

GENTLEMAN GENTLEMAN CHRISTMAS PAST

Prequel to the Sisterhood of Secrets Series

BY JENNIFER MONROE



Contents

Sign up!
Also by Jennifer Monroe
<u>Chapter 1</u>
<u>Chapter 2</u>
<u>Chapter 3</u>
<u>Chapter 4</u>
<u>Chapter 5</u>
<u>Chapter 6</u>
<u>Chapter 7</u>
<u>Chapter 8</u>
<u>Chapter 9</u>
Chapter 10
Chapter 11
<u>Chapter 12</u>
<u>Chapter 13</u>
<u>Chapter 14</u>
<u>Chapter 15</u>
<u>Chapter 16</u>
<u>Epilogue</u>
Also by Jennifer Monroe
About Jennifer Monroe

Gentleman of Christmas Past by Jennifer Monroe

Published by WOLF Publishing UG



Copyright © 2022 Jennifer Monroe

Text by Jennifer Monroe

Edited by Chris Hall

Cover Art by Victoria Cooper

Paperback ISBN: 978-3-98536-088-8 Hard Cover ISBN: 978-3-98536-089-5

Ebook ISBN: 978-3-98536-087-1

This is a work of fiction. Names, characters, businesses, places, brands, media, events and incidents are either the products of the author's imagination or used in a fictitious manner.

Any resemblance to actual persons, living or dead, or actual events is purely coincidental.

All Rights Reserved

This book or any portion thereof may not be reproduced or used in any manner whatsoever without the express written permission of the author except for the use of brief quotations in a book review.

WOLF Publishing - This is us:

Two sisters, two personalities.. But only one big love!



Diving into a world of dreams..

...Romance, heartfelt emotions, lovable and witty characters, some humor, and some mystery! Because we want it all! Historical Romance at its best!

Visit our website to learn all about us, our authors and books!

Sign up to our mailing list to receive first hand information on new releases, freebies and promotions as well as exclusive giveaways and sneak-peeks!

WWW.WOLF-PUBLISHING.COM

Also by Jennifer Monroe



The Sisterhood of Secrets

There is far more for the women at Miss Rutley's Finishing School than an education, for their secretive headmistress will assure her pupils find the happiness they each deserve.

#1 Duke of Madness

#2 Baron of Rake Street

#3 Marquess of Magic

#4 Earl of Deception

#5 Knight of Destiny

#6 Captain of Second Chances

Christmasl prequel: Gentleman of Christmas Past

Chapter One



Chatsworth, England November 1777

I ive times Miss Agnes Fitzimmons had intercepted the courier. Today would be her sixth. As she waited, she pushed a stray strand of chestnut hair back under her bonnet. Leaning against the trunk of a tree beside the country road, she took a moment to gaze over the sweeping faded green hills dotted with tiny white cottages. A gentle, chilled breeze rustled the skirts of her green and yellow pelisse, one far finer than anything a young woman like herself could have owned if her life had not changed as it had.

Winter had arrived; the bitterly cold weather said as much. Yet, it did not deter Agnes from her mission as she pulled her coat tighter for extra warmth.

Beside her stood Amy, her lady's maid. A lady's maid! Who would have thought that she, Agnes Fitzimmons, would ever have a lady's maid? Yet, here stood Amy, wringing her gloved hands in the skirts of her maid's livery. And on the verge of tears.

A confidante and friend, Amy had been hired on as Agnes's personal maid four years earlier, when Agnes was but fourteen and Amy twenty. She had golden curls beneath her mobcap, a round face, and was a head taller than Agnes. If the maid did not have plans to leave to get married and thereafter move to Wales, she would have remained as Agnes's lady's maid after Agnes was ready to make her debut into society.

Not noble society, certainly, but the gentry had their place. Which was beneath the aristocracy but certainly above where she had come.

Agnes placed a gentle hand on the maid's arm. "You've nothing to fear, Amy. Everything will work out as it should. You'll see."

"With all due respect, miss," Amy whispered with a fervent glance at the waiting carriage and the driver who might overhear, "but there's everything to fear. Whether or not you know it, Stephen's much more observant than you believe. What if he tells Mr. Porter? I know I'll be leaving soon, but I need my wages until then."

Agnes stifled a laugh as she glanced at the older driver, who stood beside the carriage picking at his nails. Stephen might have the sight of an eagle, legs so long he nearly sat doubled in his driver's seat, and less hair than a bald monkey beneath his black hat, but his hearing was worse than that of an earthworm. "I've paid him to keep quiet, so don't worry," she said with a wink. "Plus, he believes we're here at Mr. Porter's request."

Mr. Thomas Porter had taken Agnes off the streets of London and welcomed her into his home as his ward four years earlier. Not only had he provided her with the basic necessities of a stable home, food, and clothing, he also had given her extensive education and training on how to be a lady. And most importantly, he had given her hope. Something she never possessed living alone on the streets and fending for herself.

Every summer since Mr. Porter had taken Agnes on as his ward, the two would leave London to stay at his country estate in Chatsworth. Those were the days Agnes loved the most. London had its own beauty—once one left the dirty and poor areas from where she had come—but nothing compared to the fresh air and cool breezes of the countryside.

This year, however, they would not return to London. At the age of five and sixty, Mr. Porter's health was failing. Therefore, he was conducting the majority of his local business through the use of a courier. Thus, Agnes's reason for waiting beneath the silver birch tree beside the entrance to Meadow Estate. This particular courier was bringing letters to and from one Mr. Phillip Rutley.

Mr. Rutley was a handsome man three years Agnes's elder, and she had found an instant attraction to him when they had met the previous summer. As he was an acquaintance of her guardian, however, she had put off mentioning her interest in him and welcomed men of Mr. Porter's choosing.

Yet, each was worse than the one before. Most were more interested in dandying themselves up than paying her any attention. If she was to marry any man, he would find her more interesting than himself. After her recent parting of ways with Lord Ezra Colburn, she had diverted her attention back to Mr. Rutley.

Amy continued her hand wringing. "I don't know, miss. I think he's pretending to be deaf. He's crafty, Stephen is."

Agnes sighed. "I'll prove it to you." She cleared her throat and raised her voice to a near shout. "Why, yes, I would love to drink a mug of ale unchaperoned with a gentleman."

Amy gasped and clutched Agnes's arm. "You shouldn't say things like that, miss!"

Agnes, however, was clutching her sides with laughter. "You see? He's oblivious to anything happening around him. You really shouldn't be so worried." Indeed, Stephen did not even glance up at her short tirade.

"You're terrible, Miss Agnes," Amy said. "It's a good thing I'm leaving soon, or you'd have me turning gray earlier than I should!"

After giving the maid a hug, Agnes took hold of her arms. "Don't worry. If Mr. Porter casts you to the streets before you're married, I've friends who can help you."

This had both women laughing, for Mr. Porter might reprimand her, but not Amy. Not when Amy had done nothing wrong. He was strict but fair, and although Agnes had changed much since becoming his ward, her mischievous ways remained in one form or another. After all, four years might be able to correct fourteen years of street living, but it would never be able to eradicate it.

And she suspected her early life lessons would always remain. Even if they were buried well beneath the surface of decorum and politeness.

A small trail of dust coming down the drive caught Agnes's attention, and she flicked a coin into the air with practiced ease. William Yates, a young man in his midtwenties with blond hair the color of beach sand beneath a brown hat and the courier for whom she had been waiting, rode up and stopped beside her.

"I don't know why you're doing this," he said as he leaned over and handed her the letter he carried. "I feel like I'm taking part in some sort of crime."

A whispered "Agreed!" came from Amy, followed by a clearing of her throat when Agnes raised a single eyebrow in her direction.

Turning her attention back to the courier, Agnes said, "I don't understand why you must complain when I'm only making your work easier." She held the coin in the tips of her fingers and turned it this way and that. Unlike Amy, and perhaps because of her own upbringing, the cold did not force Agnes to wear gloves. Even if she should. "Shall I keep it? At least then, you mightn't be seen as an accomplice in this so-called crime."

They had exchanged similar banter the last few times she had waited for him, and with a hearty laugh, he handed her the letter. With a quick bite on the coin, he flipped it into the air and placed it into his coat pocket. Then he touched his hat and dipped his head before trotting away.

"Now, that wasn't so bad, was it?" Agnes asked, clutching the letter in her hand. "I meant it when I said I'm saving the man work. He carries a letter from my house to here—that's what? Two hundred feet? He not only earns what Mr. Porter gives him, but he also receives a bit more for less work. If you ask me, he's paid far too much!"

They returned to the waiting carriage, and Agnes said to Stephen, "Courtly Manor, please."

"Yes, miss," Stephen said with a wide grin as he opened the door for her. No, the driver would say nothing about this little escapade. He liked her too much.

Once the women were settled onto the plush bench, Stephen closed the door. Agnes glanced at the letter in her hand, and curiosity filled her. What could be inside? Although she intercepted the correspondences Mr. Porter sent to Mr. Rutley, she never opened them. Their contents were not what held her interest but were, instead, an excuse to see Mr. Rutley. Prying into someone else's affairs was not something she enjoyed. But that did not mean her interest did not remain piqued.

Half an hour later, the carriage trundled up the drive to Courtly Manor and came to a stop. A white-painted, three-story house with black window frames and ivy creeping up its facade, Courtly Manor was a lovely estate Agnes admired. Far too large for a single man, it was better suited to a large family. Why should she not dream that she was the wife of that family?

Beside the drive stood an oak tree, one which Agnes had noticed on her previous journeys here. Mr. Rutley had informed her that it was well over a hundred years old. She walked up to it and placed a hand against the gnarly trunk. In the middle of the rough bark was a smooth surface where a large limb had been removed. Although many would see it as nothing but an ancient tree, Agnes saw it as much more. There was a wonderful history surrounding it. Or so she believed.

"I wonder how many secrets have been shared here," she said before glancing at the maid. "Do you not feel something special about this tree? I know I do."

Amy smiled and placed her hand against the bark. "I suppose you can say it's regal in its way. What kinds of stories would it tell if it could talk? I imagine it has many. Many stories and many secrets."

Agnes nodded and leaned in close to the tree. "I'll tell you a secret," she whispered. "I refused to allow Lord Ezra to continue calling on me because I knew he loved the *idea* of me becoming his bride, but he loves no one but himself."

Amy gasped beside her. "I didn't know that, Miss Agnes! I thought he made the decision not to call. Isn't that what you said?"

"I did," Agnes said with a sigh. "But only because I didn't want to shame him. It's best we ended his calls. Oh, I enjoyed his company well enough and perhaps could have come to care for him after a fashion. But the truth is, I adore someone else."

"Are you saying that you've already developed feelings for Mr. Rutley? You don't love him already, do you?" The shock was clear in the maid's tone.

"Feelings for him, yes. Love? Of course not. Not in such a short time. But I shall marry him one day." Agnes cringed and turned to face Amy. "But you must keep that to yourself."

The look of concern disappeared, replaced with a smile. "Don't worry, miss. I won't tell a soul. But I'm so very pleased for you, I am."

"Thank you. Now, I've a letter to deliver."

They began the short trek back to the front door, but a man's cry from the side of the house made them stop and turn. A fellow in patched trousers held his hands out in front of him in an attempt to stop the powerful wave from crashing into him. And what a force she was.

A rotund woman, her honey-blonde hair tied up with a kerchief, held a pan above her head in a menacing fashion as she barreled after the man. "You didn't mean to kiss her, did you? Well, I'll just go and tell the magistrates I didn't mean to wallop you! It's just about as believable. Now, don't you ever come back here, or I'll have you fertilizin' the potatoes in my garden!"

During her years growing up in London, Agnes had seen women such as this—tough, sharp-tongued, and fearing no

one. And few chanced getting in her way.

The object of the woman's rage turned and ran away so quickly, Agnes could not help but clutch at her sides in laughter. Interfering might not be appropriate, but she did not mind being a spectator.

"Oh, miss!" the woman said with a gasp as she dropped into a quick curtsy, the pan falling to the ground with a loud *clang!* "I'm ever so sorry you had to see that!"

Agnes wiped away a tear of laughter as she reached down to retrieve the pan. "No need to apologize," she said. "May I ask what happened?"

"That cad thought he could steal a kiss from one of the housemaids," the woman said. She glowered in the direction the man had run. "He won't be comin' back here again, not if I've got anything to say 'bout it. And trust me, I get my way when my way needs to be got." She said that with a firm nod. "Pardon my actions, miss. I know they can upset the sensibilities of delicate young ladies such as yourself."

Delicate? Agnes mused. Oh, but she loved this mysterious woman already. "As I said, no need for apologies. What is your name?"

"I'm Mrs. Shepherd," she said, drawing herself up to her full height, which was not all that tall. "The cook here at Courtly Manor."

"But you're so young!" Agnes said in surprise. "You can't be any older than I."

Mrs. Shepherd's cheeks reddened as she laughed. "Unless you're older than eight and twenty, which I'm doubtin' you are, then we're nowhere near the same age."

"Well, I suppose you may have a *few* years on me," Agnes said. "I'm Miss Agnes Fitzimmons, and I think what you did is splendid."

The cook smiled so widely the corners of her mouth nearly touched her ears.

"It's been a pleasure making your acquaintance, but I must be on my way," Agnes said with a glance down at the letter she carried. "But I do hope we'll have the opportunity to speak again at another time."

"I'd like that, miss," the cook said. "I best be gettin' back inside and check on Molly. She can make a mess out of frying an egg." Bobbing another curtsy, she returned to the house.

"Speak again at another time'?" Amy said. "You truly believe you'll be living here one day, don't you?"

Agnes placed a foot on the portico and nodded. "I'll marry him," she said. "And Mrs. Shepherd will cook us wonderful meals. There is something special about that woman. I can see us having many chats in the kitchen."

Amy smiled. "You think that about everyone, miss. That they're all so wonderful. But why?"

As she reached up to knock on the door, Agnes paused. "It's all about hope, Amy. Everyone needs hope in their lives. And it's my hope that Mr. Rutley will be in mine."

Just as the words left her mouth, the door opened, and Mr. Phillip Rutley stood in front of her. With dark hair, a chiseled jaw, and deep-blue eyes, he was as handsome as he had been the last time she had called. No, handsomer!

"Miss Fitzimmons," he said as he smiled down at her. "What a pleasant surprise. To what do I owe this honor?"

With her heart racing and the pounding behind her ears, Agnes struggled to understand what he had said. Did she hear the word honor? Yes, that particular word had been a part of what he had said. But honor what? Did he honor her? Or did he make a request of her? Yes, that had to be it. He had made a request. What could he possibly request of her?

As he tilted his head, she feared she just might collapse. Therefore, she blurted the first words that came to mind.

"Yes, I would be honored to share in a cup of tea with you."

Chapter Two



r. Phillip Rutley's world was falling apart. Financial ruin had him searching for any feasible way of setting to rights everything he had lost. He had worked too hard building his tiny empire to go bankrupt now! How could so many tragedies happen all at once to one person?

His mine had stopped producing. As if a sluice had been placed in front of a stream, the tin dried up. Harland Curtis, the mine's foreman, had been as surprised as Phillip at the sudden disappearance of the lucrative vein they had found two months earlier.

One of his shipping vessels had sunk off the Irish coast when its dolt of a captain brought it too close to the rocky shores of Cork. Granted, Phillip had mourned the loss of the crew, for the ship could be replaced, but he also mourned the loss of the money he gave to help the grieving families left behind.

Then there were the cattle. Every head had to be slaughtered when a goodly number of them contracted some strange cattle plague. The illness spread through the herd faster than a wildfire during a drought.

"You've no choice, sir," Tom Rollins, his tenant farmer, had said. "If that many have it, they'll all likely have it. And you don't wanna be drinkin' that milk or eatin' that meat. You're best to just get rid of them all and start anew."

As if he had the funds to purchase new animals. Perhaps he should take the money out of Rollins's hide!

But no, Rollins was not at fault any more than Curtis had been.

