complete her bucket list. I laughed, I cried, and I became super invested in Jo's delightfully slow-burn romance with the single dad known as Hot Yacht Chef. This is the perfect beach read, as long as your beach bag contains a box of tissues."

—Kerry Winfrey, author of *Just Another Love Song*

"Charming and hopeful, with a tenderness that underscores every scene. I adored headstrong, secretly vulnerable Jo, her chaotic teenage nieces, and Hot Yacht Chef, all of them beautifully written, fully realized characters trying to make sense of their own heartbreak. This debut is utterly irresistible—the kind of book that's impossible not to hug to your chest after finishing."

—Rachel Lynn Solomon, *New York Times* bestselling author of  
*Weather Girl*

“Sarah Grunder Ruiz’s *Love, Lists, and Fancy Ships* is a book with enormous heart, and one that balances family grief with truly delightful witty banter. It made me laugh, it made me cry, and it made me swoon from all the delicious pining between Jo and Alex. It’s a wonderful debut, and I can’t wait to read more from her.”

—Olivia Dade, author of *Ship Wrecked*

“Sometimes hilarious, sometimes devastating, and always heartwarming, *Love, Lists, and Fancy Ships* is an amazing debut about picking up the pieces after loss. With a complicated (but ultimately loving) family, fully realized friends, and a very handsome chef, this beautiful book shows how being generous with your heart can help mend it. I loved it!”

—Farah Heron, author of *Jana Goes Wild*

“Ruiz captures the complexities of grief and guilt through many different lenses . . . and tackles them all with sensitivity and skill. Readers are sure to fall for this heartwarming and emotional novel.”

—*Kirkus Reviews* (starred review)

“Ruiz debuts with a touching, hilarious rom-com that finds Florida yacht steward Jo Walker striving to cross 30 items off her bucket list by her 30th birthday. . . . The sunny setting; chaste, endearing romance; and heartwarming themes of familial devotion will leave readers hungry for more from Ruiz.”

—*Publishers Weekly* (starred review)

## Also by Sarah Grunder Ruiz

LOVE, LISTS, AND FANCY SHIPS

LUCK AND LAST RESORTS

*Last Call*  
*at the Local*



SARAH GRUNDER RUIZ

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*To Raven, Danielle, and Emelia.*

*And to you, dear reader. You deserve every good thing, even when you're having dark thoughts. You deserve to be happy, even when you aren't well.*

*And love—you deserve that too.*



**JANUARY**

# One



## RAINE

When I step inside the pub, the first thing I notice is the music. It's punchy, with layered vocals and a thrumming bass that makes me want to hum along, even though I don't know the words. The Local is emptier than I'd expect for a pub on a Friday night in Ireland, but maybe this is normal. The only thing I know about Cobh is that it was the last port of call for the *Titanic* before it sank. That and, according to a woman I met in Dublin who makes her living hula-hooping, the cruise ship terminal is an excellent spot for busking.

I cross the pub, take a seat at the bar, and after ordering a Guinness from a polite but grumpy-looking bartender, pull my phone from the pocket of my coat to use my song-finder app. When the screen doesn't illuminate, I instinctively reach for the giant backpack I always keep by my side, only to remember that I no longer have my backpack. Or my guitar. Or the travel case I use to carry my gear. Or any of my gear, for that matter. No street amp. No microphone stand. No phone charger.

I am usually calm in a crisis, probably because I'm so good at getting into one. But my face is numb after searching for my stolen things in the January cold, and I am one wrong turn from snapping like a too-tight guitar string.

The problem: I am stuck in this town I know nothing about, with nothing to my name but the contents of my pockets. Lip balm. My

train ticket to Cobh from Dublin. A Ziploc bag with some cash from my guitar case. A foot tambourine. Old napkins with scribbled lyrics. Old receipts with scribbled lyrics. A piece of chewed gum inside of a crumpled receipt. (A lot of receipts, really.) My passport and phone, thank God.

The solution? Yet to be determined.

When the song ends, I'm resigned to the fact that I will never know the name of it. Just as I am resigned to the fact that after a year abroad, I will likely be moving back to Boston sooner than I planned.

