

The Substitute Wife My Poor Husband is a Billionaire

Chapter 161

Chapter 161 A Strange Mari

“Hello ? Ethan, it’s me.” Janet didn’t know what else to say. The moment she uttered the words, she felt stupid. It was not the first time they had talked on the phone. Ethan must have saved her number. She didn’t have to introduce herself, It looked like Ethan was in a quiet place. Janet could hear the whooshing of the winds and the honks of cars.

Moments later, Janet heard him sigh. “I have to replenish the stock tonight. I will be late tonight!” he said coldly.

“Well, I’ll wait for you,” Janet’s heart sank. She pursed her lips and stared at her toes that were peeking out of her slippers, not knowing what to say next. Ethan was silent again.

Janet could hear his rhythmic breathing. She heard the muffled voice of a man calling Ethan from a distance but couldn’t clearly hear what they were saying. “It’s fine. You don’t have to wait for me. Go to bed early,” he said calmly and hung up the phone. Unease settled in the pit of her stomach as she stared at the screen of her phone. Janet could feel the coldness in his

voice.

She wandered aimlessly in the living room, hoping to see Ethan soon. It felt like walking on pins and needles. Janet looked out the window, staring at the dark night.

When the clock struck ten, there was a soft knock on the door.

Thinking Ethan had finally returned home, Janet sprang up from the sofa and opened the door right away.

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“Why didn’t you take the key?” She opened the door, grinning happily. But the smile on her face froze when she saw a stranger outside the door. “What can I do for you, sir?”

The man was tall with broad shoulders. He was perhaps in his early forties and somehow looked strong even though he was only in his pajamas. He looked at Janet up and down, his eyes gleaming with wonder and amazement.

The man’s face lit up, and his smile broadened. After a moment’s hesitation, he touched his nose and said, “Hello, I live downstairs. Have you noticed there’s a leakage in your apartment? The water has been dripping into my room, ruining my sleep.” “What? A leakage? I don’t think so. No one has used our bathroom tonight.” Janet’s gaze involuntarily flitted to the bathroom, and she instantly grew vigilant. It looked like the man had just found an excuse to enter the house.

Janet tried closing the door, but the man stepped his foot onto the threshold and held the door. He grinned at Janet, revealing his cigarette-stained teeth. “Are you sure there is no water leakage? My room is flooded because of you. Miss, do you mind if I go in and take a look at your bathroom? If there is any leakage, I could fix the faucets for you.”

Janet tried her best to block the door. Her eyes turned cold, and she didn’t bother to remain polite. “If you want to have a look, you can come tomorrow. My husband will be back home soon. If he sees you, it will definitely cause unnecessary misunderstanding.”

“I’ll just go in and see if there’s any water leakage. It will only take a moment. There won’t be any misunderstanding. Let me in. My room is flooded. Do you understand me? Or did you do it on purpose?” The man forcefully opened the door and peeked into the house. His eyes widened when his gaze fell on Janet. She had a pretty face and big breasts. “What are you doing? Believe it or not, I’ll call the police right now!” Janet bit her lip and exerted all her strength to close the door.

However, she was not strong enough. The man heaved the door open in one swift motion.

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Chapter 162 The Assaulter

*Wow your hand is so smooth. How old are you?” The man touched the back of Janet’s hand and shamelessly

sniffed his fingers.

“Are you going to leave or not?” Janet began to panic as she couldn’t drive him away.

She wanted to close the door, but the man had already squeezed himself into the house. Janet was all alone, so she

couldn’t handle him.

Seeing that Janet was anxious, the man lowered his voice. “I know. I know. Don’t worry. I’ve met many of your peers. There’re quite a lot of working girls in the neighborhood.” He smiled as if he had understood her concern. “And the building in front of this one is full of girls who are

mistresses of wealthy men. Quote your price. Let's have a nice chat in your house!"

"Are you insane? I'm married! When my husband comes back, he will definitely beat the hell out of you for harassing me." Janet's eyes turned red; she was seething with rage.

She was unfortunate to encounter such a situation when Ethan wasn't around.

Her breathing faltered. Janet's thoughts flitted to the driver Fiona had hired before. He had also looked at her with lustful eyes as if she were a cheap product he could buy with money.

"What's with that look on your face? Do you feel ashamed?" An obscene smile emerged on his face as he stared at Janet. The man liked Janet's pristine, innocent look. His desire to sleep with her spiked up in an instant. She was different from all the slutty women he had met before. Unable to control himself anymore, the man pounced on her.

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"Get out!" Janet picked up a high-heeled shoe from the cabinet and flung it at him.

The man covered his face and shouted. "Damn it! You bitch! How dare you hit me?"

Janet used his distraction to her advantage and ran into her bedroom. She locked the door, leaned back on it, and took deep breaths.

Before she could react, the door vibrated with a loud thud, followed by a string of expletives.

“Open the door, you bitch! I’ll teach you a lesson when I get in! How dare you hit me? I’ll fucking kill you!”

Janet’s heart raced in her chest. She was so terrified that her body froze, and she didn’t know what to do.

The man probably found that he couldn’t open the door, so he began to pry the lock from outside.

Janet began to tremble with fright. The lock of the bedroom door was fragile, so she knew the man would break it open soon. Janet anxiously looked around for her phone and wanted to call Ethan. But, unfortunately, her phone was in the living room. She had rushed into the bedroom to save herself from the man, and it never crossed her mind to take the phone. Janet scanned the room to find something to protect herself. Just then, her gaze fell on the lamp on the bedside table. She quickly unplugged the chord, picked up the lamp, and hid beside the wardrobe. The doorknob of the bedroom was frantically twisting, and the lock was about to fall. Janet clutched the lamp tightly and stared at the doorknob. Sweat trickled down her back, making her thin shirt stick to her skin. All of a sudden, a loud bang reverberated from outside, and a beam of light flooded into the bedroom as the door flew open.

Chapter 163 It’s All My Fault

Janet held her breath and waited for the man to enter as the door flew open. But no one came in. Janet heard rustling noises and muffled groans from outside. Moments later, the house returned to silence.

She clutched the lamp tightly until her knuckles grew white. Her palm grew sweaty, and she almost dropped the lamp. Janet swallowed loudly;

her heart was in her throat the entire time. Janet planned to smash the lamp on the man's head as soon as he came in. She hoped to injure his head and knock him unconscious. Moments later, a tall figure appeared outside the room and pushed the door open, causing it to creak on its hinges. A tall figure walked toward her. Janet immediately picked up the lamp, closed her eyes, and flung it toward him. However, Janet didn't hear any shouts or screams as expected. She slowly opened her eyes and saw that the man had grabbed the lamp. "Don't... Don't come over! If you come anywhere closer to me, I'll beat you to death," Janet hissed through her gritted teeth. She was so scared that her heart almost stopped beating, but she pretended to be fearless. "Beat me to death? Can you do that?" Ethan's deep, resonant voice reverberated across the silent room.

There was no light in the room, so Janet could only see a silhouette of his frame. The light outside blurred his features, and Janet couldn't see his expression. But the anger was evident in his voice.

"Ethan?" Janet was still in a state of shock. As Ethan stepped closer, she pounced on him.

Her voice trembled, and her legs gave away.

Ethan caught Janet and carried her to the bed.

His brows furrowed as he lifted her clothes and inspected her body to see if she had suffered any injuries. "Are you injured? Did he touch you?"

Janet's face flushed. She quickly dragged her skirt down and shook her head. She wrapped her arms around his waist and leaned on his chest to calm herself down.

Ethan tied her messy hair into a ponytail and brushed the loose strands off her face, tucking them behind her ear. His grip tightened as he pulled her closer.

He pressed his cheek against her ear and took a deep breath. "It's all my fault. I should have come home early," he mumbled, stroking her back.

Janet's heart took a sprint in her chest as Ethan's manly scent filled her nostrils. Her face turned red.

Janet finally returned to her senses and pushed him away. However, Ethan didn't budge.

She wiped her tears with the back of her hand and sniffed loudly. "Why did you come back so late? Do you even know what time it is now? Why don't you just move out if you don't wanna come back?" The wind blowing through the window made Ethan's thin shirt stick to his muscular body. He pursed his lips and nodded, allowing Janet to scold him. "Well, it's all my fault."

It took a while for Janet to calm down. She slowly returned to her senses and looked out the door, her eyes glistening with tears. She curled up in his arms and looked at the short stubble on his jaw. "Where is that man? What did you do to him?"

Chapter 164 Do You Know How Worried I Was

"I have tied him outside." Ethan's brows furrowed; anger blazed in his eyes. He looked at Janet and frowned. "How did you get involved with a disgusting man like him?"

"What's wrong with you? You sound like I seduced him on purpose" Janet's eyes widened at his remark. She

struggled to get away from him. "Let go of me!"

Ethan always spoke this way to his subordinates. He found it difficult to switch between modes. Janet was a delicate and sensitive woman and a

bit shaken up after what happened, so he held her tightly in his arms. “I’m sorry I said the wrong thing. Scold me or beat me if you want, but please don’t be mad at me.” . He cupped Janet’s cheeks and kissed her. “Ethan... Stop it. Get rid of this man first!” Janet grunted as she continued to wipe the lingering trails of his kisses. But the man ignored her and peppered kisses all over her face.

She couldn’t get rid of Ethan’s vice-like grip, so she asked him to take her to the living room. Ethan smiled and stood

up

Janet held his arm and followed him to the living room. Her eyes widened when she saw the man was tied to the chair. Ethan had knocked him unconscious; his face was covered in bruises. “Should we call the police now? What do we do?” Janet asked in a tremulous voice as the mere sight of the man frightened her.

Ethan glared at the man, and his jaw tensed with anger. He looked like a beast guarding his territory. Anyone who even thought of laying a finger on his woman would end this way.

“No. I have a better idea.”

Ethan picked up his phone and sent a message to someone. “What have you planned to do?” Janet stood on tiptoe to check the message on his phone. But Ethan was too tall, so she couldn’t catch a glimpse of his phone screen.,

After sending the message, he put his phone into his pocket. “Honey, leave it to me. I’ll ask someone to deal with him.” Ethan gently stroked her hair and planted a soft kiss on her cheek.

Janet didn't notice the coldness in his eyes. "Don't go too far," she mumbled. Janet didn't know what Ethan had planned to do. But she was sure the man would be safer with the police than facing Ethan's wrath.

However, the man deserved it. Janet didn't know what would have happened to her if Ethan didn't arrive on time. The evil man deserved severe punishment for barging into her house and attempting to rape her. Janet couldn't shake off the image of the man pouncing on her. It frightened her witless. She trusted Ethan and didn't want to show any mercy to the animalistic monster. About ten minutes later, a few burly men arrived and dragged the assaulter away. Janet kept her head down and didn't say a word. Ethan knew that she always dropped her gaze to the floor to hide her emotions. "Why do you keep staring at the floor? Do you see anything precious lying there?" Ethan's face softened. He closed the door and pulled Janet into a tight embrace, "Look you have to be cautious at all times. Danger might find you even if you're at home. I called you so many times last night, but you didn't answer any of them. Do you know how worried I was?"