Yet in all that destruction, Phillip saw a glimmer of hope in a young woman named Miss Agnes Fitzimmons, who currently stood beneath the large oak tree in his front garden.

Miss Fitzimmons was a sight to behold. She had dark brown hair, a perfect nose, high cheekbones, and a smile any man could appreciate. No, any man would appreciate *her*. She was lovely, witty, and had a sparkle about her that could light up any room.

The problem had been, she was romantically entangled with Lord Ezra Colburn, the wealthy younger brother of the Duke of Elmhurst. How could Phillip possibly compete with not only the man's wealth, but his noble blood as well?

Then a rumor arrived by way of a chambermaid that the two had parted ways. This news left Phillip overjoyed, of course. His joy was only increased with each call to deliver letters from the house of her guardian.

Each time she called, their conversations became more indepth and personal. They took numerous strolls around the grounds, each longer than the last. Each time she left his home, the same feeling clung to him. Loneliness. Yet with her return, she brought him happiness once more.

He may have been pleased Miss Fitzimmons had been entrusted with such a responsibility, but even he had to admit it was odd. Why would Mr. Porter send his ward—and a female—rather than a courier? Yet Phillip had not objected. Only a fool would complain about the arrival of a beautiful young woman on his doorstep.

At least while it was his doorstep. These correspondences pertained to a possible agreement between Phillip and Mr. Porter, one that would determine Phillip's future and that of Courtly Manor.

Yet it would be a future he would not have with one Miss Agnes Fitzimmons. If only there was a way to include her in this transaction...

Shaking his head to clear his thoughts, he watched through the window of the parlor as the two women disappeared around the house. Now, that was strange. Why would they feel the need to use the servants' entrance? She had always knocked on the front door.

It was not long before a young man appeared from the side of the house Miss Fitzimmons had gone, running as if the devil was on his tail. Moments later, Miss Fitzimmons and her lady's maid also appeared, walking rather than running.

Curious as to what had occurred beside the house, Phillip left the parlor and headed to the foyer. Henton, his butler, had been given a free day. Phillip knew full well the man was seeking a new situation, and he had Phillip's blessing. After all, a man had to make a living. Word had gotten out that the estate was in trouble, but his staff knew firsthand.

Approaching the front door, Phillip drew in a deep breath and opened the door to find Miss Fitzimmons with her hand lifted toward the knocker. And what a sight she was to behold. Was it possible the young woman had become lovelier since the last time he saw her?

"Miss Fitzimmons," Phillip said, smiling, "what a pleasant surprise. To what do I owe this honor?"

Miss Fitzimmons gave him a blank stare, reminding him of the look of a man he had seen stunned by a blow to the jaw during a boxing match the previous year. If he had not already spoken to her on several occasions, he would have thought her feeble-minded. Would she not speak?

"Yes, I would be honored to drink tea with you."

Phillip chuckled when she covered her mouth in shock. Perhaps not everything in his life was turned upside down after all. He had not offered her tea, and she clearly was aware he had not, but if she wished to drink with him, he would take advantage of her nonsensical behavior before her lady's maid stepped in and played the dutiful chaperone.

"Then by all means, come in from the cold." He moved aside to allow the two women to enter. "I had promised you

tea during your last call, did I not?" he added to ease her embarrassment.

"Y-yes, you did," she replied. She stopped to hand him the letter. "The reason I'm calling."

Thanking her, Phillip took the folded parchment and slid a finger beneath the seal just as Mrs. Shepherd entered the foyer, whistling an off-key tune he did not recognize.

She came to a sudden stop and gasped as she dropped into a feeble curtsy. "Apologies, sir," she said. Then she smiled at Miss Fitzimmons. "It's good to see you again, miss."

"And you, Mrs. Shepherd," Miss Fitzimmons replied. Her smile was somehow... secretive. "I take it you've been well?"

"What's this?" Phillip asked, amused. "I was not aware the two of you knew one another."

Miss Fitzimmons nodded. "Oh, yes. We've been acquainted for several years now. Mr. Porter wished to hire her on as the cook at Meadow Estate, but she was adamant that she wished to remain here."

Phillip laughed. "You never told me you had been propositioned, Mrs. Shepherd." The cook's plump cheeks went a deep crimson. "Since Henton is away, will you please bring us a tea tray?"

"I'd be happy to, sir," Mrs. Shepherd said. "'A good cuppa tea can solve any problem.' My mum always said that. It's also how she and my da spent their courtin' days, drinkin' tea together."

Phillip cleared his throat, and Mrs. Shepherd's blush crept up to her ears. She gave a quick curtsy and hurried out of the room.

"Mrs. Shepherd will talk for hours if you allow her," he said.

"Oh, she's absolutely wonderful," Miss Fitzimmons said with a laugh that Phillip found he adored. "I would think you'll wish to keep her here forever. At least, I would hope so."

A strange, but pleasant feeling came over Phillip at hearing her words. Was she suggesting that there was a chance of them having a future together?

Bah! He was overthinking the situation.

Or was he? Did his mother not say that as Christmas drew nearer, good things happened? Yet, he was not a child anymore but rather a grown man. Such wishful thinking was a waste of time.

He took Miss Fitzimmons's coat, making no mention of the missing Henton. Leading the women into the drawing room, he offered them the couch.

"If you don't mind, sir," the maid said, her eyes downcast, "I've brought some mending to see to. Might I sit over in that chair?" She pointed to an armchair that sat alone in front of the window.

"Yes, of course," Phillip replied, pleased at the relative privacy they would be gifted. "As long as Miss Fitzimmons does not mind."

"Not at all," Miss Fitzimmons said. "Amy takes great pride in her work." She glanced around the room. "I cannot help but admire your home, Mr. Rutley. It really is lovely."

"Thank you for saying so." He glanced down at the letter still unread in his hands and mumbled, "Let's hope I'll be able to keep it."

"I beg your pardon?" Miss Fitzimmons asked, her brow furrowed.

Phillip cleared his throat. "I'm curious, Miss Fitzimmons," he replied, choosing not to repeat, or expand upon, that utterance. She had no reason to know of his financial difficulties. "Why does Mr. Porter send you to deliver his letters? Does he not trust the courier?"

The maid coughed, but it was clearly to cover a snicker.

Miss Fitzimmons went to respond, then paused and looked toward the door. When it opened, Mrs. Shepherd entered, carrying a silver tray laden with all the necessities for tea.

Phillip could not stop his brows from rising. Her hearing was very good, far better than his. He had not even heard the cook returning.

Mrs. Shepherd set the tray on the table. "Would you like me to pour for you, sir?"

"No, thank you," Phillip replied. "I'll see to it. You may go."

The cook bobbed another curtsy, smiled at Miss Fitzimmons again, and then left the room.

"Now, you were saying, Miss Fitzimmons?" he asked as he poured the tea.

The corners of her mouth twitched. "I was saying nothing, Mr. Rutley. But to answer your question, I find personal joy in delivering the letters."

He handed a teacup to Miss Fitzimmons. "Is that so? And will you tell me why?"

"Because doing so gives me the opportunity to see you, and I try to take advantage of any opportunities that may come my way," she said in a matter-of-fact tone that not only surprised him but also had her lady's maid gasping in shock. The relative privacy was not as private as he had first thought.

Miss Fitzimmons's eyes twinkled, sending his heart into strange palpitations. "The question I find myself asking is, do you feel the same?"

Phillip stared at her, dumbfounded. How could one possibly explain the enjoyment he received by simply being in her company? That because of the various rumors that surrounded him, their friendly conversations could never mature into something more serious? Not until he was able to put his life into order, that is.

Grasping for words, he said, "I, too, cherish the moments you are here. When I learned you and Lord Ezra parted ways, I considered calling on you but never found the right time." That was a bit of a lie, but the truth was far too embarrassing.

She gave him a playful smile. "Are you saying you plan to call on me formally?"

Phillip was pleased. Never had he encountered a woman so forthright and honest! It was like a ray of sunshine breaking through a dense fog. Was this coquettish behavior common in Miss Fitzimmons? If so, time spent with her would be enjoyable, to be sure!

Wetting his lips, Phillip said, "I had hoped the weather would hold so we could eat alfresco, but with this cold that has settled in, it's unlikely. That does not mean we cannot enjoy a meal together indoors. Would you care to join me?"

Placing her teacup onto its saucer, she gave him a small smile. "I would be honored."

"Wonderful!" he said, excited at the prospect. He would have Mrs. Shepherd provide a wonderful lunch. "I'll see you then." His eyes went wide, and he shook his head. "I didn't mean to sound as if I thought you were leaving... that is, what I meant to say was that I want you to remain here with me."

Close your mouth, Rutley! You're making an utter fool of yourself!

Miss Fitzimmons pressed a hand to her breast. "Are you saying you mean to keep me here with you forever, Mr. Rutley?" Her tone sounded shocked, but that tiny lift to her lips confused him.

"Heavens, no!" he blurted out. Then she laughed outright, and he realized she was teasing him. "I must say, Miss Fitzimmons, you've a wonderful wit about you."

A mischievous grin crossed his lips. Two could play at this game. "Regarding this lunch, does two days from today work with your schedule? Once I've impressed you with my ability to entertain, we can decide on meeting another day. I'd like to take you to see the stream that flows through the property before it becomes too cold for such walks. It's one of my favorite places, you see. I spend a great deal of time there meditating on life in general." He grinned at her. "Now, you may choose to reject going to the stream with me, but you've

no choice in accepting my invitation to lunch. I simply won't allow it. Therefore, you may as well get it over with and accept now."

The lovely melody of her laughter filled the room. Oh yes, he would enjoy being with this woman if only to hear that lovely melody for the rest of his life.

"I would love to," she replied. Then she winked. "Since you've forbidden me from declining."

They engaged in conversation over various topics. Miss Fitzimmons was learned in many areas. She was also unafraid to give her opinion on all sorts of matters, and he found that was what he liked that about her most thus far.

"The cost of war should not be measured in shillings but rather in lives," she said. "Only then can one weigh each decision without prejudice."

Phillip had never considered such a notion. And from a woman! Many of his friends spoke about their wives as if they were nothing more than decorations for their homes. Although he would never admit such a thing to any man, he found conversation with Miss Fitzimmons far more agreeable than time spent with his peers.

Their conversation turned once again, and Phillip found himself mesmerized by her every word, movement, and her smile. Yes, he could spend the rest of his life in her company.

Miss Fitzimmons looked up at the clock and gasped. "I cannot believe we've been here for over an hour! Amy, we really should be heading home. Did you not say you have several chores you must see to before the dinner bell?"

"Yes, miss," the maid replied.

Miss Fitzimmons stood. "I thank you for the tea, Mr. Rutley, and the wonderful conversation. I look forward to seeing you again. And the visit to the stream."

Phillip could not have been more pleased as they donned their coats, and he walked them to the waiting carriage. Before handing Miss Fitzimmons into the vehicle, he said, "I must admit, our conversations in the past have been engaging, but today was far better. I do enjoy your company."

"And I've found yours delightful as well," she said. "I'll see you in two days."

Once the carriage was gone, he returned to the drawing room. How quickly had his good fortune changed! He never believed a beauty such as Miss Fitzimmons would ever look his way, yet now he learned she had gone out of her way to see him. Phillip Rutley of all people!

Yet those feelings of elation plummeted as his gaze fell on the unopened letter. Knowing he could no longer postpone the inevitable, he unfolded the parchment and began to read.

Mr. Porter was never one to mince his words, although they were always kind. The last line of the letter was not what Phillip hoped to read.

And though I do wish you the best, I'm afraid that I cannot help you in this matter.

The paper floated to the floor from Phillip's numb fingers. Mr. Porter had been his last hope in saving Courtly Manor. Now, he would lose everything.

Including Miss Agnes Fitzimmons.

Chapter Three



A gnes alighted from the carriage at her home of Meadow Estate. Made of red brick with tall birch trees flanking each side, it was a lovely home. Carefully trimmed rose bushes that bloomed in the summer sat beneath the white-painted window frames. Meadow Estate was not as large as the other estates owned by her guardian, Mr. Thomas Porter, but it was spacious enough for two people and a full staff of servants. A far cry from the meager alleyways and crates in which Agnes had often slept as a child.

Closing her eyes, Agnes brought to mind the first time she arrived at this house. Mr. Porter had taken her on as his ward only six months before, and her visit to Chatsworth had been her first outside of London.

"You own *two* houses?" Agnes had asked, her voice reflecting the awe that filled her. She did not even have *one*! But what fourteen-year-old did? "I can't believe it."

Mr. Porter chuckled. "Oh, Agnes, I own many homes. I even own a small inn if you can believe that."

Agnes gaped at him. "I do. I do believe you." She glanced at the house again.

Two houses. No, more than two! Zooks!

"But what're we doing here, Mr. Porter? I like living in London."

In your house there, that is, she amended silently.

The London house had so many rooms, Agnes could not remember all their names. And now that she could read, she had been fond of spending time in the library. Granted, most of the books there were beyond her ability, but in the short time she had been taking lessons, she could pick out more than half the words on a page.

"I like to take time for leisure," her guardian replied as he placed a hand on her shoulder. "You'll continue your French lessons, and I've hired a woman to instruct you in proper etiquette while we're here. Mrs. Gouldsmith comes highly recommended."

"More lessons?" Agnes asked, knowing she sounded sulky but did not care. "Will they never end?"

Mr. Porter stopped at the front door, his hand on the handle, and turned to look at her. "Not until the day I deem you ready."

Sighing, Agnes opened her eyes and gazed once again at the lovely country home she had come to love. Her life had changed much over the years. That wide-eyed girl she had been was nearly a stranger now. She never imagined she could be so different in a mere four years.

"Miss Agnes," the butler said in greeting as she entered the house, "I trust your visit to the village was pleasant?"

"Quite," she replied as she allowed the butler to take her wrap. "Where is Mr. Porter?"

Before Garland could reply, voices rose from the direction of her guardian's study, answering her question for him.

"You're a fool, Walcott!" Mr. Porter was saying as Agnes drew near the room. "You of all people should know that Drake Street will gladly praise your name whilst plucking your money right out of your hand. They should change the name to Rake Street as disparaging is the establishment they keep there."

"It's a tavern, Porter, not some den of iniquity!"

"It most certainly is not!" Mr. Porter shouted. "I knew your father very well and had a great deal of respect for him. Hell, I

even knew you when you were running around your family estate in your short pants. I may not have a title attached to my name, but even I know what goes on there. Don't lose your fortune—and your new bride—because of your willingness to make poor decisions."

A loud snort of derision filled the room before Lord Walcott said, "I don't have to take this from anyone, least of all from someone like you! I'm an earl, for blasted sake! At least show me a bit of respect!"

The tall man, whom Agnes liked—except when he had consumed far too much alcohol, which he had done often as of late—stormed out of the study, nearly barreling over Agnes in his rush to leave. His dark hair was mussed, as if he had not combed it in days, and his brown eyes flashed with anger.

"Good afternoon, my lord," she murmured, giving him a light curtsy.

He gave her a quick nod and moved past her but said nothing. A whiff of brandy followed in his wake. Yes, he was likely drunk already. So sad, that.

Agnes turned to find Mr. Porter looking at her. "We must speak," he said rather bluntly. "Come in and sit down."

Agnes swallowed hard. Did he know she had been intercepting the letters? Likely not, but if not that, what could he possibly want to speak to her about?

As she lowered herself into the chair he indicated, Mr. Porter began coughing so violently, he had to grip the desk to steady himself.

Agnes leapt from the seat and began rubbing his back. "Would you like a glass of water?" she asked. Her guardian's health had deteriorated over the last six months or so, and Agnes feared for him.

"Air would be far more useful if you have it," he said with a wink. The fit seemed to have subsided, but his breathing still came in gasps.

With a laugh, Agnes returned to her seat. That was how Mr. Porter was, no matter the circumstances. To him, humor

was as much a necessity as water—and air.

"Is all well with Lord Walcott?" she asked.

"He's young and reckless," her guardian said as he moved to drop into the chair behind the desk. "Just like you were when I found you. You've become a proper young lady since then. But I'm not surprised. I recognized her inside that street urchin you once were the moment I set eyes on you."