The bartender fills my pint glass halfway, then sets it aside and disappears through a door to the kitchen. While I wait, I peer around the pub. It's clean and well-lit but sparsely decorated. Other than two Irish flags on the ceiling, a chalkboard menu, and some black-and-white photos of boats and buildings, it's not decorated at all. And speaking of sparse, there's hardly anyone else here. I wish I'd stumbled upon somewhere livelier to take my mind off of things, but now that I'm seated, I simply don't have the will to get up.

The bartender returns a few minutes later and sets my Guinness before me. "There you are, love," he says.

I thank him, but he only grunts and disappears to the kitchen again.

As I drink my pint, I prod my dead phone with a finger. I don't *want* to call my parents, but I need to. There's only so long I can put it off. I try to focus on the music playing overhead, but I'm stuck in a loop of negative thoughts. The humiliation of calling my parents and asking for help. The humiliation of returning home and moving in with them until I can get back on my feet. The humiliation of *I told you so*.

I've just finished my beer and am working up the motivation to hunt down a store that sells phone chargers when I'm startled by a blur of movement to my right. When I turn, I find the largest black cat I've ever seen perched on the barstool beside me.

"Oh, hello," I say. The cat swishes its tail lazily behind it, staring at me with its large green eyes.

It might just be the beer, but I'm already in love with this cat. I dangle my hand in front of it and say, "Aren't you incredibly floofy? You're a little late though. I've already had all my bad luck for the day. At least, I hope I have."

The cat blinks at me, then makes a trilling sound, almost like a bird.

"I bet you get the bad-luck thing all the time, don't you? I'm sure it's not true. You're probably a very lucky cat."

The cat chirps again. It rubs its face against my hand, so I give it a scratch beneath its chin. "Speaking of luck, you don't happen to have a phone charger, do you, floofy boy? Or girl. I don't want to assume."

I nearly fall off my stool when a voice answers me. "He doesn't, but there's usually one behind the bar."

When I look up, a man is lowering himself onto the stool on the other side of the cat. He swipes the beanie from his head and stuffs it into the pocket of his coat, then runs a hand through his dark hair. When he faces me, I decide that I was right, this cat is lucky, because with clear blue eyes and an easy expression, this man is . . . *hot*.

He props an elbow on the bar, posture confident and casual, like he owns the place. He's sex on a stool, and I bet he knows it. I take in the swoop of hair that falls into his eyes, the black peacoat and black jeans and black wingtip boots, and decide that this sophisticated-bad-boy look really does it for me.

"I like your . . ." *Everything*, I think. "Boots," I say, and immediately want to punch myself in the face. Of all the things that shoot out of my mouth, I couldn't find something more charming than *I like your boots?* Seems I haven't become any more worldly since leaving home.

"Thank you," the man says.

He gives me a bemused smile, and I soon realize the cat has pulled away from me and I've been scratching at nothing but air for the last few seconds. I grab my pint glass and take a sip, but it's empty except for a few drops of liquid. Any game I had (minuscule, tiny, almost nonexistent) has abandoned me in my time of need.

The man pushes the hair from his eyes and looks at my dingy brown hiking boots with faded red laces. "I like your boots too," he says.

I can't tell if he's serious or not. These boots have taken a beating. I really need a new pair, though I probably won't need hiking boots much back home. My parents will use their connections to get me an office job at a clinic or something, and instead of hiking boots, I'll be buying *something sensible*, though I don't see how heels and pointy-toed flats are more sensible than traction and arch support.

The man nods to the cat. "He's a boy, but you can call him whatever you like. He doesn't care. Isn't that right, Princess Ugly?"

I wiggle my toes in my perfectly sensible, if dingy, hiking boots. "That's quite the name."

He shoots me a playful smile. "His real name is Sebastian, but floofy boy works too."

I've fantasized plenty of times about meeting a cute local and falling into a whirlwind travel romance, but none of those fantasies ever began with the cute local catching me in conversation with a cat. "You can't deny he's very floofy," I say. "It's scientific."

"Ah, yes. What we have here is the magnificent *Felis floofyis*, the fiercest and, dare I say, floofiest of felines." When Sebastian chirps at him, he gives the cat a scratch between its ears before lifting his eyes to mine. "So the phone charger. Do you want to borrow it?"