Chapter 165: Dread

Ethan was a rugged man. However, he was kind and gentle toward Janet.

"I know you were furious last night because...because you cared about me..."

Staring into his beautiful deep-set eyes made Janet dizzy. Being with the man always made her breathless. She couldn't form a coherent thought in her mind.

Ethan's touches and soft kisses took her to another world almost as if the man had cast a spell on her.

Janet craned her neck, and her eyes fluttered close as Ethan's hot breath blew against her skin.

"Of course. If not you, who else do I have to care about?"

Ethan stared at her loose shirt and planted a soft kiss on her neck again.

"What skincare product do you use? God, you smell divine."

"Be serious. We are talking about what happened yesterday!"

Janet wanted to push him away because his kisses drove her crazy.

Janet was no longer stubborn, for she understood Ethan's concern.

"I'm sorry for what happened yesterday. From now on, I'll check my phone often and won't get drunk when I go out with friends," she promised in a low voice. Ethan clicked his tongue and shook his head. "Is this all you want to say after thinking all this while?" His face darkened as he looked into her eyes. Realization crossed Janet's face. She closed her eyes and nodded. "And I'll try my best to avoid having dinner with Christopher again. We are a couple. I would never cheat on you, Ethan. In fact, Chris is actually a good man. He had a good reputation in college." Ethan scoffed at the comment. He pulled Janet closer and gently nipped her collarbone. "That's because you are too naive. Christopher is only pretending to be kind and gentle. You haven't seen his true color yet. Never mind. Stay away from him! Don't let this happen again." Ethan knew everything about the Garrison family. They all had impressive careers and good reputations — some of them were doctors and lawyers. However, only a few people were aware of their secret business. Ethan would never trust a man from that family. Janet didn't know this, and obviously wouldn't change her mind about Christopher just because Ethan didn't like him. But she couldn't argue with Ethan now.

After all, Janet had no idea what the man would do if he got mad again. “Okay. Let go of me. I have to check the bedroom door. The man just broke it now.” Janet immediately strutted to her room. The lock had been pried out. She tried closing the door from inside but couldn’t. A gust of wind from outside blew the door open again. “The lock is broken! We can call a locksmith only tomorrow.” Ethan glanced at the clock on the wall. “All right. Then, let’s do it the first thing in the morning.” Janet’s shoulders slumped as she realized it was past midnight. She glanced at Ethan and pulled the door frame. “It’s late. We better get some sleep first.” Ethan touched his nose. He wanted to say something but stopped on second thought.

Finally, he nodded and returned to his room. It was a windy night. The autumn air was hazy and humid. The door creaked as it swayed with the wind. Janet got out of the bed and closed the window but couldn’t fall asleep. The whooshing of the wind frightened her. She tossed and turned on the bed and buried her face in the quilt. Janet felt restless. Somehow, all her thoughts returned to the frightening episode with the man who had knocked on her door earlier, and the driver who came onto her in the cornfield. Both the incidents had scarred her for life. The repeated encounter with assaulters made her feel unsafe. Janet broke into a cold sweat as a wave of dread engulfed her. “Ethan...” She wrapped herself in the quilt and stared at the door, Ethan was the only one who could make her feel safe, and Janet had a sudden urge to be with him.

Chapter 166: I’m Scared

Grasping the quilt, Janet bit her lip and hesitated for a long time. Finally, she put on her slippers and walked toward the door, hugging her pillow.

The early autumn weather was damp — moisture lingered in the air.

All lights in the living room were turned off.

Janet walked to Ethan's room and saw the dim light from the crack of his door.

Janet took a deep breath and knocked on the door twice.

The door immediately opened, which surprised Janet.

If not for the glass of water in Ethan's hand, she would have thought the man had been standing by the door the whole time, waiting for her to knock.

"What's the matter?"

Ethan had broad shoulders; his frame narrowed down on his waist to a perfect V. He was wearing a white tank top, and his trousers weren't secured by a belt.

They hung loosely on his waist.

He leaned against the door frame and took a sip of water. His lips curled up into a knowing smile when he saw the pillow in her arms.

Janet lowered her head.

"I'm a little scared," she mumbled, clutching the pillow tightly.

One look at Janet told him why she was here.

"Do you want me to sleep with you in your room?" he asked. After a moment's thought, Janet glanced at him and nodded. "Yes." 480 "Wait a minute." Ethan ruffled her hair and walked into his room. Moments later, he came out in his pajamas, holding a gray pillow in his hand. "Let's go." He smiled. Janet's face flushed with embarrassment as she walked toward her room. "Okay." The trees dancing wildly with the

breeze cast long shadows into the room. The moonlight flooding through the window was the only source of light. Janet lay stiffly on the bed and stared at the white ceiling while clutching the quilt tightly. Meanwhile, Ethan was lying on his side of the bed with his back to Janet, blocking the moonlight. Janet was wide awake despite lying on the bed for a long time. She craned her neck and looked at Ethan.

“Ethan, are you asleep?” Ethan moved. He propped his head on his palm and looked at her. The dim light outside the window outlined his face and made his deep black eyes sparkle. “No.” “Can we talk for a while?” Janet was wrapped in the quilt, revealing only her flawless face. Ethan chuckled and leaned toward her. He was a tall, muscular man who exuded a powerful aura. Before Janet knew it, he lifted her in his arms and wrapped her in a tight embrace. Ethan leaned against her and peppered soft kisses on her earlobe and cheek as he spoke. “Well, what do you want to talk about?”

Janet’s face turned red; the little kisses made her dizzy. Ethan must have just taken a shower. The fresh scent of shower gel made her mouth water. “What part-time jobs do you do? Are you tired from your work?” The kisses made Janet’s skin prickle with goosebumps. She placed a hand on his chest, keeping a safe distance from him. Ethan didn’t know much about part-time jobs. He had an honorable job, after all. “Well, nothing in particular. I do what I’m asked to do and what I feel like doing.” He shrugged nonchalantly. “Honey, we are a real couple now,” he said, gently caressing her neck. “From now on, why don’t we sleep in the same room?” Janet bit her lip and hummed softly, neither accepting nor refusing his suggestion. She felt safe in Ethan’s arms. He was like the protective shield that could guard her against all sorts of troubles. Her body relaxed, and her eyes grew heavy. “I’m a little sleepy...” she mumbled, stifling a yawn. “She was awake all this while. Does she have to sleep during such a crucial moment?” “We barely spoke about anything, but you want to sleep,” Ethan hissed through his teeth. Janet

had closed her eyes, and her breathing had become even. It looked like she had drifted off to a peaceful sleep. Ethan couldn't help but smile at her. He wondered when he could make love to his wife.

Chapter 167 Return To The Countryside

Janet woke up to the sound of the alarm. Ethan stretched himself and rubbed his eyes. It was bright outside, and the howling wind from the previous night had blown the leaves from the trees, scattering them to the ground.

Janet glanced at Ethan and remembered what had happened last night.

She had heard what Ethan asked her last night. Janet had pretended to be asleep to buy time from answering his question. She felt an inexplicable void and unease in her heart, so she couldn't give him an answer now. But to her utter surprise, she had really fallen asleep. "Why don't you sleep longer? It's Sunday." Ethan turned over and wrapped his arms around her. The sunlight seemed to sharpen his chiseled features. But despite that, Ethan looked gentle. He pulled Janet closer to him. "Today is Sunday? Oh, Gosh. I almost forgot. I can't sleep. I have something important to do." Janet wriggled out of his hold and avoided meeting his eyes. Her face flushed with embarrassment, and she ran into the bathroom. "What's the matter?" Ethan followed her. His jet black hair was sticking on end. His messy hair and the sleep lines on his face somehow made him look more handsome. Janet averted her gaze. "I'm planning to visit Hannah. I haven't seen her after she got discharged from the hospital." "All right. Let's go together. I'm free today." Ethan squeezed the toothpaste onto the brush and handed it to her. Hannah lived in the countryside.

The village was surrounded by mountains. They had to traverse the bumpy terrains to reach her house. Ethan got out of the bus and walked

behind Janet with bags of fruits and health drinks. Janet led the way. After they turned a corner, she smiled and pointed at an old house. “That’s her house. We arrived on time. Hannah is probably making lunch. I could give her a hand.” Ethan looked at the small tile-roofed house in the distance — it was simpler than he had thought. However, there was a small yard outside with a giant osmanthus tree that had begun to bloom. He could see clusters of pale yellow flowers from afar. The sweet scent of flowers wafted in the air, making the yard look like a paradise on earth.

“I used to sit under that Osmanthus tree and do my homework. The flowers have just started to bloom. We should come back in two weeks and see when they’re in full blossom. When I was little, we didn’t have much money. Hannah would often make sweet treats for me using the flowers.” Janet smiled at the memory. Seeing Ethan stare at the tree with great interest, she wanted to share snippets of her childhood with him. Janet’s bright smile made his heart stutter.

Ethan was never fond of the countryside. He had lived there with his mother before. However, the memories of the impoverished place only depressed him. The two chatted as they walked to the small yard.

Janet smiled and pulled the gate open. “Hannah, I’m back!”

However, there was no response. Sounds of tableware shattering reverberated from the house, followed by Hannah’s cries.

“Damn it! You old bitch! You have signed the damn document! Give me the money!”

“Damn it! If you don’t pay the money, I’ll take away your old, shabby house!” “Break all her things! This is what happens if you fail to pay your dues!”

Chapter 168 Three Hundred Thousand Dollars’ Debt

Hearing that, Janet rushed into the house and saw a group of burly men surrounding Hannah with bats or clubs in their hands. It looked like they had broken in while she was cooking. “I don’t have so much money. Please try to understand.” Hannah scooted back beside the stove, still holding knife and vegetable scattered all over the ground. She looked terrified. Janet could only see Hannah’s grey hair and the side of her haggard face from where she was standing. Hannah staggered backward, grabbed the knife tight with her shaking hands, and pointed it at herself. “If you keep forcing me, I will have to die!” “Okay, we won’t force you, you old bitch.” A muscular man with a scar between his brows spat on the floor and glared at her. “Your neighbor told me that you have a granddaughter. She lives in the city, right? I heard she is pretty. We want to see her. I’m sure she will visit you if you have trouble, won’t she?” With that, the man took out his mobile from his pocket and knocked the stove with a wooden club. “Hurry up! Call your granddaughter and ask her to pay your debt.”

Hannah’s face reddened with fear, and her wrinkles grew prominent.

“I... I won’t.”

“Damn it! You won’t call her? Fine! Break this old bitch’s leg!” the strong man bellowed his orders. He put a cigarette in his mouth as the other men surrounded Hannah. “I’m here. What’s going on?” asked a cold voice of a woman.