Agnes beamed at the compliment, followed by a twinge of guilt. Proper young ladies did not lie. Nor did they bribe couriers to allow her to intercept letters.

"There is no simple way to say this, Agnes. I fear my time on this earth is soon coming to an end."

"But—"

Mr. Porter held up a hand to forestall her, and she swallowed back the argument she meant to make. But the knot in her throat remained.

"Don't worry. I'm not dying tomorrow. Doctor Stapleton believes I have a bit more time left than that." He chuckled, but Agnes did not see the humor in any such discussion. He'd been old when he had found her in that shop four years earlier, when he had saved her from a beating by the proprietor after she had tried to hide a block of scented soap inside the pocket of her dress.

Some would have thought stealing soap a waste of time. Food was much more worth the risk. And to a point, that was true. Agnes, however, thought beyond her immediate needs. For too long she had lived day by day, if not hour by hour. If she had soap, perhaps she could have a proper wash. And if she had a proper wash, maybe she could find employment so she would no longer have to steal to live. After all, proprietors frowned on unkempt and dirty employees. But they scowled at and beat thieves.

Despite her unconventional plans, however, Mr. Porter had rescued her from not only a beating but also from a life of poverty. And for that, she was forever grateful.

Knowing he was dying made her heart clench. He had been kind to her in the years she had acted as his ward. She received training on how to be a lady, was given whatever she needed and wanted, and not once had he asked for anything in return.

"Nevertheless," he continued, "I've begun preparations for when that day does come. I've been able to amass a small fortune, and I must leave it to someone. Do you have a guess as to who that someone is?"

Agnes nodded. "Your cousin James." She had met the man only twice and did not like him. He had nothing but cruel words for everyone to whom he spoke. Even Mr. Porter. And if anyone was cruel to Mr. Porter, she did not like him. "Unless you have another cousin?"

Mr. Porter shook his head. "When my Margaret died," he was referring to his daughter who had died at a young age, "I thought Jane and I would have more children. But... well, that did not happen, did it?"

Agnes gave a sad shake of her head. Mrs. Porter, whom Agnes had never met, had taken her own life after the death of their daughter. From her understanding, the poor woman had been unable to endure the grief, and Mr. Porter never remarried.

Because he was left a widower and childless, he had chosen to take on Agnes as his ward. Why her, she never understood, for her guardian never explained whenever she took up the need to ask. Perhaps it was the circumstances in which he had found her or that recognition of her innate abilities, but he had not considered taking on a ward until he found her. Or so he had explained when she had inquired of him.

"But then you came into my life," he said as he leaned back into his chair with his fingers steepled in front of him. "In four short but wonderful years, you became the lady I knew you could be. I've come to see you not as a ward, but rather as a daughter." Unbidden, a tear rolled down Agnes's cheek. "Thank you, Mr. Porter. You're the only father I've ever known. I cannot thank you for everything you have done for me. And I'm not speaking of the dresses or the various lessons you've afforded me, although I do appreciate them. More than you can ever know. No, I mean your willingness to love me as your own. I'll never forget the kindness you've shown me."

"Agnes," he said, running a hand through his silver hair, "because I view you as my daughter, upon my death, I'm bequeathing everything to you."

Her jaw dropped. "To me? I don't understand."

Mr. Porter rose and walked around the desk to place a hand on her shoulder. "It's because I love you like a daughter. No one is more deserving than you. I wouldn't have it any other way."

Tears flowed down her cheeks as she rose and embraced him. "And I love you like the father I never had." Then that twinge of guilt made her pull away. "I must confess something. Mr. Phillip Rutley—"

Mr. Porter laughed. "Do you mean how you've been intercepting the courier in order to deliver my letters yourself?" he asked. "I'm already aware of this."

"You are?"

"Of course. I found it odd when you wanted to go into the village every time I sent for a courier to deliver a letter for Mr. Rutley. That and I was able to convince Yates to confess."

"But why did he not say so today?" Agnes asked, unable to believe that her carefully laid plans had been so easily thwarted.

"Because I asked him to keep it between us," Mr. Porter replied. "It was well worth it to him, too, since he was paid thrice to carry a letter from the house to the end of the drive. Keeping secrets can be a lucrative business, I suppose."

"I'm sorry for lying to you," Agnes said. "I promise never to do it again."

"I know you're sorry. Now, in regard to Rutley. I've no reason to disapprove of him, but you must keep your wits about you. You're a highly intelligent young woman, so I trust you'll be prudent with your decisions concerning him."

Promising she would, Agnes soon went to her room and lay upon her bed. Mr. Porter had done so much for her, and she would do everything she could to honor him.

And as her thoughts drifted to Mr. Phillip Rutley, she let out a sigh. In two days, they would spend time together again in his home. A place where she may just one day live. They had the chance for a wonderful future together.

A memory came to Agnes's mind. The year before Mr. Porter had taken her in his as his ward, Agnes and two girls with whom she was acquainted had been discussing Christmas. One of the girls, Frances by name, swore a miracle took place every Christmas since the first.

"All we have to do," she insisted, "is make a wish, and cause it's Christmas, it's got a better chance for comin' true."

Despite the fact that belief in such dreams belonged to the young, Agnes closed her eyes and whispered a wish. If all worked out as she hoped, by Christmas, Mr. Rutley would make a promise to be in her life for many years to come.

Chapter Four



Pushing aside the open letter, Phillip leaned back in his chair and sighed. He had written to all the most prominent men in and around Chatsworth, requesting an audience to discuss an investment possibility. In all fairness, they had all responded but in the same manner.

My schedule is far too full to agree to a meeting at this time.

Well, that was not true. Not all had rejected him outright. One man had taken an interest, although it was short-lived. In the end, Mr. Thomas Porter had also denied Phillip's request to meet.

What was strange was the fact that, today, he would be meeting the man's ward for lunch. Warm weather had once again returned, and therefore, he chose to have the picnic lunch he had first intended. Perhaps it was an omen of good things to come.

Despite Phillip's optimism about the weather, he continued to struggle with what he considered Mr. Porter's inconsistencies. Mr. Porter trusted Phillip to spend time with his ward and yet refused to do business with him. With that type of trust, did he and Miss Fitzimmons even stand a chance at a possible relationship?

What young woman wanted a man nearly bankrupt and on the verge of losing his most viable asset—Courtly Manor? Once Miss Fitzimmons learned of his financial standing, she would turn and run. And he would not blame her. The humiliation at the possibility of losing his home had plagued him with nightmares, terrible dreams in which the villagers gathered in the middle of Chatsworth to mock him as his possessions were sold to the highest bidder.

This would not happen today, nor tomorrow, however. Phillip had enough money to survive another three, possibly four, months. Then the end would come.

"Sir?"

Phillip looked up at Henton, who stood at the door, his light-brown hair parted in the middle and brushed down. "Yes?"

"Miss Fitzimmons's carriage is coming up the drive. You asked me to keep a lookout for it."

"Thank you. I'll meet her out front." He shrugged on his coat and made his way to the portico, where he waited for the driver to place a step.

When the door opened, Phillip smiled. Miss Fitzimmons's dress robe à *l'anglaise* reflected the simple taste of the era. The wide overskirt was cream-colored with brown trim and opened in the front to show a white underskirt. No bows, no flowers, no lace, just simplicity. And she could not have been lovelier. Her beautiful face was shaded by a large bonnet covered in the same fabric as her dress.

Phillip could only stare at her, his mouth and throat as dry as cotton wool.

"Good afternoon, Mr. Rutley," she said with that twinkle in her eye he had come to admire greatly. "I must make an admission. I've been looking forward to this outing since the day you invited me."

He bowed. "As have I." He offered her his arm, which she took without hesitation. "Mrs. Shepherd prepared a wonderful selection of food for us. We'll eat beneath a marquee I had raised. It is a lovely day, don't you think?"

"I've fared worse weather," she said in her sweet voice. "But yes, I find the weather—and company—more than

acceptable." Her beauty increased when her cheeks turned pink.

Phillip smiled as he led her to the marquee that had been set up beneath the lovely oak tree. Beneath the cover sat three chairs and a table.

Miss Fitzimmons smiled. "I see you prepared a place for Amy."

"I expected you would arrive with a chaperone. Whether she be your lady's maid or some other companion remained to be seen." He turned to the maid. "I hope you feel comfortable sitting with us."

Miss Fitzimmons placed a hand on Phillip's arm. It was strange, but he swore he could feel heat emitting through the fabric of his coat and her gloves. "If you don't mind, I'd rather Amy move her chair over there and read." Phillip nodded, pleased by this decision. "Of course."

He picked up one of the chairs and moved it to a place just outside the marquee. Then she sat, opened up her book, and began reading.

"It looks like it will be just the two of us, then," Phillip said as he pulled out one of the chairs for Miss Fitzimmons. Then he poured her a glass of wine before taking the chair across from her. In his glass, he poured water provided in a tall, clear decanter. He was not opposed to drinking for moral reasons, nor would he shame anyone for indulging from time to time, but he preferred to keep his wits about him.

"Are you hungry?" he asked as he removed the dome cover from a large platter in the middle of the table.

Miss Fitzimmons shook her head. "No, the wine is plenty for now."

As Phillip took a sip of his water, he took the liberty of admiring her lovely face over the rim of his glass. Stunning. Yes, that was the correct term. She was a stunning woman. That was how he would have described her from the first time he had laid eyes on her the previous summer. And every moment since

But when she honored him with that special playful smile of hers, he found himself longing to be in her company. As much as he possibly could.

"You seem to be far away," she said. "What are you thinking about?"

For a moment, he had no response. Could he be truthful and remain honorable? No, likely not. Not with some of the thoughts that were going through his mind. Such as holding her in his arms and kissing her...

"Work," he replied.

Miss Fitzimmons laughed. "You know, I've a special gift of which few are aware. I have the ability to tell when someone is lying. And you are doing just that. Now, what was truly on your mind?"

Phillip drew in a deep breath. "I was considering how, from the first time I saw you, I thought you beautiful, and since then, my admiration for you has only grown stronger."

She smiled and took another polite sip of her wine.

He nearly groaned. She must think me a terrible cad!

"Since you've chosen to be honest with me, Mr. Rutley, I'd like to make a confession to you."

Taken aback, Phillip said, "A confession? What can you possibly confess to me?"

"The letters you received from Mr. Porter? Well, he was unaware that I've been playing his messenger."

Phillip frowned. "That makes no sense. If he doesn't know, how did you come to have them in your possession?"

"I simply stopped the courier after he had collected the letters from Mr. Porter, paid him a small sum, and he gave me the letters. Then I delivered them myself." She shrugged. "It really wasn't all that difficult."

"But why? Why would you do that?"

Miss Fitzimmons sighed as she placed her glass on the table. "When we spoke those few times last summer, I enjoyed

your company very much. I just knew I had to find a way to see you again. When I learned that Mr. Porter was sending you regular correspondences, I assumed it was the only way to see you without being seen as improper. Each time I made my delivery, we spoke a bit more, and I found I could not wait to play courier again."

Her tone was so matter-of-fact, Phillip nearly laughed. What a delightful young woman she was!

"I, too, found myself hoping you would be the one to come to my door, Miss Fitzimmons. I must be honest, if Yates had been standing at my front door today rather than you, I would have been greatly disappointed."

Miss Fitzimmons blushed as she turned her glass in her hand. "May I ask you a question?"

"Of course. Anything."

"If you are so eager to see me, why not simply call on me at Meadow Estate?"

The question was fair, and Phillip wished to be honest. Yet doing so would surely make Miss Fitzimmons leave. And that, he did not want.

"I've been working on certain... issues with my business prospects," he explained. "Plus, there was Lord Ezra. I must admit, when I learned he was a suitor, I was downhearted. I hope you don't mind me saying so, but when I learned the two of you parted ways, I must admit that I was pleased. Yet if you rejected a man of his standing, what does that say about the odds of me winning you over?"

He paused. Had he revealed too much? Would she believe him weak for expressing himself so openly?

To his surprise—and dare he say, pleasure—Miss Fitzimmons placed a gloved hand atop his and said, "Lord Ezra is in the past. I'm now here with you. Not because of standing but rather because of the simple fact that I like you and wish to be in your company."

Phillip considered her words. Admitting aloud that he failed at business was something he was unwilling to do. A

man stood or fell based on how many agreements he made or how many contracts he signed. "I want nothing more than to spend time with you. But..." He sighed. "There are matters in my life, personal matters too complicated to share with you at this time. Not that I feel you're unable to understand them but rather because they are issues that have complicated my life as a whole."

Slowly, she removed her hand from his, and Phillip cursed himself inwardly. You fool! She's no dimwit. You've now gone and driven her away! You blasted, blasted fool!

Miss Fitzimmons smiled. "I've come to realize that life is complicated for everyone, even for those who deny that fact. Yet if we push ahead, we can succeed. Mr. Porter taught me that there is always hope. No matter what happens today, tomorrow, or even next year, Mr. Rutley, you must never lose hope."

How could such a young woman be both beautiful and wise? Phillip had never considered women ignorant, not in general, but few possessed the intelligence and wit of Miss Fitzimmons.

He smiled at her. It was as if all his worries had gone. Oh, he was not witless enough to believe they had disappeared for good, but at least he had a reprieve—even if only for a short while.

"I'll not lose hope. Miss Fitzimmons, in the few weeks we've become better acquainted, we've learned much about each other. Yet you've not told me how you came to be a ward to Mr. Porter."

Miss Fitzimmons took a sip of her wine before responding. "As it is, Mr. Porter is a distant cousin of my mother. Well, I suppose that makes him my distant cousin, as well." She shook her head. "Regardless, Mother was unable to take care of me, so Mr. Porter took on the responsibility."

"Do you still speak to your mother?" Phillip asked.

Miss Fitzimmons shook her head. "She died in the interim." Then she smiled. "But we're not here to discuss

those who've died, are we? Now, you told me your parents left for America two years ago. Why did you not join them? It seems a journey to America would be quite an adventure."

"I have no desire to see foreign lands," he replied. "Life here in England is adventurous enough for me."

Over the next hour, they discussed a variety of topics as they feasted on the selection of dried meats and cheeses Mrs. Shepherd had provided for their meal. By the time Miss Fitzimmons rose from her chair to leave, Phillip felt much closer to her. And he found himself not wanting her to go.

"You've not drunk any of the wine," Miss Fitzimmons said. "I thought it was quite good. Do you not like it?"

Phillip glanced at the bottle. "I've never been interested in drinking. I may take a few polite sips from time to time, but drinking alcohol creates too many problems."

Miss Fitzimmons nodded sadly. "Overindulgence certainly can be problematic. I've seen its effects far too often. You're very wise to make such a decision. Few men with whom I'm acquainted recognize its effects before it is far too late, and they are stumbling over their words. Or their feet."

Phillip laughed as he rose from his chair. "You're correct in that assessment. I know you must leave soon, but would you care to take a short stroll around the gardens with me?"

"I would love to," she replied, smiling broadly.

He pulled out her chair and offered his arm, which she took without hesitation. The maid followed closely behind.

They made their way to the cobbled path that marked the beginning of the gardens, past an outbuilding where the gardener kept his various tools.

As they approached one of the many barren flowerbeds, Phillip stopped to pick a single pink rose from one of the many well-maintained bushes. How had it survived when all the others had succumbed to the cold? Another omen perhaps?

"This rose has endured where all others have failed," he said, turning it by its stem. "Like you, it's unique and worthy

of the admiration of anyone who sees it." With a smile, he turned to Miss Fitzimmons. "I think it only fitting a young woman as lovely as you should have this," he said, offering her the flower. "Even it cannot match your beauty."

Miss Fitzimmons put the flower to her nose and inhaled deeply. "I do like roses," she said with a smile. "I save the best specimens to dry so I can enjoy them long after they are removed from their vase. I hope to collect a dozen over the coming summer. Perhaps each time I call, I'll receive one to add to my collection."

"Miss Fitzimmons, if everything works out as I hope, you'll have a thousand of them."