*Right.* I tap my fingers along the screen of my dead phone with a sigh. "I don't want to be a bother."

"I know the owner," the man says. "He won't mind." Before I can tell him not to worry about it, he reaches behind the bar, face



twisting in concentration as he gropes blindly for the charger.

"Really, don't trouble yourself. I'll just—"

"There," he says, a victorious look on his face when he sits back down, phone charger in hand.

I look from him to the charger. I don't make a habit of borrowing other people's things without asking. Hell, I won't even touch them, not even if said thing is in my way and probably a fire hazard. (A lesson I learned the hard way after being screamed at in a hostel.) But the bartender is nowhere in sight, and I really do need the charger. I've already missed the last train to Cork, where the nearest hostel is located, and I have no idea how I'll get there without my phone.

"And you're sure the owner won't mind?"

"Positive." When the man holds out the charger, the cat takes a swipe at it with a paw. "Quit it, Bash." The cat meows but leaves the charger alone when the man hands it to me. "There's an outlet right there beneath the bar," he says.

"Thanks." I plug in the charger, and when the battery icon lights up on my phone, I feel both relief and dread. I can't put off calling my parents for much longer. Maybe the cat can conjure up my missing things if I ask nicely enough.

I'm searching for a hostel with vacancies when the man shrugs off his coat and hangs it on a hook beneath the bar. He pushes up the sleeves of his black button-down, and I'm distracted by the colorful tattoos that cover his forearms. He must be heavily tattooed beyond his arms too, because when I look him over again, I notice the hilt of a dagger peeking out from the collar of his shirt.

I set my phone on the bar and turn toward him. "Do they all mean something?"

The man looks at me as if he has no idea what I'm talking about. Which, of course, he doesn't.

"Your tattoos," I explain.

"Oh." He holds his arms in front of himself as if he's never seen them before. "They do." He stretches a forearm out on the bar. "This one," he says, pointing to a portrait of a ginger cat with flowers around it, "is because I like cats."

I scan his arm. There are so many tattoos that it's hard to know where to start. A three-headed dragon. A pint glass. The structural formula of a chemical compound I can't recall the name of at the moment because my brain has obviously stopped working. "I can't tell if you're joking or not."

He scratches behind one of Sebastian's ears. "I'd never joke about my tattoos," he says. "I really do like cats."

I want to ask him more about the cats and if this tattoo is of a particular cat, but then Sebastian yawns and leaps from the stool. He crosses the pub and turns his green eyes back on us for a moment before disappearing into another room and out of sight.

"I think I bored him," I say.

"Nah," the man replies. "There must be something interesting about you. Sebastian doesn't sit beside just anyone."

Something about the way he looks at me makes my brain short-circuit. "Are you flirting with me?"

When the man laughs, it makes me want to laugh too. "I wasn't, but I can if you'd like."

I'm sure it's a joke, but after everything that's happened today, I'm feeling like a mess and not a hot one. Besides, it isn't every day a gorgeous tattooed Irishman offers to flirt with me, joke or not. Who am I to reject the universe when it sends something good my way?

"You know what? That would be nice. I'm having a bad day." I adjust myself on the stool to tuck one leg beneath my butt. "That's if you're serious about the offer."

A smile twitches at his lips when he looks me over. "I'm serious," he says.

I turn to face him. "Well then, let's see what you've got."

When he moves to the stool beside me, my heart ticks away like a metronome that's set a bit too fast.

"If you'll give me your hand, please," he says.

"Why?" I drop my eyes to his extended hand and find that even the underside of his arm is filled with color. His tattoos are of things that shouldn't go together but somehow do—two candy hearts, a pair of scissors, the ghosts from Pac-Man.

"Can't say. It's for the flirting."

Half of my brain says this is a bad idea. The other half doesn't particularly care. When he smiles, I decide to go with the latter half and tell the first half to shut it.

I place my hand in his, and the contact makes my skin sing. I know this is just for some pretend flirting, but human touch is not in high supply when you travel the world all by yourself. Except for on the Paris Metro, but that's an entirely different experience. If my skin is singing anything there, it's "Don't Stand So Close to Me."