The men unanimously turned around and saw Janet’s pretty face and met her icy gaze. Janet walked over and stood in front of Hannah.

“We are here to collect debts. This old woman owes us three hundred thousand dollars.” The strong man glared down at Janet. His plump face looked fierce as his lips curled up in disdain.

Janet’s brows furrowed as she glanced at Hannah, who was staring at the floor. “What money? Why does Hannah owe you money?”

“Wow, Hannah. It looks like you haven’t told your family about your debt yet.” The man grinned, revealing his yellow teeth. “This woman here, she...”

“Shut up!” Hannah shouted, interrupting the man as she looked at Janet with guilty eyes. “What are you doing here, Janet? You better leave. This doesn’t concern you.”

“Damn it! Don’t you dare leave today!” The men surrounded Janet and stopped her.

“Hannah borrowed money from us to buy medicines and health care products. She owes three hundred thousand dollars to us. If she doesn’t have money, you better pay her debts for her.” The muscular man patted his hand with the club. His lips curled up as he looked at Janet. “Well, I accept repayments through sexual favors also. My friend owns a nightclub. Women like you are popular there.”

“Borrow money? Do you have any evidence? What kind of health care products would be that expensive?”. Janet frowned. She only had little money now and wouldn’t be able to afford even thirty thousand dollars, let alone three hundred thousand. Janet felt helpless, but more than that, she was surprised to know that Hannah owed a huge sum. After all, she was a frugal woman who never spent money unless necessary. There was no way she would have spent three hundred thousand dollars on healthcare products.

“Give me the document!” the muscular man ordered his subordinate. The man immediately handed over a file. He

glanced at the papers and threw the file on the floor. “See for yourself! Everything is clearly mentioned in the documents.”

Chapter 169 Deceit

Janet picked up the file from the floor and read the documents consisting of several pages of incomprehensible, complicated text. She couldn't understand the gist. However, the papers indeed contained Hannah's signature and fingerprint “What does it say?” Ethan asked as he walked in with a stick in his hand.

He was wearing a thin black shirt, and his tall frame almost blocked the entire doorway. Ethan almost stood a foot taller than those men. The wind made his shirt stick to his body, revealing his chiseled muscles.

Janet sighed and handed the document to Ethan. “I don't understand it. There are so many terms and conditions.” Ethan skimmed through the papers and found Hannah's signature in the end. The document revealed Hannah owed three hundred thousand dollars to these people. “Did you read the document clearly? I wasn't lying. Give me the money! Hannah is very old. You don't want us to injure her, do you?” The strong man arrogantly leaned against the kitchen top and glanced at the stick in Ethan's hand from time to time.

“I really don't have the money now. Can you give me some time? I will borrow money and repay the debts.” Janet had no idea what happened and why Hannah owed so much money to these men. Therefore, she had no choice but to persuade the men to leave first.

“I've heard enough excuses. Tell me the specific time. You can't keep me waiting all the time.” The strong man spat on the floor again and

squinted at Janet. However, his gaze involuntarily flitted to Ethan, who was staring at him with a stick in his hand. The muscular man flinched back in fear. He wondered who Ethan was. The man had been in the underworld for many years, but he had never met such a powerful man before. He felt inferior around Ethan. Besides, looking at Ethan's strong muscles made him wonder if he was a trained fighter.

"How about one week?" Janet asked after a moment's pause. Seeing that Janet had compromised, the strong man scratched his head and stole a glance at Ethan. A shiver ran down his spine.

The man coughed awkwardly and nodded. "Okay, I'll give you a week's time."

He then waved at the men behind him. "Pack your things. Let's leave!" "What? What's the matter? You were determined to get the money today." "You didn't behave like this before." The strong man stole a glance at Ethan again and cast a reproachful look at his men. "Shut up! It doesn't seem like the right time. Didn't you see the helper standing behind that woman?" After they left, Janet anxiously held Hannah's hand. "What's going on?" Hannah rubbed her temples and let out a weary sigh. "A few days ago, a group of people came to sell health care products. They seemed very enthusiastic. At first, I just thought I'd give them a try. But they coaxed me into buying their products. I said I didn't have money, so the salesman asked me to sign a few papers saying that I could avail the products for free. I was confused and couldn't understand what was going on. Several villagers had also signed the agreements, and they all seemed fine. And these people kept pressing me, so I signed. A couple of days ago, a large group of people barged into the house, saying that I owed them money. But I never borrowed money from anyone. When I asked them about it, I found out the salesman had deceived me into signing up for a loan. Now, I have to pay them three hundred

thousand dollars — including the interest. I still can't figure out why I owe them so much money.” .

Chapter 170: Move Into My Room

Janet took a deep breath as her temples began to throb with pain.

“Well, it looks like a bunch of fraudsters deceived you.They introduced the products to you and enticed you into signing the documents.Now, they're asking you to repay the debts.The villagers you mentioned might have colluded with them.”

These fraud organizations would pick old people who lived alone as their target.Hannah couldn't even understand what the documents meant.

Besides, she was old and received only minimal education.She would have been an easy target for them.

Hannah was dumbstruck; she didn't know what to say.It took a long while for her to realize her mistake.She had always been vigilant and never made hasty decisions.

Now, she felt like she was being a burden to Janet.

“Leave this to me.Anyway, they can't get any money from me. Hannah sighed and staggered to her feet, clutching the cane for support.

Janet held Hannah's arm and took a deep breath.

“What are you saying ? How can | leave you alone ?” Tears coursed down Hannah's cheeks.

“What should we do now ?”she asked anxiously.

“I don’t have the money to pay them.” “Don’t worry. There is always a way,” Janet comforted her even though she couldn’t think of a solution. Hannah was her responsibility, and she couldn’t let her worry about it. Looking at the hot pot, Janet gently said, “I know this must be frightening, so you better sit down and rest. I’ll cook you a bowl of noodles.” While Hannah was eating the noodles, Janet dragged Ethan out of the room. “I want to discuss something with you. I don’t think it’s a good idea for Hannah to stay here all by herself. I’m thinking if we should ask her to move in with us.” Janet looked at him hesitantly. Having Hannah at home meant they had to take care of an elderly person and be at her beck and call at all times. It would be a tedious task.

Ethan was her husband, and she wanted his opinion first before making a decision.

“You rented the house, so it’s up to you. I’ll listen to whatever you say,” Ethan replied, arching his eyebrow.

He dropped the stick as a smile tugged at the corners of his lips.

“That’s very sweet of you.”

However, the next moment, she noticed the smile on his face and nudged his shoulder.

“What’s with that look on your face? Why are you smirking?”

The mischievous grin on his face made her wonder if he was up to something.

Ethan feigned a cough and looked at Janet. “Don’t pretend like you know nothing.” Ethan exuded a masculine aura. He thrust his hands into his pocket and examined Janet’s face.00

“We only have two bedrooms. Well, if Hannah moves in with us, you will have to move into my room. You have to sleep with me anyway.” Janet’s eyes widened. She was busy worrying about Hannah, and living in the same room with Ethan didn’t cross her mind until he mentioned it. A subtle blush painted her cheek. “...” She glared at him. “What? Are you going to sleep on the couch?” Ethan had guessed what she was going He suppressed his smile and said, “Well, don’t you think Hannah will get suspicious if we don’t sleep in the same bed? After all, we are married.” Janet opened and closed her mouth a couple of times, not knowing what to say. Ethan had a point, after all.

The Substitute Wife My Poor Husband is a Billionaire Chapter 163

Chapter 163 It’s All My Fault

Janet held her breath and waited for the man to enter as the door flew open. But no one care in. Janet heard rustling noises and muffled groans from outside. Moments later, the house returned to silence.

She clutched the lamp tightly until her knuckles grew white. Her palm grew sweaty, and she almost dropped the lamp. Janet swallowed loudly; her heart was in her throat the entire time. Janet planned to smash the lamp on the man’s head as soon as he came in. She hoped to injure his head and knock him unconscious Moments later, a tall figure appeared outside the room and pushed the door open, causing it to creak on its hinges. A tall figure walked toward her. Janet immediately picked up the lamp, closed her eyes, and flung it toward him. However, Janet didn’t hear any shouts or screams as expected. She slowly opened her eyes and saw that the man had grabbed the lamp. “Don’t... Don’t come over! If you come anywhere closer to me, I’ll beat you to death,” Janet hissed through her gritted teeth. She was so scared that her heart almost stopped

beating, but she pretended to be fearless. “Beat me to death? Can you do that?” Ethan’s deep, resonant voice reverberated across the silent room.

There was no light in the room, so Janet could only see a silhouette of his frame. The light outside blurred his features, and Janet couldn’t see his expression. But the anger was evident in his voice.

“Ethan?” Janet was still in a state of shock. As Ethan stepped closer, she pounced on him.

Her voice trembled, and her legs gave away.

Ethan caught Janet and carried her to the bed.

His brows furrowed as he lifted her clothes and inspected her body to see if she had suffered any injuries. “Are you injured? Did he touch you?”

Janet’s face flushed. She quickly dragged her skirt down and shook her head. She wrapped her arms around his waist and leaned on his chest to calm herself down.

Ethan tied her messy hair into a ponytail and brushed the loose strands off her face, tucking them behind her ear. His grip tightened as he pulled her closer.

He pressed his cheek against her ear and took a deep breath. “It’s all my fault. I should have come home early,” he mumbled, stroking her back.

Janet’s heart took a sprint in her chest as Ethan’s manly scent filled her nostrils. Her face turned red.

Janet finally returned to her senses and pushed him away. However, Ethan didn’t budge.

She wiped her tears with the back of her hand and sniffed loudly. “Why did you come back so late? Do you even know what time it is now? Why don’t you just move out if you don’t wanna come back?” The wind blowing through the window made Ethan’s thin shirt stick to his muscular body. He pursed his lips and nodded, allowing Janet to scold him. “Well, it’s all my fault.”

It took a while for Janet to calm down. She slowly returned to her senses and looked out the door, her eyes glistening with tears. She curled up in his arms and looked at the short stubble on his jaw. “Where is that man? What did you do to him?”

Chapter 164 Do You Know How Worried I Was

“I have tied him outside.” Ethan’s brows furrowed; anger blazed in his eyes. He looked at Janet and frowned. “How did you get involved with a disgusting man like him?”

“What’s wrong with you? You sound like I seduced him on purpose” Janet’s eyes widened at his remark. She

struggled to get away from him. “Let go of me!”

Ethan always spoke this way to his subordinates. He found it difficult to switch between modes. Janet was a delicate and sensitive woman and a bit shaken up after what happened, so he held her tightly in his arms. “I’m sorry I said the wrong thing. Scold me or beat me if you want, but please don’t be mad at me.” He cupped Janet’s cheeks and kissed her. “Ethan... Stop it. Get rid of this man first!” Janet grunted as she continued to wipe the lingering trails of his kisses. But the man ignored her and peppered kisses all over her face.