And he could not have been more truthful. If he had it his way, she would have everything her heart desired.

All he wanted in return was her at his side.

Chapter Five



The High Street in Chatsworth teemed with people on Saturday afternoon. Some, like Agnes, strolled at a leisurely pace, taking time to stop at every window to see what new items the shops carried since their last visit to the village. Others hurried to finish errands for themselves or for their employers with no time for browsing.

Although only two days had passed since she and Phillip had picnicked together, she longed to see him again. The words he spoke to her that day, that he wished to give her a thousand roses, consumed her every waking moment. And several of her dreams. The thought that he was willing to make her happy made her heart soar, her thoughts muddle, and her breath catch.

She had no doubt as to what he had implied. He was promising her a future together. With him.

Yet two problems tugged at the back of her mind. As to her first, to what extent did he care for her? It was one thing to promise a thousand flowers and quite another to believe there was a chance for love. Men in general struggled to express themselves, especially when it came to matters of the heart. They were so silly believing that speaking of love was weak.

Agnes had promised herself she would not marry for anything but love. That had been her reason for breaking off any further entanglements with Lord Ezra. He cared more for accumulating wealth than he ever would for another person. She refused to play a subservient role to an aspiring empire.

Her second cause for concern pertained to whatever "issues" with which Mr. Rutley was dealing. She had heard the rumors about him struggling financially, but if that were true, why would Mr. Porter engage in business with him? If she had learned anything about her guardian, it was that he was a competent businessman.

Amy walked beside Agnes as they passed the various shops, stopping in front of the local bookshop. Mistrels was a newer establishment, but it had proven to be a wonderful resource for all sorts of reading material. Mr. Porter allowed her to purchase as many books as she wanted to add to his already expansive library.

That did not mean she would purchase every book offered, of course. If her previous life taught her anything, it showed her that no one was happier simply because they had more things. Including books.

Gray skies filled with clouds said cold would soon replace the unseasonably warm temperatures they had been enjoying. Agnes was accustomed to the ebbs and flows of English weather, and she adapted easily. Anyone who was forced to endure her previous life learned to acclimate to the everchanging weather. What choice did she have? Agnes smiled as a boy of perhaps seven approached her. He wore a grin that lacked a front tooth as he stopped before her. With unkempt blond hair, trousers that were far too short and full of patches, and dirt on his cheeks, it was clear the lad lived a hard life. Much too hard for a boy his age.

"Scuse me, miss, but would ye wanna buy a top?" he asked. In his grimy hand lay a finely crafted wooden top. "Me da makes 'em. If ye've a son, he'd like it, I bet. Boys like tops. I know I do."

Agnes took the top and studied it. "Your father is a very good craftsman," she said. "But I'm afraid I've no children seeing as I'm not yet married." She returned the top to his hand. "But I do thank you for offering it to me."

The boy frowned. "Don't all ladies become mothers?" he asked. "I'll bet ye'll 'ave lots of kids. But what then? What'll

ye do when ye've got yer son, and he ain't got this grand toy? Don't ye think he'll be sad?"

Amy gasped, but Agnes found herself laughing at the boy's cleverness. "Why, I hadn't considered that! Perhaps you're right." She held out her hand, and the boy returned the top to her.

Agnes sighed. Although she had considered the prospect of perhaps one day marrying Mr. Rutley, she had not thought about the inevitable children that would follow. She had always wanted a daughter, perhaps a few, but a boy would be nice, too.

The door to the bookstore opened, and Mr. Mistrel, the proprietor, poked his head out. "Adam, you leave those ladies alone, you hear me?"

The boy's cheeks reddened, and Agnes could not help but feel sorry for him. "Young Adam and I were just completing a business transaction, Mr. Mistrel." She turned her attention back to the boy. "Now, how much do I owe you?"

Adam named an amount, and Agnes frowned, insisting it was far too much to pay for a toy. It really was not, but her experience said one did not simply pay outright a named price. They spent several minutes haggling. Indeed, the boy seemed to enjoy that as much as the coin she had placed in his hand once they arrived at an agreed-upon amount.

"Thank you, miss!" Adam said, his smile nearly splitting his face in half. With a bow, he skipped away. By that time, Mr. Mistrel had returned to his patrons.

Agnes and Amy resumed their walk.

"You're going to marry him, aren't you?" Amy asked.

Agnes laughed. "Adam? He may be a bit too young for me. Don't you think so?"

Amy gave Agnes an exasperated sigh. "Of course not. I mean Mr. Rutley. Forgive my forwardness, but I can see it on your face. After what he said about the roses, I'd say he wants to marry you, too." She blushed. "I wasn't trying to listen, miss, but sometimes I can't help it."

Agnes laughed. "Is that not what you're meant to do, Amy? Otherwise, you never know what sordid discussion Mr. Rutley and I may be having!"

When they arrived at Drake Street, Agnes grabbed hold of Amy's hand and pulled her into a nearby alleyway. "Do you think me mad for wanting to marry him? I feel as though I know everything about him yet know nothing. But I also feel as if we're meant to be together."

"You're not mad, Miss Agnes," the maid said. "You've always said you want to marry for love, but are you saying that because of the gift of a rose, you're now in love with him?"

Agnes frowned. "Well, no, of course not. It was a wonderful gesture, and my feelings for him are growing. But I cannot say it's love just yet. I don't even know if I understand what love is."

Amy gave a shy smile, her cheeks now crimson to her ears. "When I first met Guy, I knew I loved him. Trust me, when it hits you, you'll know whether it's love."

"Thank you," Agnes said, embracing the maid. "Let's go through here. It's a faster way to the dressmaker's shop, and I heard Mrs. Thompson has a new seamstress who is fantastic with a needle and thread. I think her name is... oh, what was it? Oh, yes, Mrs. Newberry."

Amy gasped. "We can't go through here, miss! It's dangerous. Don't you know there's a tavern where men not only drink until they can't stand upright, but they also gamble away every bit of money they have?"

Agnes laughed as she snaked an arm through that of the maid. "Have you forgotten the young girl from the streets of London you met four years ago? I may not act like her now, but I've retained my ability to walk safely through a darkened alleyway."

"I suppose," Amy replied, worrying her bottom lip and giving a frightened look at the narrow passage. "But you're cultured and all now. It's because of that, I don't think it's a good idea for us to be caught here."

Agnes ignored her and continued down the alleyway. It snaked like a winding river, the tall buildings on either side acting as its banks. Halfway down was a tavern, but as Amy had mentioned, it was rumored that much more than drinking went on in the establishment. So terrible was its reputation, that some had begun calling the alleyway Rake Street.

The tavern catered to men from all levels of society. From what she heard, the proprietor—and the handful of prostitutes who frequented the place—saw not the man but rather the money gained through him.

Including one Lord Walcott who, at the moment, bounded down the steps with a woman who was not his wife calling after him.

"Henry, darling, why'd you wanna leave me? There's nothing wrong with a gentleman having a lady friend."

Agnes clenched her fist. Five years older than she, Lord and Lady Walcott were a lovely couple married less than two years. She and Lady Walcott had become fast friends, and Agnes had been invited over for tea several times whenever she was in Chatsworth.

She was uncertain if it was her willingness to keep a secret, the fact she was not of the aristocracy, or both, but on one of those occasions when Agnes was the only guest, the countess had confided her worries about her husband and his propensity for gambling.

He waved a dismissive hand at the woman calling after him—at least he had the decency to keep away from women of loose morals—and came stumbling toward Agnes and Amy.

Upon seeing Agnes, his eyes widened, and he came to an abrupt halt. "What are you doing here?"

Agnes pursed her lips. "I could ask the same of you, my lord."

Lord Walcott snorted. "I'm an earl, girl. You've no right to speak to me in such a disparaging manner!"

The liquor on his breath clogged her senses, and she took a step toward him, ignoring the urgent tug on her arm from the maid.

"I consider you a friend and a gentleman, not a man who leaves his wife at home worrying, so he can parade about in this degrading establishment. Have you no decency?"

"How dare you!" the earl growled, rearing his head back in obvious affront.

Placing her hands on her hips, Agnes glared up at him. She could not have cared less if he was an earl or Prince George. His behavior was appalling, and she would not hold her tongue!

"I just did!" she snapped. "You've a wonderful wife who loves you. If you wish to ruin a marriage of which very few can dream, all over games of chance and cheap brandy, that is your decision. But I suggest you consider her before deciding."

He gaped at her, clearly stunned by her candidness. Perhaps he would cut out that tongue she chose not to hold...

Well, she only told the truth!

Agnes placed an arm through that of Amy and added, "Come, Amy, we've more important matters to attend to. Let him ruin his life if he so chooses." And with that, they walked away.

"What have you done?" Amy whispered after glancing over her shoulder for the tenth time.

"Hopefully, I saved a marriage," Agnes replied firmly.

"But what if he tells Mr. Porter? What'll you do then?"

Agnes stopped and turned to the maid. "And what will he tell Mr. Porter? That I found him stumbling out of the tavern with a prostitute calling after him, as if she had some right to him? Oh, Amy, don't you see? Often the truth we need is not the truth we want to hear. Lord Walcott wanted the latter but needed the former."

The sound of footsteps made her turn. Expecting to find Lord Walcott coming after her, she was surprised when she saw it was Lord Ezra.

Lord Ezra had dark hair and matching eyes and wore a scowl that conveyed what he had tried to hide from Agnes when he called on her in the past. That he was a man consumed with jealousy because his brother was a duke and not he. Now that the Duke of Elmhurst had a son, any chance of Lord Ezra taking over the title had decreased considerably.

"Good afternoon, Miss Agnes," he hissed. Indeed, he would no longer have a kind word for her. Not that she cared. "So, are the rumors true? Has Phillip Rutley been calling on you?"

Agnes straightened her back and looked him straight in the eye. "That is none of your business. Now, Amy and I have several errands to run, so I'll wish you a good day."

As she turned to leave, however, he called out to her. "Wait! I suspected you were taken with him. Is he the reason you left me in the lurch? Did you choose him over me?"

"Again," Agnes said in a clear, firm voice, "that is my business and not yours. I've no reason to explain myself to you or anyone else."

"Perhaps so," he said, an unpleasant grin crossing his face. "But I'm curious. Why become involved with a man who is nearly bankrupt? I may never become a duke, but at least my financial future is solid."

"Mr. Rutley is not—" she began indignantly, but he spoke over her.

"Were you aware that he had the audacity to write to my brother and ask for an audience? As if a duke would entertain the likes of *him*." Lord Ezra took a step closer, narrowing his eyes.

Instinctively, Agnes slid a hand into the pocket sewn into her dress and wrapped her fingers around the small pen knife she always carried with her. There were some things from her past of which she was unwilling to let go.

"I read the letter he sent my brother," Lord Ezra continued. "He needs investors because every enterprise in which he's been involved has disintegrated. Apparently, he's become

desperate. All men of worth have refused to even hear what he has to say... well, except Mr. Porter. But then again, I suppose I cannot count him as a man of worth."

Anger flared in Agnes. How dare this man speak of her guardian in such a disparaging way! Her hand tightened on the knife, and she nearly pulled it out before she caught herself.

No, she could not revert to her old ways. She had come too far to be the lady she was today. With great effort, she released her grip and allowed her hand to drop to her side.

"Thank you for sharing what everyone already knows, my lord," she said in a sickly-sweet tone. "Do you also wish to tell me that Christmas is celebrated in December? Or perhaps that the leaves fall from the trees in the autumn? Come, Amy, I would prefer to find better company."

As she and Amy hurried away, she could hear Lord Ezra shouting after them, "I'll never forget what you did to me! One day, I'll be vindicated!"

Upon exiting the alleyway, Agnes felt safe once more. Yet now, a new concern came over her. Was what Lord Ezra said true? Were the troubles Mr. Rutley mentioned have to do with his finances? And was it Mr. Porter who was now helping him?

Well, there was only one way to learn the truth—to ask the very man the rumors were about.

Chapter Six



early a week had passed since Agnes last saw Mr. Rutley. He was due to call on her early this afternoon, and she and Amy had spent the better part of the morning preparing. She had chosen a walking dress of the lightest pink with rows of printed pink vines and green leaves. On the stiff bodice was a simple lace bow. Made of Chinese silk, she still marveled at the fact that something so lovely could be a part of her wardrobe.

Forgoing a hat, Agnes had asked Amy to style her hair into a proper chignon. That had taken hours of using a hot rod to form perfect curls, which Amy then pinned into rows on top of Agnes's head. On most days, it all seemed too laborious, but today, she wanted to look her best.

For Mr. Rutley.

Although her heart pounded in anticipation at the idea of seeing him again, a tiny cloud of doubt continued to hang over her. Was what Lord Ezra said true? Were the troubles Mr. Rutley was having financial in nature? And if so, what did that mean for their future?

She cared little for the money, of course. After all, most of her life she had lived without it. Mr. Rutley, however, likely never had to endure a life of poverty. What would he do if he were forced to live in a tiny cottage tending farm animals rather than enjoying the comfort of his lovely home of Courtly Manor?

Agnes had considered asking Mr. Porter, thus ending any speculation, both about Mr. Rutley's troubles and Mr. Porter's involvement in those troubles. Yet she thought it best if she asked Mr. Rutley first. Just because the two were doing business together did not mean that Mr. Porter knew every aspect of Mr. Rutley's financial situation. Plus, Agnes preferred to be upfront and honest with people. When it counted.

"There," Amy said, sliding the final hairpin through an unruly curl. "I think you're ready, miss. Oh! Let me get your shawl."

Agnes watched through the reflection in the mirror as Amy hurried to the wardrobe. "I'll miss you when you leave next year," she said. "To whom shall I talk when you're gone?"

Amy laughed as she placed the wrap around Agnes's shoulders. "You'll find a new lady's maid, I'm sure. And if you settle here in Chatsworth with Mr. Rutley, you'll make more proper friends. Ones from your own station."

Agnes nearly snorted. Her own station? Just over four years ago, she sat on the lowest rung of society, even lower than Amy. Who was she to give herself airs?

Then there was the consideration of a romance ending in marriage. If she and Mr. Rutley did eventually marry, they would likely remain in the village. Mr. Rutley had ties to the community and, as far as she knew, he had never lived anywhere else. What reasons would he have to live elsewhere? Unless he purchased a home in London like Mr. Porter owned.

No, Chatsworth was the best place for both of them. She preferred her time in the country. The air was clean, the birds sang, the flowers bloomed. Yes, it was far better than London.

"No one can ever replace you, Amy," Agnes said, turning to look up at the maid. "But I've never had trouble making friends before, so why would I have now? Perhaps Lady Walcott and I will grow closer."

Amy's brows rose in surprise. "After what you told her husband outside that tavern on Drake Street? I doubt you'll ever receive even a smile from her again!"

Agnes nodded her agreement. She had not wanted to chastise an earl in public as she had, but someone had to say something. This time she did snort. If Lord Walcott was unwilling to pay heed to Mr. Porter, why would he listen to the likes of her? But it was well worth the risk if he changed his ways and walked a straighter path.

"Well, at least I'll have Mrs. Shepherd," Agnes said. When Amy groaned, Agnes frowned at her. "She seems a very lovely woman. Why can I not be friends with her?"

The lady's maid sighed as she helped slide a glove over Agnes's hand. "Now, don't give me that. You know what Mr. Porter says about that sort of thing."

Agnes laughed. How could she forget? Too many times he had caught her laughing and chatting with the household staff—and even the grooms and gardeners!—that he had threatened to take away all her new dresses and make her parade around town in her petticoats! It was one thing to wear clothing made from burlap sacks and quite another to wear one's underclothes in public. After that, she had been much more careful.

Not that she stopped talking to the servants altogether. She soon found ways to enjoy their company while not getting caught!

But in the end, Agnes realized that Mr. Porter was right. She was no longer of the lower class. Now, she was a member of the gentry, and young ladies of the gentry had certain expectations. The changes did not come easily, but she wanted to please her guardian. After all, he had saved her from an uncertain future. Or a possible hanging if the proprietor of that shop had chosen to have the Bow Street Runners come for her.