The man flips my hand so that it rests palm-up on top of his. "Let's see . . ." His index finger drifts lightly along the center of my palm. "Interesting. Says here that you are very beautiful."

It's a cheesy line, but I smile anyway. "How lovely of my hand to say so."

The man lifts his gaze to mine. "I also think you're very beautiful, by the way."

"I'm glad everyone is in agreement, then," I say, trying to play it cool when, really, I'm melting more than a protein bar that's worked its way to the bottom of my backpack.

He laughs, then looks at my hand again. "You've got a big life-changing adventure coming up. That sounds fun."

"Or ominous."

He shakes his head. "It very clearly says the adventure is going to be fun." He tilts my palm beneath the light of the bare bulb that hangs above us. "You're a creative soul. An artist of some sort . . ." He squints at me. "Are you a musician?"

If I thought my heart was racing before, it's nothing compared to now. "How did you know that?"

"It's all here in your hand."

I stare at my hand. "I'm not sure if it's what you were going for, but I'm a little freaked out."

"Don't freak out." His touch is gentle when it skims across my fingertips. "I've tattooed a lot of musicians. The calluses gave you away. You've also got a tambourine poking out of your pocket. It jingles every time you move."

I look down at my pocket where, sure enough, my foot tambourine is in plain view. "You're a tattoo artist?"

"Sort of." Before I can ask how someone can *sort of* be a tattoo artist he says, "Shall I continue? Or are we still freaked out?"

"We're no longer freaked out," I say, though I am *very much* freaked out . . . by the intensity and immediacy of my attraction to this man.

"Good." He drops his gaze to my palm again. "Now that's nice. Says here you're going to meet a stranger. A charming one with blue eyes. A colorful character, one might say." His expression is playful when he looks up at me. "You could interpret that one in a variety of ways, I suppose."

I eye his tattoos. "If you say so."

"Apparently, this charming stranger is about one hundred and eighty centimeters tall, excellent at flirting, and really likes bagels. Not raisin, though. He's more of a poppyseed bagel kind of fella. He's also incredibly good-looking. Your hand says he's the best-looking fella in all of Ireland, but that seems a bit over-the-top, so let's play it safe and say he's the best-looking fella in County Cork."

"He sounds amazing. I hope he gets here soon."

The man gives me a wounded look, then glances at my palm once more. "Oh, and in the near future, a seagull will eat your lunch."

I snort out a laugh. "What sort of retaliation is that?"

He straightens on his stool but keeps my hand in his. "Who said anything about retaliation? I just say what I see. Don't shoot the messenger."

There's a beat of silence as we look at each other, and then he lets go of my hand and leans away. "How was that?" he asks.

"Perfect," I say. "I'll be sure to give you a great review on Tripadvisor. Ten out of ten."

"I appreciate the sentiment, but Tripadvisor ratings are only out of five."

"Ten out of five, then." Great, I'm talking nonsense now. I grab a napkin from the bar and run my fingers along its edges. I need to keep my hands busy because I am feeling . . . a lot. Not a lot of different feelings, but a lot of one, something like excitement or elation. Only a few minutes ago I was exhausted. Now I'm practically vibrating with energy. If it were socially acceptable, I'd sprint a lap or two around the room.

"Thanks for cheering me up . . . Gosh, I don't even know your name."

"Jack," he says.

"Well, thank you, Jack. I owe you a bagel. Poppyseed. Not raisin."

"I thought *I* was supposed to be doing the flirting." He fiddles with the coaster in front of him, spins it one, two, three, four times. "What's your name?"

"Raine."

"As in the weather?"

"As in *Lorraine* but cooler."

"Lorraine is a nice enough name."

"Raine is better."

He grins at me. "If you say so, *Lorraine*."

"I say so."

"Well, it's lovely to meet you, Raine." He stills the coaster, then looks over at me. "Would you be opposed to me continuing to flirt with you by buying you a drink?"