She couldn’t get rid of Ethan’s vice-like grip, so she asked him to take her to the living room. Ethan smiled and stood

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Janet held his arm and followed him to the living room. Her eyes widened when she saw the man was tied to the chair. Ethan had knocked him unconscious; his face was covered in bruises. "Should we call the police now? What do we do?" Janet asked in a tremulous voice as the mere sight of the man frightened her.

Ethan glared at the man, and his jaw tensed with anger. He looked like a beast guarding his territory. Anyone who even thought of laying a finger on his woman would end this way.

"No. I have a better idea."

Ethan picked up his phone and sent a message to someone. "What have you planned to do?" Janet stood on tiptoe to check the message on his phone. But Ethan was too tall, so she couldn't catch a glimpse of his phone screen.,

After sending the message, he put his phone into his pocket. "Honey, leave it to me. I'll ask someone to deal with him." Ethan gently stroked her hair and planted a soft kiss on her cheek.

Janet didn't notice the coldness in his eyes. "Don't go too far," she mumbled. Janet didn't know what Ethan had planned to do. But she was sure the man would be safer with the police than facing Ethan's wrath.

However, the man deserved it. Janet didn't know what would have happened to her if Ethan didn't arrive on time. The evil man deserved severe punishment for barging into her house and attempting to rape her. Janet couldn't shake off the image of the man pouncing on her. It frightened her witless. She trusted Ethan and didn't want to show any mercy to the animalistic monster. About ten minutes later, a few burly men arrived and dragged the assaulter away. Janet kept her head down

and didn't say a word. Ethan knew that she always dropped her gaze to the floor to hide her emotions. "Why do you keep staring at the floor? Do you see anything precious lying there?" Ethan's face softened. He closed the door and pulled Janet into a tight embrace, "Look you have to be cautious at all times. Danger might find you even if you're at home. I called you so many times last night, but you didn't answer any of them. Do you know how worried I was?"

Chapter 165: Dread

Ethan was a rugged man. However, he was kind and gentle toward Janet.

"I know you were furious last night because...because you cared about me..."

Staring into his beautiful deep-set eyes made Janet dizzy. Being with the man always made her breathless. She couldn't form a coherent thought in her mind.

Ethan's touches and soft kisses took her to another world almost as if the man had cast a spell on her.

Janet craned her neck, and her eyes fluttered close as Ethan's hot breath blew against her skin.

"Of course. If not you, who else do I have to care about?"

Ethan stared at her loose shirt and planted a soft kiss on her neck again.

"What skincare product do you use? God, you smell divine."

"Be serious. We are talking about what happened yesterday!"

Janet wanted to push him away because his kisses drove her crazy.

Janet was no longer stubborn, for she understood Ethan's concern.

"I'm sorry for what happened yesterday. From now on, I'll check my phone often and won't get drunk when I go out with friends," she promised in a low voice. Ethan clicked his tongue and shook his head. "Is this all you want to say after thinking all this while?" His face darkened as he looked into her eyes. Realization crossed Janet's face. She closed her eyes and nodded. "And I'll try my best to avoid having dinner with Christopher again. We are a couple. I would never cheat on you, Ethan. In fact, Chris is actually a good man. He had a good reputation in college." Ethan scoffed at the comment. He pulled Janet closer and gently nipped her collarbone. "That's because you are too naive. Christopher is only pretending to be kind and gentle. You haven't seen his true color yet. Never mind. Stay away from him! Don't let this happen again." Ethan knew everything about the Garrison family. They all had impressive careers and good reputations — some of them were doctors and lawyers. However, only a few people were aware of their secret business. Ethan would never trust a man from that family. Janet didn't know this, and obviously wouldn't change her mind about Christopher just because Ethan didn't like him. But she couldn't argue with Ethan now.

After all, Janet had no idea what the man would do if he got mad again. "Okay. Let go of me. I have to check the bedroom door. The man just broke it now." Janet immediately strutted to her room. The lock had been pried out. She tried closing the door from inside but couldn't. A gust of wind from outside blew the door open again. "The lock is broken! We can call a locksmith only tomorrow." Ethan glanced at the clock on the wall. "All right. Then, let's do it the first thing in the morning." Janet's shoulders slumped as she realized it was past midnight. She glanced at Ethan and pulled the door frame. "It's late. We better get some sleep first." Ethan touched his nose. He wanted to say something but stopped on second thought.

Finally, he nodded and returned to his room. It was a windy night. The autumn air was hazy and humid. The door creaked as it swayed with the wind. Janet got out of the bed and closed the window but couldn't fall asleep. The whooshing of the wind frightened her. She tossed and turned on the bed and buried her face in the quilt. Janet felt restless. Somehow, all her thoughts returned to the frightening episode with the man who had knocked on her door earlier, and the driver who came onto her in the cornfield. Both the incidents had scarred her for life. The repeated encounter with assaulters made her feel unsafe. Janet broke into a cold sweat as a wave of dread engulfed her. "Ethan..." She wrapped herself in the quilt and stared at the door, Ethan was the only one who could make her feel safe, and Janet had a sudden urge to be with him.

Chapter 166: I'm Scared

Grasping the quilt, Janet bit her lip and hesitated for a long time. Finally, she put on her slippers and walked toward the door, hugging her pillow.

The early autumn weather was damp — moisture lingered in the air.

All lights in the living room were turned off.

Janet walked to Ethan's room and saw the dim light from the crack of his door.

Janet took a deep breath and knocked on the door twice.

The door immediately opened, which surprised Janet.

If not for the glass of water in Ethan's hand, she would have thought the man had been standing by the door the whole time, waiting for her to knock.

"What's the matter?"

Ethan had broad shoulders; his frame narrowed down on his waist to a perfect V. He was wearing a white tank top, and his trousers weren't secured by a belt.

They hung loosely on his waist.

He leaned against the door frame and took a sip of water. His lips curled up into a knowing smile when he saw the pillow in her arms.

Janet lowered her head.

'I'm a little scared,' she mumbled, clutching the pillow tightly.

One look at Janet told him why she was here.

"Do you want me to sleep with you in your room?" he asked. After a moment's thought, Janet glanced at him and nodded. "Yes." 480 "Wait a minute." Ethan ruffled her hair and walked into his room. Moments later, he came out in his pajamas, holding a gray pillow in his hand. "Let's go." He smiled. Janet's face flushed with embarrassment as she walked toward her room. "Okay." The trees dancing wildly with the breeze cast long shadows into the room. The moonlight flooding through the window was the only source of light. Janet lay stiffly on the bed and stared at the white ceiling while clutching the quilt tightly. Meanwhile, Ethan was lying on his side of the bed with his back to Janet, blocking the moonlight. Janet was wide awake despite lying on the bed for a long time. She craned her neck and looked at Ethan.

"Ethan, are you asleep?" Ethan moved. He propped his head on his palm and looked at her. The dim light outside the window outlined his face and made his deep black eyes sparkle. "No." "Can we talk for a while?" Janet was wrapped in the quilt, revealing only her flawless face. Ethan chuckled and leaned toward her. He was a tall, muscular man who exuded

a powerful aura. Before Janet knew it, he lifted her in his arms and wrapped her in a tight embrace. Ethan leaned against her and peppered soft kisses on her earlobe and cheek as he spoke. “Well, what do you want to talk about?”

Janet’s face turned red; the little kisses made her dizzy. Ethan must have just taken a shower. The fresh scent of shower gel made her mouth water. “What part-time jobs do you do? Are you tired from your work?” The kisses made Janet’s skin prickle with goosebumps. She placed a hand on his chest, keeping a safe distance from him. Ethan didn’t know much about part-time jobs. He had an honorable job, after all. “Well, nothing in particular. I do what I’m asked to do and what I feel like doing.” He shrugged nonchalantly. “Honey, we are a real couple now,” he said, gently caressing her neck. “From now on, why don’t we sleep in the same room?” GO Janet bit her lip and hummed softly, neither accepting nor refusing his suggestion. She felt safe in Ethan’s arms. He was like the protective shield that could guard her against all sorts of troubles. Her body relaxed, and her eyes grew heavy. “I’m a little sleepy...” she mumbled, stifling a yawn. ‘She was awake all this while. Does she have to sleep during such a crucial moment?’ “We barely spoke about anything, but you want to sleep,” Ethan hissed through his teeth. Janet had closed her eyes, and her breathing had become even. It looked like she had drifted off to a peaceful sleep. Ethan couldn’t help but smile at her. He wondered when he could make love to his wife.

Chapter 167 Return To The Countryside

Janet woke up to the sound of the alarm. Ethan stretched himself and rubbed his eyes. It was bright outside, and the howling wind from the previous night had blown the leaves from the trees, scattering them to the ground.

Janet glanced at Ethan and remembered what had happened last night.

She had heard what Ethan asked her last night. Janet had pretended to be asleep to buy time from answering his question. She felt an inexplicable void and unease in her heart, so she couldn't give him an answer now. But to her utter surprise, she had really fallen asleep. "Why don't you sleep longer? It's Sunday." Ethan turned over and wrapped his arms around her. The sunlight seemed to sharpen his chiseled features. But despite that, Ethan looked gentle. He pulled Janet closer to him. "Today is Sunday? Oh, Gosh. I almost forgot. I can't sleep. I have something important to do." Janet wriggled out of his hold and avoided meeting his eyes. Her face flushed with embarrassment, and she ran into the bathroom. "What's the matter?" Ethan followed her. His jet black hair was sticking on end. His messy hair and the sleep lines on his face somehow made him look more handsome. Janet averted her gaze. "I'm planning to visit Hannah. I haven't seen her after she got discharged from the hospital." "All right. Let's go together. I'm free today." Ethan squeezed the toothpaste onto the brush and handed it to her. Hannah lived in the countryside.

The village was surrounded by mountains. They had to traverse the bumpy terrains to reach her house. Ethan got out of the bus and walked behind Janet with bags of fruits and health drinks. Janet led the way. After they turned a corner, she smiled and pointed at an old house. "That's her house. We arrived on time. Hannah is probably making lunch. I could give her a hand." Ethan looked at the small tile-roofed house in the distance — it was simpler than he had thought. However, there was a small yard outside with a giant osmanthus tree that had begun to bloom. He could see clusters of pale yellow flowers from afar. The sweet scent of flowers wafted in the air, making the yard look like a paradise on earth.

"I used to sit under that Osmanthus tree and do my homework. The flowers have just started to bloom. We should come back in two weeks and see when they're in full blossom. When I was little, we didn't have

much money. Hannah would often make sweet treats for me using the flowers.” Janet smiled at the memory. Seeing Ethan stare at the tree with great interest, she wanted to share snippets of her childhood with him. Janet’s bright smile made his heart stutter.