Yes, she was lucky, indeed.

"No, I've not forgotten," Agnes replied with a sigh. "But it's not as if I plan to take Mrs. Shepherd to the theater with me in London. There is something special about that woman. I can tell we'll be fast friends. At least I'll be able to speak to

her in the kitchen every day. After all, we must discuss the menu, do we not?"

Amy frowned. "You keep talking like you're ready to move into Courtly Manor tomorrow. You do know that you must get married first, don't you?"

Agnes feigned indignation but then hugged the maid. "Oh, yes, I'm quite aware." She stood and studied her reflection. "Well, I suppose we should go to the drawing room to wait. He should be calling soon."

They were unable to reach the drawing room, however, because Mr. Rutley was already waiting in the foyer, speaking to Garland. When Mr. Rutley turned to look up at her, any speck of doubt fled. She *would* marry this man.

It was much more than speculation, much more than a feeling. As true as grass was green and the sky was blue, she knew for certain this was the man with whom she would spend the rest of her life.

He smiled up at her as he offered her a hand to help her from the bottom step. "Miss Fitzimmons, I apologize for my tardiness. I was in the middle of an important meeting that went longer than I had anticipated."

"As long as you've come," Agnes said, although he was not late. If anything, he was at least five minutes early.

She turned to the butler. "Mr. Rutley and I plan to stroll through the gardens. Will you see tea is ready for us upon our return?"

"Yes, miss," Garland replied with a bow. Then he went to do her bidding.

"My apologies, Mr. Rutley. I should have asked if you would like to take a stroll. If you would prefer, we can go straight to the drawing room."

His smile warmed her heart. "As long as I'm in your company, where we are makes little difference to me."

Agnes thought her cheeks would burn down the house! He always had such lovely words for her. She could listen to him

every hour of every day.

Meadow Estate offered one of the most beautiful gardens in the area, even now, when most of it was barren for the winter. Mr. Porter employed several gardeners who were masters at their craft. Every tree was carefully pruned, most to look like spheres atop their trunks.

How Agnes longed for the summer months when the rectangular flowerbeds that lay on either side of a stone path displayed every flower imaginable. Pink sweet briars, purple columbines, pink peonies, yellow mignonette, white Syringa, pinks, and sweet williams. Several lilac bushes filled with their fragrant purple flowers grew along a back wall, and the plum tree had tiny blush-colored flowers that Agnes loved.

Yet even with the flowers gone and dark brown soil greeting her gaze, it was still lovely, for Mr. Rutley walked at her side.

"You seem deep in thought," Mr. Rutley said. "Is there anything I can do to help?"

"Oh no, I'm well," she said with a smile.

"The weather does not bother you, does it?" he asked. A small cloud vapor escaped his lips, and she marveled in it.

"Not at all," she replied.

"You mentioned the same before. How is it you're immune to the cold? I find it a nuisance."

Agnes laughed. "It's a secret," she said with a wink. "If you're lucky, I may reveal it to you. But today I must keep it to myself."

"Then I await that day with earnest," he said, offering his arm, which she took. They strolled a bit farther, and he caught her by surprise by saying, "No, something is bothering you. I know you said you cannot say, but you must tell me. I promise to never mention what you say to anyone. In fact, if you ask me to, I'll forget it the moment you speak the words."

They stopped at a bench and Agnes sat. She had been considering how to broach the subject of the rumors she had

heard. "I would like to ask you a question, Mr. Rutley. But I don't wish to offend you."

He sat in the place beside her and took her hand. "Nothing you say can ever offend me, Miss Fitzimmons, I assure you. Ask what you will, and I'll answer what I'm able."

There was comfort in his grasp, and she drew in a calming breath. Four years earlier, she would not have struggled to broach certain topics, not as she did now. This "being cultured" had proven to be more difficult than she would have thought. Now, discussing one's financial situation was considered ill-mannered. But she had to know the truth, and the only way she could do that was to ask her question.

"I've come to learn that you're having trouble with your estate."

He removed his hand from hers, and she found she missed it instantly. "Trouble?" he asked, laughing. "My estate is just fine. Things have never been better. Where did you hear such rubbish?"

Agnes studied his face. She had always been a good judge of character, and what she saw now saddened her. He was not being truthful. Agnes was certain of it. Yet one did not simply come right out and accuse another of lying. Or so she had learned. My, but society made things difficult sometimes!

Perhaps she understood why he chose to answer as he did. "You've no reason to keep the truth from me, Mr. Rutley. I'm not like other women. I'll not judge you."

Mr. Rutley turned as if studying the horizon. All was quiet except the gentle chirp of the birds around them. Would he refuse? Was he angry with her for asking? Maybe she should have used the advice given her and not asked at all.

Finally, he stood and turned his back to her. "My estate is facing bankruptcy," he said, his voice sounding as if a hot iron had been run over it. "Anything that could have gone wrong has done so, and I'm close to losing Courtly Manor. I'm afraid the end is near for me. That's the truth."

"What will you do?" Agnes asked. "Is it too late to save your home?"

Mr. Rutley shook his head. "I own several mines. Most are barren, but one is ready to be worked. I've already got miners and tools ready to begin. But I've nothing to pay their wages. I can't expect them to wait to be paid. They have families to feed, children and wives who count on them to supply what they need. It's the reason I contacted Mr. Porter. I was hoping to secure a loan, using my house as collateral. But that is just the start of my problems..."

As he continued to explain, Agnes began to understand his dilemma. Because of his failed ventures and a heavy mortgage he carried on Courtly Manor, no bank would offer him another a loan. Even the mines that had potential for earnings could not be run if the workers could not be paid.

"I can't have the bank taking my house. I would never see it again. Therefore, I asked Mr. Porter to purchase my current loans, putting me in his debt rather than that of the bank, and extending a small amount of credit beyond that. I also plan to sell one of the smaller mines for its land, so I am able to make up the difference between what he's willing to give me and what I need. Once that first mine is producing, I'll take the profit to open a second mine, and so on, from there. I'm hoping Mr. Porter will be more lenient with my repayments until the mines are fully operational. He's a man I can trust to keep his word and not call in my loan too early. I figure the entire process will take approximately five years." He shrugged, sighing heavily. "But he refused my request, and now I'm left with no way to pay my debts."

Agnes felt terrible for him. He was ready to make a small fortune, but he lacked the funds to get it started.

But Mr. Porter did not.

"Mr. Rutley—"

"There is no reason to explain," he said with a dejected sigh. "I understand my worth, and I don't blame you for wanting nothing to do with me."

It was about time she was honest with him. She took his hand in hers. "Mr. Rutley, I want everything to do with you. The truth is, I've come to care for you very deeply."

A smile spread across his face. "My situation does not frighten you?"

Agnes shook her head. "Not in the least."

"Oh, Miss Fitzimmons, you've no idea how much this means to me! I've also come to care about you but was too afraid to say so given the turmoil that is my life. To be honest, I thought you would run away if you ever learned about that which I'm currently dealing." He touched her cheek with the back of his hand. "And the thought of you leaving terrifies me more than anything. A world without you in it is not worth living."

Agnes's heart began to soar, and to her surprise, he leaned in and kissed her! Everything else disappeared around them, and only they two remained. Never had she experienced anything so wonderful in her life!

Unfortunately, the kiss came to an end.

"That was beautiful," she whispered.

Mr. Rutley raised her hand to his lips and kissed her knuckles. "My sweet Miss Fitzimmons, you have given me hope this day. I'll not fail you, I swear. Once everything is secure, I'll marry you."

A gasp escaped her lips, and a thrill filled her soul. "You will?"

"Of course. But only until I'm certain I'll not lose Courtly Manor. I'll not have my bride worrying about the home in which she lives. You do wish to live there, do you not?"

Agnes was so overcome with joy that all she could do was nod her response.

"I must go," he said, smiling down at her. "I've several more letters to write if I'm to secure a loan or gain investors. It's as you said, Miss Fitzimmons, I cannot give up hope. And I shan't." He kissed her cheek. "You've taught me much this day, and one day I'll thank you properly."

Standing in shock, Agnes watched him hurry away. Had they just confessed their love for one another? In so many words, they had! And was that a proposal?

And did he just kiss her?

One glance at Amy and her crimson cheeks said that he had.

Well, if they were to marry, Mr. Rutley needed a loan. And she knew just the right person to see he received one. And he had no reason to deny the request.

Her future depended on it.

Chapter Seven



And perhaps a woman in love. She was unsure what the future held for her and Mr. Rutley, but they would be together. That much was certain. She felt it.

Standing before the vanity table, she turned the knife in her hand. She had used it on several occasions as a way to threaten those who dared try to hurt her. A thief who had tried to rob her of a coin she had received for sweeping a stoop. Men who had tried to have their way with her.

Now however, she could allow her guard to drop. Mr. Porter had been kind to her, had provided her with a life she never thought possible.

But Mr. Rutley would protect her.

With a smile, she placed the knife in the ornate carved box she had received as a gift from Mr. Porter the first month she was in his care.

"A place to keep your valuables," he had said.

Beside it, she placed the wooden top she had bought off the young boy a week earlier. One day, she would have children, and a son would surely enjoy such a toy.

Closing the lid, she left the room in search of Mr. Porter. As expected, he was in his study. He had locked himself away, as he often did, and Agnes had left him to his work for the past

two days. But it had also been two days since she last saw Mr. Rutley, and she had hoped to discuss his situation.

Standing in the doorway of the study, her heart warmed as she watched Mr. Porter hunched over a piece of parchment. Her thoughts returned to their London home and her first week as his ward. She had been in his care for no more than three days when she walked into his study there to find him very much as he was now, reading a letter.

Agnes, being the nosy girl she was, asked, "Whatcha doin'? You lookin' to sell me?"

Mr. Porter had looked up and laughed. "Nothing escapes your notice, Agnes Fitzimmons, does it? Do you not know it's improper to ask a man's business?"

Agnes lowered her gaze, and tears filled her eyes. "No, sir, I didn't know. What'll you do now? Throw me out to the streets again?"

For the three days she had been in his care, she was terrified he would get rid of her. After all, if her parents did not want her, why would he? She was no good to anyone, not important enough to take care of. And he would realize it soon enough.

But he stood and walked over to her. "Agnes, if I wanted to 'throw you to the streets' as you put it, you would no longer be available for me to sell. I've been offered three sheep for you. How could I pass up such a wonderful trade?"

He winked, and she could not help but giggle. He was teasing her!

"You should've asked for four," she said with a sniff. "I'm worth at least that."

He grinned. "I don't suspect anyone could offer me enough sheep that would make trading you worth my while."

Agnes shook the memory from her mind and stepped into the room. Mr. Porter held up a hand, indicating she was to wait to speak. Which she did, patiently, as she considered how to broach the subject of Mr. Rutley and his financial needs. The fireplace roared to life, and Agnes stood in front of it and watched the dancing flames.

"I cannot believe this," he said as he set the letter aside and walked around the desk. "I finally got what I wanted."

"Oh?" Agnes asked. "And what is that?"

"The five sheep in exchange for you," he said with all seriousness.

But Agnes knew better by now and laughed. Mr. Porter went into a coughing fit, and she led him to one of the walnut armchairs covered in Brussels tapestry.

Once the fit had subsided, he continued, "Now, what is bothering you?"

How he always knew her mood before she even began to speak was beyond Agnes. She had tried to mask her worries, yet here he was, knowing exactly how she was feeling. After all her training, Mrs. Gouldsmith would have been disappointed at Agnes's inability to hide her feelings. Then again, Mr. Porter knew her far too well by now.

Agnes had learned from a very young age that forthrightness was much more effective than skirting what one wants. Someone who was hungry could not waste time. "I've come on behalf of Mr. Rutley."

Mr. Porter's eyebrows rose. "He sent you?"

"Not at all," Agnes replied, lowering herself onto the matching settee. "Mr. Rutley confided in me about his financial situation, and I want to help. If you were to purchase the loans on Courtly Manor outright, with a little extra he can use toward his mines, he will not lose his home. He can use what the mines produce to pay you, but only when he's made enough profits to begin those payments. I realize this is asking much, but he needs the help, Mr. Porter. If he's able to open one of his mines, he'll be able to use those earnings to finance

the opening of another. Then another. He'll be successful, I'm sure of it."

Mr. Porter began to cough again, this time grimacing in pain. Agnes waited patiently for the fit to subside once more.

"I've no doubt Mr. Rutley will do quite well in life, Agnes," Mr. Porter said, his voice much hoarser now than it was before. "But I cannot help him."

Agnes shook her head. "If you believe he'll prosper, why do you refuse to help?" When he frowned at her, she dropped her gaze. "I don't mean to question your judgment, but I'm confused. Mr. Rutley and I—"

"Speak far too loudly in the garden for your own good," Mr. Porter said. "Especially when you're near an open window that allows me the fresh air I need."

Agnes's cheeks heated. He had heard everything! Surely, he did not see Mr. Rutley kiss her, did he?

"My refusal to help him in the past is only reemphasized by what I overheard."

"But I understood you're already aware of the troubles he faces," Agnes said.

"I am, but I'm speaking of the fact he wishes to marry you."

For a moment, time stood still. Mr. Porter was concerned about she and Mr. Rutley marrying? How could that stop him from helping? None of this made any sense.

With a sigh, Mr. Porter crossed one leg over the other and cupped his hands over a knee. "Agnes, men suffer from a terrible dilemma known as pride. Some more so than others. I refused to help because doing so will hurt his pride. What if he's unable to repay me? I don't need another house I won't enjoy. I have plenty. He would have to put a great deal of trust in me. I have never gone back on my word and never plan to do so, but that is a great amount of trust to put in one man in my current condition. It makes little financial sense for me. I know he's desperate, and that is what drives this strange request, but I cannot put you and your future at risk."

Agnes considered all he had told her. Reluctantly, she had to admit what he said made sense. Except for one thing.

"You said you're aware that he's facing bankruptcy, correct?"

Mr. Porter nodded. "I am."

"And that he wishes to marry me?"

He nodded again.

"Then why would you allow me to marry a man in such financial straits?"

Mr. Porter laughed so hard, he erupted into another fit of coughing. This time, Agnes rose and hurried to pour him a glass of water.

He took several sips before the fit subsided.

"Thank you," he said.

"You've taught me there is always hope," Agnes said. "You saw in me what I was unable to see, which is why I stand here today. I've become something no one, not even I, could have ever expected—a proper young lady."

Mr. Porter smiled. "Ever the wise one, you are. I did see potential in you, and I do believe there is hope for Rutley."

"But I wasn't able to make those changes on my own. I needed your help in so many ways, but financial was one of the most important. Mr. Rutley is someone who is in need of a little help. For all you've done for me, I'll be forever thankful. But I must ask, will you not consider helping him, too? I'll beg if I must."

Mr. Porter rose from his chair and went to the window looking out over the garden. With his hands behind his back, he stood tall and regal despite his illness. This, Agnes knew, meant he was in deep deliberation.

"I knew this day would come," he said finally. "The day when you were no longer that young girl who needed me. I told myself that four years was a very long time, but it came far too quickly. Soon, you'll leave me and join your husband. Whomever he will be."

Tears brimmed Agnes's eyes as she joined him at the window. "That young girl I once was remains," she said. "I'm who I am today because of you, and I promise I'll always be in your life. Just as you will always be in mine."

Mr. Porter turned and smiled down at her, and for the first time since they met, his eyes were red. "I want you to be happy, Agnes. I want you to be even happier than you've made me."

Agnes embraced him, forever thankful for the loving home he had provided her. "You've done that for me."

"No, I only helped you do it for yourself," he said. "But I'll agree to help Rutley."

She smiled broadly. "I'm so pleased—"

"With one condition," he interrupted.

"Of course. What is it?"

"That you allow the courier to deliver the letter."

Agnes laughed and threw her arms around Mr. Porter, pulling him even tighter than before.