My day has been spectacularly shitty, but at least it's taken a positive turn. "With a job like mine, it's unthinkable to turn down free drinks," I say. "Free *anything*, really. Except drugs, of course. It's surprising how often I'm offered free drugs." Jack raises his eyebrows. "That's not to say I *buy* drugs. I don't. What I mean is I don't *do* drugs, free or otherwise." I pause to take a quick breath. "What I'm trying to say is, yes, you can buy me a drink, though you might not want to now."

His eyes linger on mine for a moment before he responds. "I still want to," he says.

"Oh, well, that's good news."

He props an elbow on the bar and rests his cheek against his hand. The word LAST is tattooed across his knuckles. I eye his left hand, which is still fiddling with the coaster in front of him. CALL, it says. LAST CALL. Guess the Irish really do love their pubs.

"What is your job exactly?" he asks. "Are you in a band?"

"Oh, no, I'm a solo artist. Well, a traveling musician." I'm never certain how to explain my job when it comes up. Most people—my parents included—don't consider it a job at all. "Actually, that makes it sound fancier than it is. I'm just a street performer."

"I bet you've got a lot of stories to tell," he says.

"More than I know what to do with, but I'm not sure they're any good."

"If they're half as interesting as you seem to be, I'm sure they are."

I don't know where this guy came from, but I'm glad he's here. I'm about to say as much when the bartender returns from the kitchen and stops in front of us with a scowl.

"What are you doing here, Jackie?" he says. "It's Friday night. I told you to go have fun."

Jack grins at him. "I am having fun, Ollie Wollie. I'm buying this here girl a drink."

The bartender glances at me. "It's just Ollie," he says. "And I meant have fun somewhere *else*," he adds to Jack. "Somewhere with people your age."

Jack turns to me. "I hope you don't mind me asking, Raine, but how old are you?"

"I don't mind." I've never understood why some people do. "I'm twenty-eight."

"Hear that, Ollie Wollie? Raine's only a year older than me."

Ollie ignores him. "If you're gonna let this gobshite buy you a drink, I recommend ordering the most expensive thing you can think of."

Whatever the dynamic is between Ollie and Jack, it's amusing to say the least. "Maybe next time. I think I'll have another Guinness for now, please."

Ollie grunts. He takes my empty glass from the bar and grabs a clean one from nearby.

"Aren't you going to ask what *I* want?" Jack says.

Ollie sets my pint aside. "I will, yeah," he says, then walks away.

I've only spent a week in Ireland, but I've been here long enough to know that when an Irish person says *I will, yeah*, they most definitely won't.

"Believe it or not, that man loves me like a brother," Jack says.

"I can see it. That's what my sister looked like the last time I talked to her."

Clara and I couldn't be more different, in looks or personality. Her brown hair is always neat, while I gave up trying to tame my ginger curls years ago. The only makeup I wear is tinted lip balm, but Clara won't leave the house without concealer to blot away her freckles, one of the few physical features we have in common. Despite being two years younger than me, Clara has always had oldest-child energy. She writes thank-you cards and actually sends them. When our grandmother sends us cash for Christmas, Clara puts it in her savings rather than immediately filling an online shopping cart with

vinyl stickers. Clara gets so many invites—to parties, weekend getaways, weddings—that she actually has to check her planner to make sure she doesn't have any prior commitments before she RSVPs (which she also actually does).

She wasn't always so perfect. When we were kids, we'd get in trouble together all the time. It wasn't until we got older that things between us changed. Somehow Clara grew up, and I didn't. She's halfway through her first year of medical school and is doing *amazing* according to our parents, who are also doctors. Whereas I am the med-school-dropout-turned-street-performer. In a family of Dr. Harts, I am the odd one out. A *miss* in every way.

"You said you're having a bad day," Jack says. "Can I ask why?"

I look him over. He seems like he really wants to know. And why shouldn't I tell him? I've never been one to hold back or keep secrets of my own. I don't understand why people keep so much of themselves hidden. And besides, after the last year of traveling, I've gotten pretty good at spilling my guts to strangers. *You can't assume everyone is your friend*, my inner voice warns. But I can't help it. If I like someone, it doesn't matter if I've known them for five minutes or five years. They're a friend until proven otherwise.

And this Jack . . . I like him.