Ethan was never fond of the countryside. He had lived there with his mother before. However, the memories of the impoverished place only depressed him. The two chatted as they walked to the small yard.

Janet smiled and pulled the gate open. “Hannah, I’m back!”

However, there was no response. Sounds of tableware shattering reverberated from the house, followed by Hannah’s cries.

“Damn it! You old bitch! You have signed the damn document! Give me the money!”

“Damn it! If you don’t pay the money, I’ll take away your old, shabby house!” “Break all her things! This is what happens if you fail to pay your dues!”

Chapter 168 Three Hundred Thousand Dollars’ Debt

Hearing that, Janet rushed into the house and saw a group of burly men surrounding Hannah with bats or clubs in their hands. It looked like they had broken in while she was cooking. “I don’t have so much money. Please try to understand.” Hannah scooted back beside the stove, still holding knife and vegetable scattered all over the ground. She looked terrified. Janet could only see Hannah’s grey hair and the side of her haggard face from where she was standing. Hannah staggered backward, grabbed the knife tight with her shaking hands, and pointed it at herself.

“If you keep forcing me, I will have to die!” “Okay, we won’t force you, you old bitch.” A muscular man with a scar between his brows spat on the floor and glared at her. “Your neighbor told me that you have a granddaughter. She lives in the city, right? I heard she is pretty. We want to see her. I’m sure she will visit you if you have trouble, won’t she?” With that, the man took out his mobile from his pocket and knocked the stove with a wooden club. “Hurry up! Call your granddaughter and ask her to pay your debt.”

Hannah’s face reddened with fear, and her wrinkles grew prominent. “I... I won’t.”

“Damn it! You won’t call her? Fine! Break this old bitch’s leg!” the strong man bellowed his orders. He put a cigarette in his mouth as the other men surrounded Hannah. “I’m here. What’s going on?” asked a cold voice of a woman.

The men unanimously turned around and saw Janet’s pretty face and met her icy gaze. Janet walked over and stood in front of Hannah.

“We are here to collect debts. This old woman owes us three hundred thousand dollars.” The strong man glared down at Janet. His plump face looked fierce as his lips curled up in disdain.

Janet’s brows furrowed as she glanced at Hannah, who was staring at the floor. “What money? Why does Hannah owe you money?”

“Wow, Hannah. It looks like you haven’t told your family about your debt yet.” The man grinned, revealing his yellow teeth. “This woman here, she...”

“Shut up!” Hannah shouted, interrupting the man as she looked at Janet with guilty eyes. “What are you doing here, Janet? You better leave. This doesn’t concern you.”

“Damn it! Don’t you dare leave today!” The men surrounded Janet and stopped her.

“Hannah borrowed money from us to buy medicines and health care products. She owes three hundred thousand dollars to us. If she doesn’t have money, you better pay her debts for her.” The muscular man patted his hand with the club. His lips curled up as he looked at Janet. “Well, I accept repayments through sexual favors also. My friend owns a nightclub. Women like you are popular there.”

“Borrow money? Do you have any evidence? What kind of health care products would be that expensive?”. Janet frowned. She only had little money now and wouldn’t be able to afford even thirty thousand dollars, let alone three hundred thousand. Janet felt helpless, but more than that, she was surprised to know that Hannah owed a huge sum. After all, she was a frugal woman who never spent money unless necessary. There was no way she would have spent three hundred thousand dollars on healthcare products.

“Give me the document!” the muscular man ordered his subordinate. The man immediately handed over a file. He

glanced at the papers and threw the file on the floor. “See for yourself! Everything is clearly mentioned in the documents.”

Chapter 169 Deceit

Janet picked up the file from the floor and read the documents consisting of several pages of incomprehensible, complicated text. She couldn’t understand the gist. However, the papers indeed contained Hannah’s signature and fingerprint “What does it say?” Ethan asked as he walked in with a stick in his hand.

He was wearing a thin black shirt, and his tall frame almost blocked the entire doorframe. Ethan almost stood a foot taller than those men. The wind made his shirt stick to his body, revealing his chiseled muscles.

Janet sighed and handed the document to Ethan. "I don't understand it. There are so many terms and conditions." Ethan skimmed through the papers and found Hannah's signature in the end. The document revealed Hannah owed three hundred thousand dollars to these people. "Did you read the document clearly? I wasn't lying. Give me the money! Hannah is very old. You don't want us to injure her, do you?" The strong man arrogantly leaned against the kitchen top and glanced at the stick in Ethan's hand from time to time.

"I really don't have the money now. Can you give me some time? I will borrow money and repay the debts." Janet had no idea what happened and why Hannah owed so much money to these men. Therefore, she had no choice but to persuade the men to leave first.

"I've heard enough excuses. Tell me the specific time. You can't keep me waiting all the time." The strong man spat on the floor again and squinted at Janet. However, his gaze involuntarily flitted to Ethan, who was staring at him with a stick in his hand. The muscular man flinched back in fear. He wondered who Ethan was. The man had been in the underworld for many years, but he had never met such a powerful man before. He felt inferior around Ethan. Besides, looking at Ethan's strong muscles made him wonder if he was a trained fighter.

"How about one week?" Janet asked after a moment's pause. Seeing that Janet had compromised, the strong man scratched his head and stole a glance at Ethan. A shiver ran down his spine.

The man coughed awkwardly and nodded. "Okay, I'll give you a week's time."

He then waved at the men behind him. “Pack your things. Let’s leave!” “What? What’s the matter? You were determined to get the money today.” “You didn’t behave like this before.” The strong man stole a glance at Ethan again and cast a reproachful look at his men. “Shut up! It doesn’t seem like the right time. Didn’t you see the helper standing behind that woman?” After they left, Janet anxiously held Hannah’s hand. “What’s going on?” Hannah rubbed her temples and let out a weary sigh. “A few days ago, a group of people came to sell health care products. They seemed very enthusiastic. At first, I just thought I’d give them a try. But they coaxed me into buying their products. I said I didn’t have money, so the salesman asked me to sign a few papers saying that I could avail the products for free. I was confused and couldn’t understand what was going on. Several villagers had also signed the agreements, and they all seemed fine. And these people kept pressing me, so I signed. A couple of days ago, a large group of people barged into the house, saying that I owed them money. But I never borrowed money from anyone. When I asked them about it, I found out the salesman had deceived me into signing up for a loan. Now, I have to pay them three hundred thousand dollars — including the interest. I still can’t figure out why I owe them so much money.” .

Chapter 170: Move Into My Room

Janet took a deep breath as her temples began to throb with pain.

“Well, it looks like a bunch of fraudsters deceived you. They introduced the products to you and enticed you into signing the documents. Now, they’re asking you to repay the debts. The villagers you mentioned might have colluded with them.”

These fraud organizations would pick old people who lived alone as their target. Hannah couldn’t even understand what the documents meant.

Besides, she was old and received only minimal education. She would have been an easy target for them.

Hannah was dumbstruck; she didn't know what to say. It took a long while for her to realize her mistake. She had always been vigilant and never made hasty decisions.

Now, she felt like she was being a burden to Janet.

"Leave this to me. Anyway, they can't get any money from me. Hannah sighed and staggered to her feet, clutching the cane for support.

Janet held Hannah's arm and took a deep breath.

"What are you saying? How can I leave you alone?" Tears coursed down Hannah's cheeks.

"What should we do now?" she asked anxiously.

"I don't have the money to pay them." "Don't worry. There is always a way," Janet comforted her even though she couldn't think of a solution. Hannah was her responsibility, and she couldn't let her worry about it. Looking at the hot pot, Janet gently said, "I know this must be frightening, so you better sit down and rest. I'll cook you a bowl of noodles." While Hannah was eating the noodles, Janet dragged Ethan out of the room. "I want to discuss something with you. I don't think it's a good idea for Hannah to stay here all by herself. I'm thinking if we should ask her to move in with us." Janet looked at him hesitantly. Having Hannah at home meant they had to take care of an elderly person and be at her beck and call at all times. It would be a tedious task.

Ethan was her husband, and she wanted his opinion first before making a decision.

“You rented the house, so it’s up to you. I’ll listen to whatever you say,” Ethan replied, arching his eyebrow.

He dropped the stick as a smile tugged at the corners of his lips.

“That’s very sweet of you.”

However, the next moment, she noticed the smile on his face and nudged his shoulder.

“What’s with that look on your face? Why are you smirking?”

The mischievous grin on his face made her wonder if he was up to something.

Ethan feigned a cough and looked at Janet. “Don’t pretend like you know nothing.” Ethan exuded a masculine aura. He thrust his hands into his pocket and examined Janet’s face.

“We only have two bedrooms. Well, if Hannah moves in with us, you will have to move into my room. You have to sleep with me anyway.” Janet’s eyes widened. She was busy worrying about Hannah, and living in the same room with Ethan didn’t cross her mind until he mentioned it. A subtle blush painted her cheek. “...” She glared at him. “What? Are you going to sleep on the couch?” Ethan had guessed what she was going to do. He suppressed his smile and said, “Well, don’t you think Hannah will get suspicious if we don’t sleep in the same bed? After all, we are married.” Janet opened and closed her mouth a couple of times, not knowing what to say. Ethan had a point, after all.

The Substitute Wife My Poor Husband is a Billionaire Chapter 164

Chapter 164 Do You Know How Worried I Was

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“I'm sorry for what happened yesterday. From now on, I'll check my phone often and won't get drunk when I go out with friends,” she promised in a low voice. Ethan clicked his tongue and shook his head. “Is this all you want to say after thinking all this while?” His face darkened as he looked into her eyes. Realization crossed Janet's face. She closed her eyes and nodded. “And I'll try my best to avoid having dinner with Christopher again. We are a couple. I would never cheat on you, Ethan. In fact, Chris is actually a good man. He had a good reputation in college.” Ethan scoffed at the comment. He pulled Janet

closer and gently nipped her collarbone. “That’s because you are too naive. Christopher is only pretending to be kind and gentle. You haven’t seen his true color yet. Never mind. Stay away from him! Don’t let this happen again.” Ethan knew everything about the Garrison family. They all had impressive careers and good reputations — some of them were doctors and lawyers. However, only a few people were aware of their secret business. Ethan would never trust a man from that family. Janet didn’t know this, and obviously wouldn’t change her mind about Christopher just because Ethan didn’t like him. But she couldn’t argue with Ethan now.

After all, Janet had no idea what the man would do if he got mad again. “Okay. Let go of me. I have to check the bedroom door. The man just broke it now.” Janet immediately strutted to her room. The lock had been pried out. She tried closing the door from inside but couldn’t. A gust of wind from outside blew the door open again. “The lock is broken! We can call a locksmith only tomorrow.” Ethan glanced at the clock on the wall. “All right. Then, let’s do it the first thing in the morning.” Janet’s shoulders slumped as she realized it was past midnight. She glanced at Ethan and pulled the door frame. “It’s late. We better get some sleep first.” Ethan touched his nose. He wanted to say something but stopped on second thought.