Later that evening during dinner, a twinge of sadness swept over her. Mr. Porter was right. Soon, she would be married and starting her own family. Her days with him were coming to an end. But she knew that for all he had taught her, the love and hope he had given, no matter what the future held, he would always remain with her.

Chapter Eight



he hope on to which Phillip had held was beginning to wane. Three days had passed since he had last seen Miss Fitzimmons, when they had shared their feelings for one another. And he had revealed the turmoil his estate was in. Yet the way she had responded, her belief in him, had forced him to search for a solution.

Although he had made inquiries, many were shying away from investing in mines. The business was too risky, they said. Unless a vein was already found. Unfortunately, his had been as empty as a dry well. But he knew in his soul that his mines had hidden treasures yet to be discovered.

Yet his soul was not worth a whole lot when it came to investors.

Outside of Chatsworth, he had made friends only socially, polite greetings at one party or another, but none were any he felt comfortable approaching with business propositions.

That left only one option—to sell a majority of his mines, which was something he would rather not do. Yet if he one day wished to marry Miss Fitzimmons, he would have to do what he could to save Courtly Manor.

Heaving a sigh, he rose from his desk just as Henton entered the room.

"Sir, a letter arrived for you."

Phillip smiled when he saw Mr. Porter's seal. "Is she still here?"

"No, sir," the butler replied. "He left."

He? Why had Miss Fitzimmons not delivered it? Then a sinking feeling came to the pit of his stomach. Had Mr. Porter learned about her deception and refused to allow her to come?

No, that was silly. Even if he did learn she was paying the courier to allow her to deliver the letters, she was never alone with him.

Sliding a finger beneath the seal, he unfolded the parchment, recognizing the shaky script of Mr. Porter.

And his eyes widen with every word.

"He's agreed," Phillip mumbled. "I'm to see him at once." He folded the letter and left it on the desk. "Henton, you'll not have to search for new employment. Good fortune is coming our way!"

"Most excellent news, sir," the butler said. "Will you be riding or taking the carriage?"

"I think the carriage will be better," Phillip replied. "I'm far too excited to ride."

Pacing the room, a thousand thoughts filled his mind. Although he would owe Mr. Porter a great deal of money, the debt would be paid off very soon. He had already found a buyer for one of the parcels of land, which would allow him to purchase blasting powder once the first mine was reopened. If luck was with him, they would strike copper after the first blast.

He came to an abrupt stop. "Dear God," he whispered, "by next spring I'll have all the mines running at full capacity."

As he thought of this and the money he would make, an image of Miss Fitzimmons came to mind. Now he could offer her a secure future. They would live here at Courtly Manor and spend each and every day together. No longer would the Rutley name be associated with ruin.

Less than an hour later, Phillip alighted from the carriage and was standing at the front door to Meadow Estate. The butler answered the door and led Phillip to Mr. Porter's study.

The silver-haired man had become quite thin as of late, but the smile he wore remained the same

"Mr. Rutley, thank you for coming on such short notice," Mr. Porter said. "Please, have a seat."

"Thank you so much for agreeing to see me, Mr. Porter. You'll see your money returned sooner than you think. And with interest, of course."

The older man clasped his hands on the desk. "I've come to learn that you've an interest in Miss Fitzimmons. Is this true?"

The question caught Phillip off guard. Surely, the man was not upset? "It's true, sir. I find I enjoy her company very much."

"And has the subject of marriage been broached?"

Phillip smiled. Mr. Porter was not a man to beat about the bush, and he admired him for that. "It has. However, I told her I must secure my estate before we marry. That is if you give your permission."

Mr. Porter nodded. "I only wish for Agnes to be happy, and if marrying you makes her thus, I've no reason to impede it. I do have one question to ask concerning our agreement."

Phillip readjusted himself in the seat. He was not ignorant enough to think there would be no questions. "Of course."

"You do understand, if you're unable to pay off your loan, I'll own Courtly Manor, do you not? For the next five years, you'll attempt to make payments to me, with added interest. Because I do this for Agnes as much as you, I'll even agree to lower the amount of interest than what the banks would charge to make it more feasible for you to repay."

Phillip nodded. "I understand the terms, Mr. Porter. I don't mean any offense, but it was I who created them. And there will be no attempt made—I *will* pay off the loan and within the agreed upon time."

Mr. Porter waved a hand. "I've no doubt you will. But understand this. For all practical purposes, I'll become your

father-in-law. The father of your bride to whom you'll owe a great deal of money. Who may take possession of your home if you're unable to pay. Men will whisper behind your back. Rumors will rise. Have you considered how that may affect you?"

Letting out a deep breath, Phillip shook his head. What Mr. Porter said was true. Men could gossip as well—if not better—than any woman. And to enter into a marriage where he was indebted to his fiancée's father did not sit well with him. Yet, he would move past that issue. He had to.

"I'll not allow the opinions of others to bother me, Mr. Porter. This will be a successful venture, one that will tie their wagging tongues and send them into fits of jealousy."

Mr. Porter nodded. "Then I would like to proceed with this agreement. Are you acquainted with my solicitor, Cornelius Lampton?"

"I imagine we all are, sir," Phillip replied, "given he's the only solicitor in Chatsworth. Or rather, the only one who represents those with money."

"Indeed," Mr. Porter said. "He's prepared the necessary documents and is awaiting your signature." He opened a desk drawer and pulled out a bundle of notes. "In good faith, I'll advance you the difference between the amount you owe on the loans you currently hold and the total of the loan I'll be giving you."

Phillip eyed the notes, doing all he could to keep his excitement in check. "Thank you, Mr. Porter. I'll meet with Mr. Lampton today and leave for the mines tomorrow. I'll have the first one up and running as soon as I can."

As he took the notes in hand, however, a twinge of sadness washed over Phillip. After all the years of his family owning Courtly Manor, this was the only thing to show for it. Everything else had been mortgaged and borrowed away. But at least he still had something.

Mr. Porter rose and stretched out a hand. "Good luck to you, Rutley. Agnes is in the drawing room if you wish to

speak to her. I'm sure she'll be happy to see you."

"I would like that, sir. And thank you again."

Slipping the notes into his inside pocket, Phillip made his way to the drawing room, where he found Miss Fitzimmons and her lady's maid waiting for him.

Miss Fitzimmons rose from the couch, wearing a sunny day dress printed with white flowers. Oh, but she was beautiful!

"It appears you've come to an agreement," she said, smiling.

"We did," Phillip replied.

"I'm so glad!" Miss Fitzimmons said. "I told Mr. Porter his investment would be safe with you."

Phillip frowned as a jolt of annoyance ran through him. Had Miss Fitzimmons convinced her guardian to invest? And here Phillip thought it had been his hard work, the making of an offer that was too good to pass up, that had brought around Mr. Porter. Not because of any influence Miss Fitzimmons had on her guardian.

"Is everything all right?" she asked, her brows knitted with worry. "You're not upset with me, are you?"

He had to force down his pride. "No, of course not. Thank you for helping me. I'm to go to the solicitor, and tomorrow I'll leave for Staffordshire to open the first mine. We'll begin work immediately."

"I'm so happy for you," Miss Fitzimmons said. "You see? There is hope."

Phillip pushed back the sudden urge to kiss her and cleared his throat. "Mr. Porter asked about my intentions with you and says he'll give his permission when I ask for your hand in marriage."

"Then, let's hope that day comes quicker than we think," she said, grinning. "Will you send word once you've returned to Chatsworth?"

Promising he would, he bowed to her and left the house. As he settled into the carriage, he considered all that had happened. He was off to sign the proper documents that would see his life returned to him. Within weeks, he would be seeing a profit. Small profits, to be sure, but profits, nonetheless.

Yet as the carriage moved forward, Phillip could not help but wonder what would have happened if Miss Fitzimmons had not intervened on his behalf.

Patting the place where the notes lay in his coat, he realized it did not matter. What did was a secure future for him and the woman for whom he cared deeply.

Chapter Nine



Two weeks had passed since Phillip secured the agreement with Mr. Porter, and never had he felt more alive. He was a complete contrast to the early December grass surrounding his home. He had taken a large portion of the funds to secure the last necessary items to begin the excavation—blasting powder, extra tools, and wages set aside for the workers. They were as excited as he was, given the fact they had been out of work for far too long.

What was planned as a single day trip turned into five. The materials he needed had been more difficult to come by than he had expected, especially the blasting power, but now he and the workers were more than ready to begin their excavation.

Initially, Phillip had hoped to oversee the workers himself, but it was suggested to him that he hire a foreman to see to the supervising. The fact he owned a mine was one thing, but knowing how to run it was quite another. His money was better spent on Harland Curtis, a man with more than twenty years of experience. It was with great confidence that he left the foreman in charge of everything.

As promised, when he returned to Chatsworth, he sent word to Miss Fitzimmons with an invitation to dinner that evening. He had missed her terribly, but his time away had been well worth the separation.

For now, he walked along High Street, his head held high. No longer did he feel like a lesser man. He might not be of noble blood, might not have come from titled stock, but he would be wealthier than them once the mines began

producing. Soon, everyone would see the progress he had made, and those dalcops who had refused to invest with him would regret not doing so.

The wintry sun attempted to break through gray clouds high in the sky. A chilly breeze blew around Phillip as he came to a sudden stop upon seeing one Lord Ezra Colburn. The brother of a duke, Lord Ezra had been a suitor to Miss Fitzimmons. From what he had heard, they had been well on their way to courtship when it came to an abrupt end. What had happened there? She had not been very forthcoming about what had caused their abrupt separation.

Lord Ezra wore his customary dark clothing as he spoke to the local butcher. Well, not spoke to as much as shouted at, given he was pointing an accusatory finger at the poor man. Whatever they were discussing, Lord Ezra was clearly upset.

Although he had spoken to the younger brother of the Duke of Elmhurst only on a handful of occasions, Phillip wanted nothing to do with him. Out of all those with sufficient funds to aid him in his endeavors, Phillip had chosen not to approach this particular man. He was nothing more than a great arrogant snake not to be trusted.

Rather than endure even a single moment with Lord Ezra, Phillip turned to cross the road but then heard his name.

Drat! He had been seen!

"Rutley," Lord Ezra repeated as he walked up to Phillip, "I've been meaning to speak with you."

Phillip stifled a sigh. He may not like the man, but he was the younger brother of a duke. One did not simply ignore a man of such high standing. "Good afternoon, my lord. What can I do to help you today?"

"You? Help me?" Lord Ezra said with a mocking laugh. "I don't accept aid of any kind from those of the lower classes. I've no need of the few coins you have to offer. No, I only wish to congratulate you on getting your mines up and running."

Phillip raised his eyebrows. "I appreciate it, my lord. But how did you learn of this?"

Lord Ezra chuckled. "Why, Miss Fitzimmons told me the good news when she called over to my house a few days ago. I merely wanted to congratulate you in person."

Confusion raced through Phillip. "Why would she tell you that?"

And why would she call on him after they were no longer on speaking terms?

"Why would she not?" Lord Ezra tilted his head, frowning. "We may no longer be seeing one another, but we've remained friends." The inkling of a sneer touched his lips when he leaned in and whispered, "Don't worry. I'll not tell you the things we used to do."

Phillip held his clenched fist at his side to keep from striking Lord Ezra. "Miss Fitzimmons is a respectable woman. I would suggest you keep whatever disparaging remarks you wish to say about her to yourself."

Lord Ezra gave him a derisive sniff that sounded much like Phillip's mother when she was alive. "Of course she is. Why do you think she still writes to me? Or why she calls on Walcott when his wife is away." He clasped Phillip on the shoulder. "Why do you think I rid myself of her despite her beauty? She'll always be a friend, but a respectable woman? Well, you'll see for yourself soon enough."

"She does nothing that can tarnish her good name," Phillip said, shrugging off Lord Ezra's hand and taking a step back. "Never speak about her in such a contemptuous manner again, or so help me!"

"Then ask her yourself. See who is lying." Lord Ezra shrugged. "Or don't. Either way, it does not change the fact that it was she who told me."

"And what exactly did she tell you?" Phillip asked, his jaw clenched so tightly, he thought it would break.

"That Mr. Porter only agreed to fund your little mine because of her." Lord Ezra threw his head back and laughed.

"To think a man needs a woman to help him with matters of business. You should pray no one else learns the part she played in this scheme of yours, or you'll be laughed out of the village."

Phillip's stomach churned as he hurried across the street without so much as a farewell to Lord Ezra. Was what he said about Miss Fitzimmons true? Had she confided in *that man* the part she played in helping to bring him Mr. Porter's money?

No, it could not be. She would never do anything to jeopardize his reputation, he was sure of it.

But how else would Lord Ezra have known?

Glancing around him, Phillip felt as if everyone was staring. Oh, they spared a smile or a nod of the head for him, but inwardly, he knew they were laughing at him. Mocking him. Despising him.

With an unsettled feeling, he returned to his carriage. Home was much safer a place to be, where those around him did not show their contempt for him. He was no better than the dirt on their shoes to them.

Miss Fitzimmons was not due to arrive for at least another hour, so he spent his time after dressing for dinner in the library, attempting to read. Yet the words on the page made no sense, no matter how many times he read them. The idea that Miss Fitzimmons had spoken to Lord Ezra about him fanned the flames of his anger.

He paced back and forth in front of the roaring fireplace, contemplating this strange new development. With each pass, his anger grew stronger.

Then a thought occurred to him. Did Miss Fitzimmons still have feelings for Lord Ezra? Yet if she did, why would she bother with Phillip at all?

"Sir?"

Phillip turned to find Henton standing in the doorway. He glanced at the mantel clock. Had an hour passed already? He had been so lost in his thoughts that he had completely lost track of time.

"Yes, what is it?"

"Miss Fitzimmons has arrived."

The moment Miss Fitzimmons walked into the room, all worry evaporated. Or at least it receded to the back of his mind. He had always thought her the loveliest woman he had ever seen, but now he was certain of it. She wore a polonaise gown with a close-fitting bodice. The overskirt was the color of the summer sky with three puffed sections down the back and a slit down the front revealing a white ruffled petticoat.

Her hair had been curled and pinned up into a perfect chignon. Several light-blue gems peeked between the curls, and a gold chain with tiny pendants with the same stones was draped across the back of her hair. From her ears dangled the same style pendants as her hair ornaments.

Never had he seen anything so beautiful in all his life. Not the gems, nor the dress, for they only added to the beauty of the young lady who wore them.

"Good evening, Mr. Rutley," she said with a curtsy. "This is Mrs. Burton, my chaperone. You remember Amy, my lady's maid? Well, she was called away, so Mr. Porter retained Mrs. Burton to accompany me today." She spoke of the dumpy woman at her side. Perhaps in her mid-fifties, Mrs. Burton was as wide as she was tall, with three chins poking out from above her brown and gold gown that had too much lace and too many bows.

Yet Phillip paid the chaperone little attention, for an image of Lord Ezra's mocking laugh concealed everything else around him. Perhaps he, Phillip, was worthy of mocking.

Don't be a fool, he chastised himself silently. Lord Ezra is just jealous that you won the girl!

He looked at the chaperone. "Please, step out into the hallway for a moment. I must speak to Miss Fitzimmons alone about an important matter."

Mrs. Burton gave him an indignant look. "I'll do no such thing, sir. I was hired to keep everyone in check. She is not allowed to be out of my sight."

"Perhaps you can sit in the window seat instead, Mrs. Burton," Miss Fitzimmons said. "Then Mr. Rutley and I can have a private conversation, but you'll be able to see we don't misbehave." A tiny smile played in the corner of her lips.

"Well, I suppose that will be acceptable," the older woman said before bobbing a quick curtsy and doing as Miss Fitzimmons bade.

"Is there a problem, Mr. Rutley?" Miss Fitzimmons asked in a quiet tone.

Drawing in a calming breath, Phillip took her hands in his. "I must ask a question, and you must be honest in its answering. Do you still have feelings for Lord Ezra?"

"Lord Ezra?" Miss Fitzimmons repeated, frowning. "No, of course not."

"Did you call on him when I was away? If old feelings have risen, you must tell me!"