Finally, he nodded and returned to his room. It was a windy night. The autumn air was hazy and humid. The door creaked as it swayed with the wind. Janet got out of the bed and closed the window but couldn’t fall asleep. The whooshing of the wind frightened her. She tossed and turned on the bed and buried her face in the quilt. Janet felt restless. Somehow, all her thoughts returned to the frightening episode with the man who had knocked on her door earlier, and the driver who came onto her in the cornfield. Both the incidents had scarred her for life. The repeated encounter with assaulters made her feel unsafe. Janet broke into a cold sweat as a wave of dread engulfed her. “Ethan...” She wrapped herself in

the quilt and stared at the door, Ethan was the only one who could make her feel safe, and Janet had a sudden urge to be with him.

Chapter 166: I'm Scared

Grasping the quilt, Janet bit her lip and hesitated for a long time. Finally, she put on her slippers and walked toward the door, hugging her pillow.

The early autumn weather was damp — moisture lingered in the air.

All lights in the living room were turned off.

Janet walked to Ethan's room and saw the dim light from the crack of his door.

Janet took a deep breath and knocked on the door twice.

The door immediately opened, which surprised Janet.

If not for the glass of water in Ethan's hand, she would have thought the man had been standing by the door the whole time, waiting for her to knock.

“What's the matter?”

Ethan had broad shoulders; his frame narrowed down on his waist to a perfect V. He was wearing a white tank top, and his trousers weren't secured by a belt.

They hung loosely on his waist.

He leaned against the door frame and took a sip of water. His lips curled up into a knowing smile when he saw the pillow in her arms.

Janet lowered her head.

‘I’m a little scared,’ she mumbled, clutching the pillow tightly.

One look at Janet told him why she was here.

“Do you want me to sleep with you in your room?” he asked. After a moment’s thought, Janet glanced at him and nodded. “Yes.” 480 “Wait a minute.” Ethan ruffled her hair and walked into his room. Moments later, he came out in his pajamas, holding a gray pillow in his hand. “Let’s go.” He smiled. Janet’s face flushed with embarrassment as she walked toward her room. “Okay.” The trees dancing wildly with the breeze cast long shadows into the room. The moonlight flooding through the window was the only source of light. Janet lay stiffly on the bed and stared at the white ceiling while clutching the quilt tightly. Meanwhile, Ethan was lying on his side of the bed with his back to Janet, blocking the moonlight. Janet was wide awake despite lying on the bed for a long time. She craned her neck and looked at Ethan.

“Ethan, are you asleep?” Ethan moved. He propped his head on his palm and looked at her. The dim light outside the window outlined his face and made his deep black eyes sparkle. “No.” “Can we talk for a while?” Janet was wrapped in the quilt, revealing only her flawless face. Ethan chuckled and leaned toward her. He was a tall, muscular man who exuded a powerful aura. Before Janet knew it, he lifted her in his arms and wrapped her in a tight embrace. Ethan leaned against her and peppered soft kisses on her earlobe and cheek as he spoke. “Well, what do you want to talk about?”

Janet’s face turned red; the little kisses made her dizzy. Ethan must have just taken a shower. The fresh scent of shower gel made her mouth water. “What part-time jobs do you do? Are you tired from your work?” The kisses made Janet’s skin prickle with goosebumps. She placed a hand on

his chest, keeping a safe distance from him. Ethan didn't know much about part-time jobs. He had an honorable job, after all. "Well, nothing in particular. I do what I'm asked to do and what I feel like doing." He shrugged nonchalantly. "Honey, we are a real couple now," he said, gently caressing her neck. "From now on, why don't we sleep in the same room?" Janet bit her lip and hummed softly, neither accepting nor refusing his suggestion. She felt safe in Ethan's arms. He was like the protective shield that could guard her against all sorts of troubles. Her body relaxed, and her eyes grew heavy. "I'm a little sleepy..." she mumbled, stifling a yawn. "She was awake all this while. Does she have to sleep during such a crucial moment?" "We barely spoke about anything, but you want to sleep," Ethan hissed through his teeth. Janet had closed her eyes, and her breathing had become even. It looked like she had drifted off to a peaceful sleep. Ethan couldn't help but smile at her. He wondered when he could make love to his wife.

Chapter 167 Return To The Countryside

Janet woke up to the sound of the alarm. Ethan stretched himself and rubbed his eyes. It was bright outside, and the howling wind from the previous night had blown the leaves from the trees, scattering them to the ground.

Janet glanced at Ethan and remembered what had happened last night.

She had heard what Ethan asked her last night. Janet had pretended to be asleep to buy time from answering his question. She felt an inexplicable void and unease in her heart, so she couldn't give him an answer now. But to her utter surprise, she had really fallen asleep. "Why don't you sleep longer? It's Sunday." Ethan turned over and wrapped his arms around her. The sunlight seemed to sharpen his chiseled features. But despite that, Ethan looked gentle. He pulled Janet closer to him. "Today is Sunday? Oh, Gosh. I almost forgot. I can't sleep. I have something

important to do.” Janet wriggled out of his hold and avoided meeting his eyes. Her face flushed with embarrassment, and she ran into the bathroom. “What’s the matter?” Ethan followed her. His jet black hair was sticking on end. His messy hair and the sleep lines on his face somehow made him look more handsome. Janet averted her gaze. “I’m planning to visit Hannah. I haven’t seen her after she got discharged from the hospital.” “All right. Let’s go together. I’m free today.” Ethan squeezed the toothpaste onto the brush and handed it to her. Hannah lived in the countryside.

The village was surrounded by mountains. They had to traverse the bumpy terrains to reach her house. Ethan got out of the bus and walked behind Janet with bags of fruits and health drinks. Janet led the way. After they turned a corner, she smiled and pointed at an old house. “That’s her house. We arrived on time. Hannah is probably making lunch. I could give her a hand.” Ethan looked at the small tile-roofed house in the distance — it was simpler than he had thought. However, there was a small yard outside with a giant osmanthus tree that had begun to bloom. He could see clusters of pale yellow flowers from afar. The sweet scent of flowers wafted in the air, making the yard look like a paradise on earth.

“I used to sit under that Osmanthus tree and do my homework. The flowers have just started to bloom. We should come back in two weeks and see when they’re in full blossom. When I was little, we didn’t have much money. Hannah would often make sweet treats for me using the flowers.” Janet smiled at the memory. Seeing Ethan stare at the tree with great interest, she wanted to share snippets of her childhood with him. Janet’s bright smile made his heart stutter.

Ethan was never fond of the countryside. He had lived there with his mother before. However, the memories of the impoverished place only depressed him. The two chatted as they walked to the small yard.

Janet smiled and pulled the gate open. "Hannah, I'm back!"

However, there was no response. Sounds of tableware shattering reverberated from the house, followed by Hannah's cries.

"Damn it! You old bitch! You have signed the damn document! Give me the money!"

"Damn it! If you don't pay the money, I'll take away your old, shabby house!" "Break all her things! This is what happens if you fail to pay your dues!"

Chapter 168 Three Hundred Thousand Dollars' Debt

Hearing that, Janet rushed into the house and saw a group of burly men surrounding Hannah with bats or clubs in their hands. It looked like they had broken in while she was cooking. "I don't have so much money. Please try to understand." Hannah scooted back beside the stove, still holding knife and vegetable scattered all over the ground. She looked terrified. Janet could only see Hannah's grey hair and the side of her haggard face from where she was standing. Hannah staggered backward, grabbed the knife tight with her shaking hands, and pointed it at herself. "If you keep forcing me, I will have to die!" "Okay, we won't force you, you old bitch." A muscular man with a scar between his brows spat on the floor and glared at her. "Your neighbor told me that you have a granddaughter. She lives in the city, right? I heard she is pretty. We want to see her. I'm sure she will visit you if you have trouble, won't she?" With that, the man took out his mobile from his pocket and knocked the stove with a wooden club. "Hurry up! Call your granddaughter and ask her to pay your debt."

Hannah's face reddened with fear, and her wrinkles grew prominent.

"I... I won't."

"Damn it! You won't call her? Fine! Break this old bitch's leg!" the strong man bellowed his orders. He put a cigarette in his mouth as the other men surrounded Hannah. "I'm here. What's going on?" asked a cold voice of a woman.

The men unanimously turned around and saw Janet's pretty face and met her icy gaze. Janet walked over and stood in front of Hannah.

"We are here to collect debts. This old woman owes us three hundred thousand dollars." The strong man glared down at Janet. His plump face looked fierce as his lips curled up in disdain.

Janet's brows furrowed as she glanced at Hannah, who was staring at the floor. "What money? Why does Hannah owe you money?"

"Wow, Hannah. It looks like you haven't told your family about your debt yet." The man grinned, revealing his yellow teeth. "This woman here, she..."

"Shut up!" Hannah shouted, interrupting the man as she looked at Janet with guilty eyes. "What are you doing here, Janet? You better leave. This doesn't concern you."

"Damn it! Don't you dare leave today!" The men surrounded Janet and stopped her.

"Hannah borrowed money from us to buy medicines and health care products. She owes three hundred thousand dollars to us. If she doesn't have money, you better pay her debts for her." The muscular man patted his hand with the club. His lips curled up as he looked at Janet. "Well, I

accept repayments through sexual favors also. My friend owns a nightclub. Women like you are popular there.”

“Borrow money? Do you have any evidence? What kind of health care products would be that expensive?”. Janet frowned. She only had little money now and wouldn’t be able to afford even thirty thousand dollars, let alone three hundred thousand. Janet felt helpless, but more than that, she was surprised to know that Hannah owed a huge sum. After all, she was a frugal woman who never spent money unless necessary. There was no way she would have spent three hundred thousand dollars on healthcare products.

“Give me the document!” the muscular man ordered his subordinate. The man immediately handed over a file. He

glanced at the papers and threw the file on the floor. “See for yourself! Everything is clearly mentioned in the documents.”

Chapter 169 Deceit

Janet picked up the file from the floor and read the documents consisting of several pages of incomprehensible, complicated text. She couldn’t understand the gist. However, the papers indeed contained Hannah’s signature and fingerprint “What does it say?” Ethan asked as he walked in with a stick in his hand.

He was wearing a thin black shirt, and his tall frame almost blocked the entire doorframe. Ethan almost stood a foot taller than those men. The wind made his shirt stick to his body, revealing his chiseled muscles.

Janet sighed and handed the document to Ethan. “I don’t understand it. There are so many terms and conditions.” Ethan skimmed through the papers and found Hannah’s signature in the end. The document revealed Hannah owed three hundred thousand dollars to these people. “Did you

read the document clearly? I wasn't lying. Give me the money! Hannah is very old. You don't want us to injure her, do you?" The strong man arrogantly leaned against the kitchen top and glanced at the stick in Ethan's hand from time to time.

"I really don't have the money now. Can you give me some time? I will borrow money and repay the debts." Janet had no idea what happened and why Hannah owed so much money to these men. Therefore, she had no choice but to persuade the men to leave first.

"I've heard enough excuses. Tell me the specific time. You can't keep me waiting all the time." The strong man spat on the floor again and squinted at Janet. However, his gaze involuntarily flitted to Ethan, who was staring at him with a stick in his hand. The muscular man flinched back in fear. He wondered who Ethan was. The man had been in the underworld for many years, but he had never met such a powerful man before. He felt inferior around Ethan. Besides, looking at Ethan's strong muscles made him wonder if he was a trained fighter.

"How about one week?" Janet asked after a moment's pause. Seeing that Janet had compromised, the strong man scratched his head and stole a glance at Ethan. A shiver ran down his spine.

The man coughed awkwardly and nodded. "Okay, I'll give you a week's time."

He then waved at the men behind him. "Pack your things. Let's leave!" "What? What's the matter? You were determined to get the money today." "You didn't behave like this before." The strong man stole a glance at Ethan again and cast a reproachful look at his men. "Shut up! It doesn't seem like the right time. Didn't you see the helper standing behind that woman?" After they left, Janet anxiously held Hannah's hand. "What's going on?" Hannah rubbed her temples and let out a

weary sigh. “A few days ago, a group of people came to sell health care products. They seemed very enthusiastic. At first, I just thought I’d give them a try. But they coaxed me into buying their products. I said I didn’t have money, so the salesman asked me to sign a few papers saying that I could avail the products for free. I was confused and couldn’t understand what was going on. Several villagers had also signed the agreements, and they all seemed fine. And these people kept pressing me, so I signed. A couple of days ago, a large group of people barged into the house, saying that I owed them money. But I never borrowed money from anyone. When I asked them about it, I found out the salesman had deceived me into signing up for a loan. Now, I have to pay them three hundred thousand dollars — including the interest. I still can’t figure out why I owe them so much money.” .

Chapter 170: Move Into My Room

Janet took a deep breath as her temples began to throb with pain.

“Well, it looks like a bunch of fraudsters deceived you. They introduced the products to you and enticed you into signing the documents. Now, they’re asking you to repay the debts. The villagers you mentioned might have colluded with them.”

These fraud organizations would pick old people who lived alone as their target. Hannah couldn’t even understand what the documents meant.

Besides, she was old and received only minimal education. She would have been an easy target for them.

Hannah was dumbstruck; she didn’t know what to say. It took a long while for her to realize her mistake. She had always been vigilant and never made hasty decisions.

Now, she felt like she was being a burden to Janet.

“Leave this to me. Anyway, they can’t get any money from me. Hannah sighed and staggered to her feet, clutching the cane for support.

Janet held Hannah’s arm and took a deep breath.

“What are you saying? How can I leave you alone?” Tears coursed down Hannah’s cheeks.

“What should we do now?” she asked anxiously.

“I don’t have the money to pay them.” “Don’t worry. There is always a way,” Janet comforted her even though she couldn’t think of a solution. Hannah was her responsibility, and she couldn’t let her worry about it. Looking at the hot pot, Janet gently said, “I know this must be frightening, so you better sit down and rest. I’ll cook you a bowl of noodles.” While Hannah was eating the noodles, Janet dragged Ethan out of the room. “I want to discuss something with you. I don’t think it’s a good idea for Hannah to stay here all by herself. I’m thinking if we should ask her to move in with us.” Janet looked at him hesitantly. Having Hannah at home meant they had to take care of an elderly person and be at her beck and call at all times. It would be a tedious task.

Ethan was her husband, and she wanted his opinion first before making a decision.

“You rented the house, so it’s up to you. I’ll listen to whatever you say,” Ethan replied, arching his eyebrow.

He dropped the stick as a smile tugged at the corners of his lips.

“That’s very sweet of you.”

However, the next moment, she noticed the smile on his face and nudged his shoulder.

“What’s with that look on your face? Why are you smirking?”

The mischievous grin on his face made her wonder if he was up to something.

Ethan feigned a cough and looked at Janet. “Don’t pretend like you know nothing.” Ethan exuded a masculine aura. He thrust his hands into his pocket and examined Janet’s face.

“We only have two bedrooms. Well, if Hannah moves in with us, you will have to move into my room. You have to sleep with me anyway.” Janet’s eyes widened. She was busy worrying about Hannah, and living in the same room with Ethan didn’t cross her mind until he mentioned it. A subtle blush painted her cheek. “...” She glared at him. “What? Are you going to sleep on the couch?” Ethan had guessed what she was going to do. He suppressed his smile and said, “Well, don’t you think Hannah will get suspicious if we don’t sleep in the same bed? After all, we are married.” Janet opened and closed her mouth a couple of times, not knowing what to say. Ethan had a point, after all.

The Substitute Wife My Poor Husband is a Billionaire Chapter 165

Chapter 165: Dread

Ethan was a rugged man. However, he was kind and gentle toward Janet.

“I know you were furious last night because...because you cared about me...”

Staring into his beautiful deep-set eyes made Janet dizzy. Being with the man always made her breathless. She couldn’t form a coherent thought in her mind.

Ethan's touches and soft kisses took her to another world almost as if the man had cast a spell on her.

Janet craned her neck, and her eyes fluttered close as Ethan's hot breath blew against her skin.

"Of course. If not you, who else do I have to care about?"

Ethan stared at her loose shirt and planted a soft kiss on her neck again.

"What skincare product do you use? God, you smell divine."

"Be serious. We are talking about what happened yesterday!"

Janet wanted to push him away because his kisses drove her crazy.

Janet was no longer stubborn, for she understood Ethan's concern.

"I'm sorry for what happened yesterday. From now on, I'll check my phone often and won't get drunk when I go out with friends," she promised in a low voice. Ethan clicked his tongue and shook his head. "Is this all you want to say after thinking all this while?" His face darkened as he looked into her eyes. Realization crossed Janet's face. She closed her eyes and nodded. "And I'll try my best to avoid having dinner with Christopher again. We are a couple. I would never cheat on you, Ethan. In fact, Chris is actually a good man. He had a good reputation in college." Ethan scoffed at the comment. He pulled Janet closer and gently nipped her collarbone. "That's because you are too naive. Christopher is only pretending to be kind and gentle. You haven't seen his true color yet. Never mind. Stay away from him! Don't let this happen again." Ethan knew everything about the Garrison family. They all had impressive careers and good reputations — some of them were doctors and lawyers. However, only a few people were aware of their secret business. Ethan would never trust a man from that family. Janet

didn't know this, and obviously wouldn't change her mind about Christopher just because Ethan didn't like him. But she couldn't argue with Ethan now.

After all, Janet had no idea what the man would do if he got mad again. "Okay. Let go of me. I have to check the bedroom door. The man just broke it now." Janet immediately strutted to her room. The lock had been pried out. She tried closing the door from inside but couldn't. A gust of wind from outside blew the door open again. "The lock is broken! We can call a locksmith only tomorrow." Ethan glanced at the clock on the wall. "All right. Then, let's do it the first thing in the morning." Janet's shoulders slumped as she realized it was past midnight. She glanced at Ethan and pulled the door frame. "It's late. We better get some sleep first." Ethan touched his nose. He wanted to say something but stopped on second thought.

Finally, he nodded and returned to his room. It was a windy night. The autumn air was hazy and humid. The door creaked as it swayed with the wind. Janet got out of the bed and closed the window but couldn't fall asleep. The whooshing of the wind frightened her. She tossed and turned on the bed and buried her face in the quilt. Janet felt restless. Somehow, all her thoughts returned to the frightening episode with the man who had knocked on her door earlier, and the driver who came onto her in the cornfield. Both the incidents had scarred her for life. The repeated encounter with assaulters made her feel unsafe. Janet broke into a cold sweat as a wave of dread engulfed her. "Ethan..." She wrapped herself in the quilt and stared at the door, Ethan was the only one who could make her feel safe, and Janet had a sudden urge to be with him.

Chapter 166: I'm Scared

Grasping the quilt, Janet bit her lip and hesitated for a long time. Finally, she put on her slippers and walked toward the door, hugging her pillow.

The early autumn weather was damp — moisture lingered in the air.

All lights in the living room were turned off.

Janet walked to Ethan's room and saw the dim light from the crack of his door.

Janet took a deep breath and knocked on the door twice.

The door immediately opened, which surprised Janet.

If not for the glass of water in Ethan's hand, she would have thought the man had been standing by the door the whole time, waiting for her to knock.

“What's the matter?”

Ethan had broad shoulders; his frame narrowed down on his waist to a perfect V. He was wearing a white tank top, and his trousers weren't secured by a belt.

They hung loosely on his waist.

He leaned against the door frame and took a sip of water. His lips curled up into a knowing smile when he saw the pillow in her arms.

Janet lowered her head.

“I'm a little scared,” she mumbled, clutching the pillow tightly.

One look at Janet told him why she was here.

“Do you want me to sleep with you in your room?” he asked. After a moment's thought, Janet glanced at him and nodded. “Yes.” 480 “Wait

a minute.” Ethan ruffled her hair and walked into his room. Moments later, he came out in his pajamas, holding a gray pillow in his hand. “Let’s go.” He smiled. Janet’s face flushed with embarrassment as she walked toward her room. “Okay.” The trees dancing wildly with the breeze cast long shadows into the room. The moonlight flooding through the window was the only source of light. Janet lay stiffly on the bed and stared at the white ceiling while clutching the quilt tightly. Meanwhile, Ethan was lying on his side of the bed with his back to Janet, blocking the moonlight. Janet was wide awake despite lying on the bed for a long time. She craned her neck and looked at Ethan.

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Chapter 167 Return To The Countryside

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However, there was no response. Sounds of tableware shattering reverberated from the house, followed by Hannah’s cries.

“Damn it! You old bitch! You have signed the damn document! Give me the money!”

“Damn it! If you don’t pay the money, I’ll take away your old, shabby house!” “Break all her things! This is what happens if you fail to pay your dues!”

Chapter 168 Three Hundred Thousand Dollars’ Debt

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"Shut up!" Hannah shouted, interrupting the man as she looked at Janet with guilty eyes. "What are you doing here, Janet? You better leave. This doesn't concern you."

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Chapter 170: Move Into My Room

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The Substitute Wife My Poor Husband is a Billionaire Chapter 166

Chapter 166: I’m Scared

Grasping the quilt, Janet bit her lip and hesitated for a long time. Finally, she put on her slippers and walked toward the door, hugging her pillow.

The early autumn weather was damp — moisture lingered in the air.

All lights in the living room were turned off.

Janet walked to Ethan’s room and saw the dim light from the crack of his door.

Janet took a deep breath and knocked on the door twice.

The door immediately opened, which surprised Janet.