Miss Fitzimmons gasped and pulled her hand away. "Mr. Rutley, what has come over you? How could you even *think* I would be so inappropriate? Have I done something to upset you? For I've never been alone with Lord Ezra. Ever. And certainly not this past week.

Phillip's heart began to race, and his mind became muddled. "How does Lord Ezra know about the agreement between Mr. Porter and me? He says you went to his home while I was away." Her face had gone crimson with anger, and a terrible sickness filled Phillip's stomach. What was he doing? "Miss Fitzimmons, you must understand—"

"No," she said, her voice shaking with anger. "You must understand. Lord Ezra has filled your head with lies, and you've believed him."

Phillip felt as if he had become entangled in a trap of his own making but did not know how to escape. "But... but how did Lord Ezra know about my mine?"

Miss Fitzimmons shook her head in disgust. "I assume, since there is only one solicitor in the village, Lord Ezra and you likely have used him at one time or another. And as you

just recently used his services, he was likely the source of this information. I, personally, care nothing about how he uses his time, but apparently you do."

Phillip felt an utter dolt. "I'm sorry. It's just that I went into the village earlier, and Lord Ezra approached me. I should have known better than to pay him any heed." Guilt tugged at his heart. "The comments he made about you... what he alluded to about another man... just know that I didn't believe him." Of course, he spoke of Lord Walcott, but mentioning his name would only make matters worse. He shook his head. "I should have known better than to trust anything he has to say. I allowed fear to get the best of me, which makes me a fool."

"It's not that you believed the nonsense he fed you that bothers me," Miss Fitzimmons said. "Or it's not what bothers me the most. Rather it's that you confronted me in such an accusatory manner. And the fact you would even consider that I would go to his house, or any man's house while you were away hurts me deeply." She gave a sad shake to her head. "I'm not feeling well. Mrs. Burton, we're leaving. Good evening to you, Mr. Rutley."

As he watched her leave, Phillip found himself unable to ask her to stay, for he was far too busy cursing himself inwardly. How could he have been so off the mark?

"I'm truly sorry, Miss Fitzimmons," he managed to call after her. "My actions were inexcusable. Please, let us discuss this further."

But she was gone.

Phillip found himself sitting alone at the dining table. He had believed securing this agreement would seal their future together. Instead, his overreaction had caused a rift to create a divide between them. One that he feared would separate their lives forever.

Chapter Ten



A gnes was unsure what to do as the carriage trundled down the road. It had been four days since she last saw Mr. Rutley, and the words he had spoken to her had crushed her heart. Not only had he apologized that same day, but he also had sent a written apology every day since.

Although she was still upset—and rightfully so—she understood how he could have come to the conclusions he had. Lord Ezra was nothing short of a master of manipulation. He had a way of twisting words, his and those of others, to the point no one was safe. The problem was, few saw through his pleasant facade to see the evil man beneath.

Still, Agnes found Mr. Rutley's lack of faith in her concerning. She had seen the warning signs of it before, but their last encounter had been her first view of it in full fruition. What worried her most was, would it happen again? And if so, how terrible would it be?

Then there had been his reaction when she revealed it had been she who had convinced Mr. Porter to help them. He had scowled at her, and she could read quite well the sentiment behind it. Jealousy. Jealousy that she could do what he had been unable to do.

Was Mr. Rutley a jealous man? Would he make her life miserable with his incessant accusations if they were to marry? Or was this nothing more than the terrible stress he had been under as of late? Her mind told her it was nothing more than her imagination. At the very worst, it was a hit on the pride about which Mr. Porter had warned her.

Agnes struggled between believing she was overreacting, and whether she had identified something in him she wished to ignore. She prayed it was the former.

Now, she was uncertain what to feel. Or what to do. She had to ask someone who knew him, a person who might have heard a word or two around the house or a whisper of gossip.

Mrs. Shepherd.

In the letter Mr. Rutley had sent the day before, he had informed Agnes that he would be away for two days to visit the mine. This would allow her a moment to speak to the cook in private.

"Are you sure this's what you want to do, miss?" Amy asked from her place across from Agnes. "What if Mr. Rutley changes his mind and returns early?"

Agnes sighed. "I don't wish to lie to anyone, but I learned long ago there are times of exception. We're going under the pretense of acquiring a recipe from her."

Amy gave a small nod but still looked unsure.

"You always look out for me, Amy. Truly, I've been blessed to have a friend like you."

"I feel the same, miss," Amy said. "And I'm glad to be in your service for another year."

"Not as glad as I. Now when we arrive, I want you to remain in the carriage. Since Mr. Rutley won't be in residence, there will be no need for you to accompany me inside. Plus, Mrs. Shepherd may not be as forthcoming if you're there."

When they arrived at Courtly Manor, Henton, the butler, answered the door. "I'm sorry, miss, but Mr. Rutley's not in at the moment."

Agnes smiled. "Yes, he told me he would be away. But I'm not here to see him. I'd like to speak to Mrs. Shepherd if I may." When the butler's eyes nearly covered his face, she quickly added, "I asked her about a recipe for those wonderful muffins she made for our picnic, and I'm here to collect it."

"Ah, I see," Henton said as if the secrets of the universe had been revealed. "Yes, of course. Please, follow me."

Worried the butler would wish to remain and listen, Agnes said, "I'm sure you have plenty to do without having to worry about me. If you'll direct me to the kitchen, I can go on my own."

Henton frowned. "I don't mind, miss. It will only take a few moments—"

"I really must insist," Agnes said, using the same tone she had heard Lady Walcott use with her servants. "I'm quite capable of moving about a house without guidance. Unless you believe me incapable..." She allowed the words to hang in the air. Oh, why had she not thought to go to the servants' entrance? That would have saved her all this balderdash.

To her relief, the butler bowed and said, "As you wish, miss."

"That's what I'm tellin' ya, Susan," Mrs. Shepherd was saying when Agnes and Amy arrived at the door to the kitchen several minutes later. "Men have different brains than us. Don't ask me why the Good Lord made 'em that way, but He did. If he wants another kiss, tell 'im he's gotta wait. If not, that's all he'll ever want from you."

The young maid at her side nodded. "But how's come you know so much about men, and you ain't been married, Mrs. Shepherd."

The cook stopped stirring the pot in front of her and turned to stare at the girl. "That's my business and none of yours. Now, get back to work."

Susan turned, her eyes growing wide at the sudden appearance of Agnes.

Agnes motioned for the maid to remain silent, and the girl nodded and left the room. Once Susan was gone, Agnes stepped into the kitchen.

"No more talkin' about kissing," Mrs. Shepherd said with exasperation as she slammed the spoon into the pot and spun around. Upon seeing Agnes, she let out a small shriek and covered her mouth. "Oh, Miss Fitzimmons! I'm sorry. I didn't realize it was you."

Agnes laughed. "You've done nothing for which you must apologize."

The cook was dusting off her apron as if Agnes was some sort of royalty. "I must look a fright," she said, pushing back a strand of blonde hair.

"Not at all," Agnes said. "You look just fine."

Mrs. Shepherd grinned. "Is there somethin' you're needin', miss?"

"I was curious about something and hoped you could be of help. How long have you been employed here?"

"Four years, miss."

"And do you enjoy your job?"

The cook nodded. "Oh yes, miss, very much so." Then she gasped. "I've not done somethin' wrong, have I?"

Agnes walked over and placed a kettle on one of the plates on the stove. "No, you've done nothing wrong, Mrs. Shepherd. Would you allow me to join you for a cup of tea?"

"With me?" the cook asked in clear shock. "Well, yeah, of course." Shooing Agnes away, Mrs. Shepherd set to preparing a tea tray. Once the tea was ready, she poured Agnes a cup and handed it to her.

"I'd like to confide something to you," Agnes said.

"Of course, miss. I can keep all sorts of secrets."

Agnes smiled. She had no doubt this woman was a wonderful secret-keeper. "Mr. Rutley and I will soon be engaged."

Pleasure washed over Mrs. Shepherd's face. "How wonderful! You'll need to tell me your favorite dishes, so I'll know what you like. Is that why you're here?"

Taking a small sip of her tea, Agnes smiled and set the teacup on the counter. "Partly. But I was also wondering if you

can tell me a little more about Mr. Rutley. How does he treat his staff here? If anyone knows anything about a man, his servants do. I've heard nothing but good things, of course, but one never knows."

"He pays fairly and hardly ever complains." Mrs. Rutley glanced around the room as if searching for a spy. "But between you and me, he's been late payin' our wages on account of the money troubles. Now I don't mean to speak poorly of him, but that's just a fact."

"Yes," Agnes said. "He's mentioned these problems, but I can assure you, that will soon come to an end. Besides that, has he ever been... I don't know, overly harsh with any of the staff? Or perhaps with any of his friends? And what about jealousy? Have you seen him act in a jealous manner?"

The cook placed a hand on her hip and frowned. "Miss Fitzimmons, I don't mean to be forward, but why are you here, really? A lady doesn't come and drink tea with servants, especially the cook. Is somethin' worryin' you?"

For a moment, Agnes considered lying. But her heart told her that Mrs. Shepherd was a woman she could trust. "I believe I'll be living in this house in the near future and for many years thereafter. At times, I'll need a friend, a confidante if you will. Someone I can trust to keep my secrets."

"Well, you can trust me, miss," Mrs. Shepherd said with wide eyes. "I mean, you didn't tell Mr. Rutley about me chasin' off that ignorant delivery boy. And not many ladies in your position would have done that for the likes of a cook." She shook her head. "But don't you have someone better for that position, miss? Like your lady's maid? She'd better for keeping secrets for a lady than someone like me."

"I know what I ask is unusual but, you see, those in service are as much friends to me as they are employees. At least those deserving of such a title. But that is a story for another time. For now, I would like your help."

"I'll do what I can," Mrs. Shepherd said.

As they drank tea together, Agnes confided what had happened between Mr. Rutley and her, including his dislike for her interference in the agreement between Mr. Porter and him, and his apparent jealous behavior concerning Lord Ezra. Of course, she left out some details, but she painted enough of a picture for the woman to see what had happened.

By the time Agnes finished, she let out a heavy sigh. "That is my dilemma. I worry that his jealousy will emerge again, but I can also see why he would be upset."

Mrs. Shepherd clicked her tongue. "It's nothin' more than man's pride. Men got smaller brains than us, you know."

Agnes could not help but laugh. "I've heard that before." She did not mention it had been Mrs. Shepherd who had said it. "So, do you think I'm being overcautious? That his pride was hurt, and he was not jealous?"

"Oh, I'm sure of it, miss. I've never seen him outright angry or actin' jealous. He's smitten with you, that much is sure. You're just worried because you're gettin' married. It's just the mind playin' tricks on you. You see, when that other man said those things to you, I bet Mr. Rutley thought he'd lose you. If he didn't care, he wouldn't've gotten so upset. I bet he feels horrible."

Agnes nodded. "His letters indicate as much."

Mrs. Shepherd placed her hands on her hips. "Just make sure he apologizes. Outright. None of this giving of gifts to make you forget and never sayin' he's sorry idiocy. He has to say he's sorry outright."

"Thank you, Mrs. Shepherd. I do feel better now that I've spoken with you. I'll wait to talk to him before making any final decisions about my future."

"You know, I do hope he mends this," Mrs. Shepherd said, smiling broadly. "I like the idea of havin' you here. Now if you ever need anything else, I'll always be here for you. Even if you decide to marry someone else."

Agnes embraced the cook. "I'll remember that. I'd best go. Amy is waiting for me in the carriage. And if anyone asks, you shared a recipe with me for muffins."

"I'll tell him it was the secret Christmas muffins I make every year!" Mrs. Shepherd said, beaming. "It'll be here soon enough. I absolutely love Christmas. Such wonderful food, the greenery, the mistletoe. Oh, just everything!"

Mrs. Shepherd spoke of the joys of Christmas. It was apparent the merry cook could go on and on if allowed, so Agnes politely excused herself and returned to the carriage. She was ready to discuss the issue with Mr. Rutley the moment he returned from Devon. They would then be able to put this matter behind them.

Chapter Eleven



appiness should have filled Phillip's heart. The miners found the first veins of copper after only one blast and were making great progress toward excavating the ore. This was cause for celebration, yet Phillip felt as dreary as the gray storm clouds above him as he stood at the mouth of the mine. He had spent three hours with a pickax in his hands beside his workers before Harland Curtis convinced him, again, his place was outside.

"Ye've no business dirtyin' yer hands, sir," Harland had told him as he ran a hand through his scruffy blond hair before replacing his dust-covered hat. He was a sturdy man with large arms, accustomed to working with a pickax and spending time underground. "Yer too important. I'm here to see things're done properly, and ye've gotta trust I'm doing what's right. Plus, the men do their best work when allowed their head. With ye down there, they're lookin' too much at how they're swingin' their pickax than what they're hittin'. All 'cause they're tryin' to impress ye. Let'm alone to do what's to be done."

And Harland could not have been more right. He, Phillip, had no business doing the work the others had been doing for years.

Plus, his hands had never hurt as much as they did after that single day below ground.

Several of the miners' wives made sure water was ready whenever it was needed. A horse and cart transported tools and other necessities. An old man sat on a crude wooden stool, telling stories of years gone past to anyone willing to listen. His audience consisted mostly of children.

Phillip had prohibited any of the children from entering the mine. Unlike other mine owners, he refused to put youngsters into such a precarious position. Would having more hands help speed up the process? Most definitely. But that did not mean it was worth it in the end. They could help with smaller tasks, but mining was for men.

The miners and their families came from the local village of Tradswith, and Phillip had worked with many of them before. Seeing their smiles and hearing their stories of hope at the possibility of having full stomachs eased his mind. But only just a little.

He had been a fool for listening to Lord Ezra and an even bigger fool for the way he had treated Miss Fitzimmons. His jealousy had usurped his common sense, and he was paying the price. Now that his letters had gone unanswered, he feared she would never speak to him again. And rightfully so.

"Sir?" said Elden Curtis, a young miner of eighteen—and son of the foreman—a thick layer of dirt covering his otherwise blond hair. "Take a look at this beauty."

In his hand, he held a stone that had been rinsed in one of the many water troughs for this very use. And within that stone shone the telltale greenish-blue hues of copper.

"Tis the very first bits, sir," Elden said, his smile nearly touching both ears. "They think we'll hit a main vein soon. We might need to blast one more time, though."

Phillip took the stone from the young man and admired it. The vein in this sample was the largest thus far. "Excellent, Elden," he said. "And where is Harland?"

"He's inside, sir. You know my da. Has to get his hands dirty with the others if he wants to earn their respect."

Phillip nodded. Strange how that rationale did not work the same for him. But Harland was an excellent foreman whom the miners respected. Not once did any of them complain. And one day, young Elden would take Harland's place. Phillip had

no doubt the younger Curtis would be as strong a leader as his father.

"There you are, Elden," a girl of perhaps sixteen said as she approached. With dark brown hair and round cheeks, she had a kind countenance about her. "I brought you some food." She handed Elden a hunk of bread and some dried meat, her cheeks turning pink.

"Thank you," Elden said. "Anna, this is Mr. Rutley, the man I told you about."

The girl dropped into a curtsy. "Oh, Mr. Rutley! Apologies, sir, for not knowin' who you are."

Phillips smiled. "It's a pleasure to meet you, Anna. I take it you and young Elden know each other well?"

Two sets of red cheeks confirmed he was correct.

"I should be going," Anna said. "We'll speak later?"

Elden nodded. "When I'm done for the evening." He watched her as she walked away before letting out a deep sigh. "She's the best thing that's ever happened to me. And once I've saved up enough from my work here, I'm gonna marry her. I almost lost her, though. Can't do that again."

"Oh?" Phillip asked. "How so?"

Tearing off a piece of bread, Elden said, "Me being silly. I saw her in the village talking to a lad I didn't know and got so angry, I walked up and yelled at her. Then I found out he was her cousin visiting from York and felt like an ignoramus. Apologizing wasn't easy, I tell you, but I did. And I promised not to do it again." He shook his head. "I bet you think I'm a fool now, don't you, Mr. Rutley?"