If not for the glass of water in Ethan’s hand, she would have thought the man had been standing by the door the whole time, waiting for her to knock.

“What’s the matter?”

Ethan had broad shoulders; his frame narrowed down on his waist to a perfect V. He was wearing a white tank top, and his trousers weren’t secured by a belt.

They hung loosely on his waist.

He leaned against the door frame and took a sip of water. His lips curled up into a knowing smile when he saw the pillow in her arms.

Janet lowered her head.

‘I’m a little scared,’ she mumbled, clutching the pillow tightly.

One look at Janet told him why she was here.

“Do you want me to sleep with you in your room?” he asked. After a moment’s thought, Janet glanced at him and nodded. “Yes.” 480 “Wait a minute.” Ethan ruffled her hair and walked into his room. Moments later, he came out in his pajamas, holding a gray pillow in his hand. “Let’s go.” He smiled. Janet’s face flushed with embarrassment as she walked toward her room. “Okay.” The trees dancing wildly with the breeze cast long shadows into the room. The moonlight flooding through the window was the only source of light. Janet lay stiffly on the bed and stared at the white ceiling while clutching the quilt tightly. Meanwhile, Ethan was lying on his side of the bed with his back to Janet, blocking the moonlight. Janet was wide awake despite lying on the bed for a long time. She craned her neck and looked at Ethan.

“Ethan, are you asleep?” Ethan moved. He propped his head on his palm and looked at her. The dim light outside the window outlined his face and made his deep black eyes sparkle. “No.” “Can we talk for a while?”

Janet was wrapped in the quilt, revealing only her flawless face. Ethan chuckled and leaned toward her. He was a tall, muscular man who exuded a powerful aura. Before Janet knew it, he lifted her in his arms and wrapped her in a tight embrace. Ethan leaned against her and peppered soft kisses on her earlobe and cheek as he spoke. “Well, what do you want to talk about?”

Janet’s face turned red; the little kisses made her dizzy. Ethan must have just taken a shower. The fresh scent of shower gel made her mouth water. “What part-time jobs do you do? Are you tired from your work?” The kisses made Janet’s skin prickle with goosebumps. She placed a hand on his chest, keeping a safe distance from him. Ethan didn’t know much about part-time jobs. He had an honorable job, after all. “Well, nothing in particular. I do what I’m asked to do and what I feel like doing.” He shrugged nonchalantly. “Honey, we are a real couple now,” he said, gently caressing her neck. “From now on, why don’t we sleep in the same room?” Janet bit her lip and hummed softly, neither accepting nor refusing his suggestion. She felt safe in Ethan’s arms. He was like the protective shield that could guard her against all sorts of troubles. Her body relaxed, and her eyes grew heavy. “I’m a little sleepy...” she mumbled, stifling a yawn. “She was awake all this while. Does she have to sleep during such a crucial moment?” “We barely spoke about anything, but you want to sleep,” Ethan hissed through his teeth. Janet had closed her eyes, and her breathing had become even. It looked like she had drifted off to a peaceful sleep. Ethan couldn’t help but smile at her. He wondered when he could make love to his wife.

Chapter 167 Return To The Countryside

Janet woke up to the sound of the alarm. Ethan stretched himself and rubbed his eyes. It was bright outside, and the howling wind from the previous night had blown the leaves from the trees, scattering them to the ground.

Janet glanced at Ethan and remembered what had happened last night.

She had heard what Ethan asked her last night. Janet had pretended to be asleep to buy time from answering his question. She felt an inexplicable void and unease in her heart, so she couldn't give him an answer now. But to her utter surprise, she had really fallen asleep. "Why don't you sleep longer? It's Sunday." Ethan turned over and wrapped his arms around her. The sunlight seemed to sharpen his chiseled features. But despite that, Ethan looked gentle. He pulled Janet closer to him. "Today is Sunday? Oh, Gosh. I almost forgot. I can't sleep. I have something important to do." Janet wriggled out of his hold and avoided meeting his eyes. Her face flushed with embarrassment, and she ran into the bathroom. "What's the matter?" Ethan followed her. His jet black hair was sticking on end. His messy hair and the sleep lines on his face somehow made him look more handsome. Janet averted her gaze. "I'm planning to visit Hannah. I haven't seen her after she got discharged from the hospital." "All right. Let's go together. I'm free today." Ethan squeezed the toothpaste onto the brush and handed it to her. Hannah lived in the countryside.

The village was surrounded by mountains. They had to traverse the bumpy terrains to reach her house. Ethan got out of the bus and walked behind Janet with bags of fruits and health drinks. Janet led the way. After they turned a corner, she smiled and pointed at an old house. "That's her house. We arrived on time. Hannah is probably making lunch. I could give her a hand." Ethan looked at the small tile-roofed house in the distance — it was simpler than he had thought. However, there was a small yard outside with a giant osmanthus tree that had begun to bloom. He could see clusters of pale yellow flowers from afar. The sweet scent of flowers wafted in the air, making the yard look like a paradise on earth.

“I used to sit under that Osmanthus tree and do my homework. The flowers have just started to bloom. We should come back in two weeks and see when they’re in full blossom. When I was little, we didn’t have much money. Hannah would often make sweet treats for me using the flowers.” Janet smiled at the memory. Seeing Ethan stare at the tree with great interest, she wanted to share snippets of her childhood with him. Janet’s bright smile made his heart stutter.

Ethan was never fond of the countryside. He had lived there with his mother before. However, the memories of the impoverished place only depressed him. The two chatted as they walked to the small yard.

Janet smiled and pulled the gate open. “Hannah, I’m back!”

However, there was no response. Sounds of tableware shattering reverberated from the house, followed by Hannah’s cries.

“Damn it! You old bitch! You have signed the damn document! Give me the money!”

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Chapter 168 Three Hundred Thousand Dollars’ Debt

Hearing that, Janet rushed into the house and saw a group of burly men surrounding Hannah with bats or clubs in their hands. It looked like they had broken in while she was cooking. “I don’t have so much money. Please try to understand.” Hannah scooted back beside the stove, still holding knife and vegetable scattered all over the ground. She looked

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"Wow, Hannah. It looks like you haven't told your family about your debt yet." The man grinned, revealing his yellow teeth. "This woman here, she..."

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Chapter 167

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Chapter 170: Move Into My Room

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The Substitute Wife My Poor Husband is a Billionaire Chapter 168

Chapter 168 Three Hundred Thousand Dollars’ Debt

Hearing that, Janet rushed into the house and saw a group of burly men surrounding Hannah with bats or clubs in their hands. It looked like they had broken in while she was cooking. “I don’t have so much money. Please try to understand.” Hannah scooted back beside the stove, still holding knife and vegetable scattered all over the ground. She looked terrified. Janet could only see Hannah’s grey hair and the side of her haggard face from where she was standing. Hannah staggered backward, grabbed the knife tight with her shaking hands, and pointed it at herself. “If you keep forcing me, I will have to die!” “Okay, we won’t force you, you old bitch.” A muscular man with a scar between his brows spat on the floor and glared at her. “Your neighbor told me that you have a granddaughter. She lives in the city, right? I heard she is pretty. We want to see her. I’m sure she will visit you if you have trouble, won’t she?” With that, the man took out his mobile from his pocket and knocked the stove with a wooden club. “Hurry up! Call your granddaughter and ask her to pay your debt.”

Hannah's face reddened with fear, and her wrinkles grew prominent.

"I... I won't."

"Damn it! You won't call her? Fine! Break this old bitch's leg!" the strong man bellowed his orders. He put a cigarette in his mouth as the other men surrounded Hannah. "I'm here. What's going on?" asked a cold voice of a woman.

The men unanimously turned around and saw Janet's pretty face and met her icy gaze. Janet walked over and stood in front of Hannah.

"We are here to collect debts. This old woman owes us three hundred thousand dollars." The strong man glared down at Janet. His plump face looked fierce as his lips curled up in disdain.

Janet's brows furrowed as she glanced at Hannah, who was staring at the floor. "What money? Why does Hannah owe you money?"

"Wow, Hannah. It looks like you haven't told your family about your debt yet." The man grinned, revealing his yellow teeth. "This woman here, she..."

"Shut up!" Hannah shouted, interrupting the man as she looked at Janet with guilty eyes. "What are you doing here, Janet? You better leave. This doesn't concern you."

"Damn it! Don't you dare leave today!" The men surrounded Janet and stopped her.

"Hannah borrowed money from us to buy medicines and health care products. She owes three hundred thousand dollars to us. If she doesn't have money, you better pay her debts for her." The muscular man patted his hand with the club. His lips curled up as he looked at Janet. "Well, I

accept repayments through sexual favors also. My friend owns a nightclub. Women like you are popular there.”

“Borrow money? Do you have any evidence? What kind of health care products would be that expensive?”. Janet frowned. She only had little money now and wouldn’t be able to afford even thirty thousand dollars, let alone three hundred thousand. Janet felt helpless, but more than that, she was surprised to know that Hannah owed a huge sum. After all, she was a frugal woman who never spent money unless necessary. There was no way she would have spent three hundred thousand dollars on healthcare products.

“Give me the document!” the muscular man ordered his subordinate. The man immediately handed over a file. He

glanced at the papers and threw the file on the floor. “See for yourself! Everything is clearly mentioned in the documents.”

Chapter 169 Deceit

Janet picked up the file from the floor and read the documents consisting of several pages of incomprehensible, complicated text. She couldn’t understand the gist. However, the papers indeed contained Hannah’s signature and fingerprint “What does it say?” Ethan asked as he walked in with a stick in his hand.

He was wearing a thin black shirt, and his tall frame almost blocked the entire doorway. Ethan almost stood a foot taller than those men. The wind made his shirt stick to his body, revealing his chiseled muscles.

Janet sighed and handed the document to Ethan. “I don’t understand it. There are so many terms and conditions.” Ethan skimmed through the papers and found Hannah’s signature in the end. The document revealed Hannah owed three hundred thousand dollars to these people. “Did you

read the document clearly? I wasn't lying. Give me the money! Hannah is very old. You don't want us to injure her, do you?" The strong man arrogantly leaned against the kitchen top and glanced at the stick in Ethan's hand from time to time.

"I really don't have the money now. Can you give me some time? I will borrow money and repay the debts." Janet had no idea what happened and why Hannah owed so much money to these men. Therefore, she had no choice but to persuade the men to leave first.

"I've heard enough excuses. Tell me the specific time. You can't keep me waiting all the time." The strong man spat on the floor again and squinted at Janet. However, his gaze involuntarily flitted to Ethan, who was staring at him with a stick in his hand. The muscular man flinched back in fear. He wondered who Ethan was. The man had been in the underworld for many years, but he had never met such a powerful man before. He felt inferior around Ethan. Besides, looking at Ethan's strong muscles made him wonder if he was a trained fighter.

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Chapter 170: Move Into My Room

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