Phillip placed a hand on the boy's shoulder. "Not at all. I think you were wise to admit you made a mistake and righted the situation. But I'm glad Anna forgave you. Women can be fickle creatures."

Elden snorted. "You got that right, sir. But they're well worth it." He was watching Anna serving several other men as he said this.

Once Elden was gone, Phillip walked around the area. He, too, had made a mistake and prayed Miss Fitzimmons, much like Anna, would forgive him.

Leaning against a boulder, he closed his eyes. How could he expect Miss Fitzimmons to forgive him if he was not willing to forgive himself?

"Scuse me, sir," Harland Curtis said, and Phillip opened his eyes. "This just came."

Phillip frowned as the foreman handed him a letter. "Who would be writing to me? Only a handful of people know I'm even here." Taking the letter, he opened it and began to read. Hope filled him as Agnes's words rang in his head.

I would like to speak to you upon your return.

"Tis good news, I hope, sir," Harland said, wiping sweat from his brow with a soiled handkerchief.

"I'm not certain, but it seems promising," Phillip said. "As a lady once told me, 'There is always hope."

Harland gave him a sympathetic nod. "Aye, she's right there. And ain't that all we live for? Hope of a better future? Well, I best be getting back. I've taken a long enough break."

Phillip stared at the stone Elden had given him and smiled. Then he looked up at those milling about the area surrounding the mouth of the mine. This time, however, he noticed the joy on the people's faces. People who barely had enough to feed themselves showed far more gratefulness than he.

When he returned to the inn, Phillip turned the copper ore in his hand. He could own a thousand mines and have more wealth than most for miles. Yet without Miss Fitzimmons, none of it meant anything. Once he returned to Chatsworth, he would call on her, praying she would accept his apology.

And like Elden with Anna, Phillip would do his best to never fail Miss Fitzimmons again.

As he slid beneath the covers of his bed, Phillip knew what to do. He needed to consider a special place where he could share with her his apology. Somewhere pleasant. A drawing room was much too drab and ordinary.

And as he drifted off to sleep, a wonderful idea came to mind. Oh, yes, I'll earn her favor in any way I can!

Chapter Twelve



ith great anticipation, Agnes reread the letter she had received from Mr. Rutley the previous day. He not only wished to speak to her, but he also wanted to take her on an outing. It was to last no more than an hour, according to him, but that was more than enough time to allow them to discuss what had happened between them.

With Amy's help, she had spent a good portion of the morning preparing for the outing. Her pink- and green-striped traveling dress had white ruffles on the neckline and the loose, elbow-length sleeves. Around her neck, she wore a pearl collar necklace with a pearl bow pendant that tied at the nape of her neck with a ribbon.

"Oh, Miss Agnes, you're so beautiful," Amy gasped. "Mr. Rutley better realize you're the best he can get."

Agnes laughed. "Is that so? He can do no better? There are daughters of earls and such looking to marry a wealthy man. Well, maybe not daughters of earls, but at least daughters of baronets or knights. Perhaps even a baron or two."

"Maybe, but they aren't you, miss. Now, don't forget your gloves again."

Once her gloves were on, the two women headed for the drawing room. When they reached the foyer, Mr. Porter was speaking to Garland. She hated how sallow his skin had become. Hopefully Dr. Stapleton would soon find a cure for whatever ailed him.

"Well, don't you look lovely, my dear?" Mr. Porter asked when he caught sight of Agnes. "Have you any idea where he's taking you?"

Agnes shook her head. "His letter didn't say anything beyond an outing."

"So, it's to be a surprise then?" her guardian asked. "How wonderful. I do hope you have a nice time. Oh, and I meant to tell you, I heard from Lord Walcott."

Agnes's heart nearly came to a stop at this. Had he informed Mr. Porter about their chance encounter in the alleyway outside of the despicable tavern? Worse still, did he mention her harsh words to him?

"He'll be hosting a party in two weeks, and you and I are invited. He's allowed us to bring one guest. Do you believe Mr. Rutley would enjoy attending with us?"

Agnes bit at her lip. She was not even sure whether she and Mr. Rutley would be speaking in a fortnight.

No, she had to remain optimistic that all would right itself. "Indeed, he would be very pleased."

A knock on the door made them start, and when Mr. Porter opened it, Mr. Rutley stood on the other side. He was so handsome in his blue coat trimmed in gold. A white cravat was tied around his neck and hung over his chest in a flurry of white ruffles. *And, my, but he had—huh?—a fine-turned calf in those white stockings!*

Despite his smile, however, Agnes saw something in his eyes. Was it regret?

"Good morning, Mr. Porter. Miss Fitzimmons." Mr. Rutley bowed. "Thank you for allowing me to take Miss Fitzimmons out on such short notice."

"Not at all, Rutley," Mr. Porter said. "Agnes told me you've been away. How are the mines faring?"

"Very well. In fact, far better than I expected."

"I'm very pleased to hear that," Mr. Porter said. "Well, I have work to do. But you have a fine time."

Agnes smiled. "I'm sure we shall."

When Mr. Porter was gone, Agnes turned to Mr. Rutley. "We must speak."

"I know," he replied. "But may I take you somewhere first?"

Those deep-blue eyes pleaded with her, and Agnes could not help but nod her agreement. They could first go to this place and then discuss what was troubling her after. What harm could it do?

Once they were settled into the carriage, Mr. Rutley said, "We'll not be going far. I expect us to be there in less than ten minutes."

"Won't you at least give me a hint?"

He grinned at her. "I just did."

Although she wanted to be excited about this surprise, Agnes found herself annoyed. What they had to discuss was far too important. After all, it could decide their future together. She could not agree to marry a man who was prone to jealousy at every turn.

Before Mr. Porter found her, Agnes had known too many women who lived terrible lives with husbands who came short of locking them away to keep other men from looking at them. She would *not* live that way. Life in the streets was far more appealing than being a prisoner. Even if the prison was luxurious.

So lost in thought was she that when the carriage came to a stop, Agnes was surprised to find them at Courtly Manor.

"Your estate?" Agnes asked, frowning.

"Trust me," he said as he opened the carriage door. Once he had helped Agnes to alight, he offered her his arm.

Rather than going inside the house, however, he walked around to the back gardens. For a moment, she wondered if he would pick another rose for her, but they passed those particular bushes and walked to a back gate that led out to a field.

If this had been any other day, any other visit, Agnes would have enjoyed this stroll. But they had far too much to discuss to be dawdling away their time in such a manner. She did not suffer patience well, and hers was wearing thin.

"Mr. Rutley, strolls can be enjoyable, but I believe it would be best if we had our talk before we eat. I realize I said the weather does not affect me, but the cold wind and dropping temperature can be uncomfortable."

"We're not going for a stroll," he said. "I've something very important to show you. We're nearly there. Please, just allow me to show you this one thing, and then we'll return to the house and warm up beside the fire. I promise."

They continued through the dry grass. It really was disappointing this was not another day, for she would have gotten great satisfaction from such a walk.

But not today.

After walking in silence for several minutes, a small stream came into view. It was narrow enough even she could step over it, and it was deep enough to cover her hand perhaps and no more.

Mr. Rutley took her hand in his. "Do you recall when we met last summer?"

Agnes nodded. "Of course. We were at the home of Lord Bancroft. His returning-from-London party, if I remember correctly." The baron held parties twice a year—one before everyone left for London for the Season and one when everyone returned. Everyone who was anyone made certain they attended both.

"Indeed, we were. Well, I came out here the following day. I stood at this very spot, looking toward where I knew the Duke of Elmhurst lives. Did you know his brother spends a great deal of time there?"

Agnes pursed her lips. So, this was why he had asked her here? To use his jealousy to annoy her further? "I do," she replied, not caring that her tone was sharp.

"Have you been to Hardwick Hall?"

"I have. I was invited to dinner, and although I had a lovely time there and found the duke and duchess a lovely couple, Lord Ezra hoped to impress me with the invitation. If that is what worries you, I'm afraid you still understand nothing about me."

Mr. Rutley shook his head. "That is not my point, I assure you. Lord Ezra might be able to offer you fine jewelry and a grand wardrobe, but he cannot care for you like I did then. As I do now." He sighed, leaving a trail of cold vapor. "These last few days, I've thought a great deal about us. That estate." He motioned toward Hardwick Hall. "I once believed I could not compete with those within it. But I've come to realize there is no need. For you see in people what I've been too blind to see. It's not a person's titles or the land he owns but rather who he is. His integrity outweighs any wealth or possession he could ever have. Thank you for showing me that."

Agnes looked at Hardwick Hall, understanding now why he had brought her here. His words were comforting, yet she wanted—no, she needed—to hear more.

A look of concern crossed his face, and he sighed. "I've no idea why I allowed Lord Ezra to infuriate me. I should not have paid him the slightest heed. There is no excuse for how I behaved." He took both her hands in his and turned to face her. "But I can promise you one thing, Miss Fitzimmons. If you say you forgive me, from this moment on, I'll never act so foolishly again."

The doubt that had clung to her like a frost on a window began to dissipate. How could she not give him a second chance to prove himself?

He took a stone from a small bag at his waist. It had a blue-green tinge to it. "The greatest treasures are often the ones that are hardest to reach. But with perseverance, we can find them. I've not only found copper in that old mine, but I've found an even greater treasure in you, Miss Fitzimmons. And I'll not lose you."

Agnes's breath caught in her throat. Never had anyone spoken such romantic words to her!

"If you'll forgive me and believe all I've told you," he continued, "I'm left with only one last request. Will you marry me?"

With her head spinning and her heart near to bursting, Agnes squeezed his hands. "I do forgive you," she said, the words sounding breathy to her ears. "Every moment we've spent together, my feelings for you have grown. Today, I see a man who recognizes he made a mistake and has set out to make it right. A man who thought all was lost and yet pushed ahead despite the obstacles. It's for all those reasons and more, Mr. Rutley, that I accept your proposal. After all, you're the man I love."

Mr. Rutley gathered her into his arms and kissed her. Yet it was not just any kiss. It was filled with a hunger that matched that of Agnes. When it ended, he pulled her in tighter.

"When can we marry?" she asked.

He smiled down at her. "We must wait a few months. I want enough money to allow us to take a small honeymoon." Then he added, "Agnes."

The sound of her name on his tongue made her shiver with pleasure. It was like a soft caress. A warm embrace. A loving kiss.

"I would like that... Phillip."

They stood together beside that stream, speaking of their future together and of the mines that would provide for them. Agnes could not have been happier.

When the conversation came to an end, Agnes mentioned the invitation to Lord Walcott's party, to which Mr. Rutley readily agreed.

As they made their way back, however, a pinch of doubt nipped at the back of her mind. Had he truly changed? Would he be able to keep his jealousy at bay?

But did you not go from the young street urchin you once were to the proper young woman you are today, Agnes Fitzimmons? she chastised herself. If she was able to make such great improvements, surely he would be able to do so, as well.

Chapter Thirteen



Phillip could not believe how true his dreams were becoming. Not only had Agnes—oh, how using such an informal address was pleasing!—but she had forgiven his moment of great foolishness. That in itself was well worth celebrating, for he was unworthy of her forgiveness. But he would keep his promise. Jealousy had no place in his life, so he would simply not allow it to enter. It was as simple as that.

He would be the loving husband she needed. After all, she had confessed her love for him. Granted, he had not returned in kind, but he did care for her deeply. Love would come in time; he was certain of it.

In the meantime, he had other things to consider. Such as the invitation to Lord Walcott's party the following week. It could not have come at a more opportune time. Many men of prominence would be in attendance, providing him another chance to approach them about his business propositions.

If he could take on other investors, he would be able to open the other mines before planned. This time he would be approaching these gentlemen in person rather than through written correspondence, making it more likely they'll listen to his ideas than rejecting him outright.

Then, there was the wedding. He had written to his parents, who were now living in America, telling them of the wonderful news. Only a select few would be invited to the reception, and then he wanted to take Agnes to the seaside for their honeymoon.

For the first time in years, Phillip had no worries. His intended was to arrive in just under an hour, and they planned to drink tea and read together in the library. Although he was not all that fond of reading, Agnes was. And that compelled him to join her. If she wished to spend an hour staring at a wall, he would stand at her side and do the same. That was how much he wanted to please her.

The door opened, and Henton barged into the room. Very unlike him, that! "Sir, there's someone here to see you. And she's quite upset."

The sound of a woman's sob made Phillip bolt from his chair. Was that Agnes? What could have possibly happened that had her weeping? "Well, send her in, you fool!"

"Yes, sir." The butler disappeared for a moment and returned with not Agnes but rather Anna, the girl on whom young Elden Curtis had his eye.

Phillip hurried to her side. "Anna? What's wrong?"

"It's the mine, sir," she said between sniffles. "The mine's collapsed, sir."

"Dear God!" Phillip breathed. "When did this happen?"

Anna hiccupped. "Last... last night, sir."

"Last night? And I'm just hearing about it? Why didn't Harland come tell me? Why send you?"

The girl covered her face and began to sob even harder.

"Here, sit." Phillip looked up at the butler. "Pour her a sherry, Henton. Now, Anna, tell me what happened."

"A group of men, they went down to look at the back, to see if it was holdin'," Anna said between sniffles. The back in a mine was the ceiling, which never made sense to Phillip, but there it was. "Elden, he'd been thinkin' they needed some beams put in 'cause the walls were shiftin' while they was workin'. Then there was a loud rumblin' sound, and the ground moved under my feet. Some of the men came out coughing, but not all. Me Elden's dead." She began sobbing again.

Phillip rubbed his temples to ease the sudden pounding in his head. "How many, Anna?"

"At least eight total, sir. Harland, too. That's why I offered to come tell you. The others're tryin' to dig 'em out, but they say it's gonna take days to reach 'em. They don't think any of 'em who went in deep survived."

Bile rose in Phillip's throat. Poor Elden, who adored the young woman sitting beside him now. Harland, a fine foreman, who was a hard worker and always had the miners' safety at heart. He had met every man who worked that mine and considered them all friends.

"I'm so terribly sorry this happened," Phillip whispered. "You must be tired. Henton will see you have something to eat." He turned to the butler. "Take her to the kitchen and see Mrs. Shepherd gives her whatever she can."

"Yes, sir. Come with me, miss."

Anna's sobs filled the corridor as Phillip tried to comprehend what he had just learned. Harland Curtis may have been in charge of the miners, but the ultimate responsibility fell on Phillip. And he had failed every one of those killed. Why had he not considered mandating beams be put up in the mine? He had been involved in mining long enough to know that every precaution should be put into place to ensure the safety of those working so hard to see the mine prosper.

What was worse, he would have no more money to put into reopening the mine once it was cleared again. Every farthing he had left would go to the families for whom the miners provided, and he had little to give.

He would lose Courtly Manor.

A knock on the door made him look up to find Agnes and her lady's maid entering the room.

"Phillip?" she asked as she hurried to his side. "What's happened?"

"The mine in Tradswith collapsed," he said. That could not be his voice. Not that thin, hollow sound that came to his ears.

"A little over half a dozen men are dead, including a young man whose fiancée came to deliver the news."

Agnes gasped. "Where is she?"

"I sent her to the kitchen to have a bit of food."

"I'll go to her," Agnes said, her voice firm. "Amy, you'll come with me. And hurry."

Phillip barely noticed her withdrawing. His head felt like it was filled with cotton wool. The room moved around him as if the foundation was shifting. Would Courtly Manor sink into the ground like the earth above that ill-fated mine?

"Is there anything I can do, sir?"

Phillip had not realized the butler had returned. "No, thank you." He could not sit here waiting for the world to collapse around him, so he walked through the corridors filled with fog until he reached the kitchen.

Then he stopped and observed a most wondrous sight. Agnes was unlike other young women of the gentry he had encountered, for she did not seem to care that the woman who wept into her shoulder wore a dressed stained with dirt. Instead, she held her as if she were a best friend, a sister, rubbing her back and whispering that all would be well. That everything happened for a reason.

If only Phillip had that kind of strength.

Watching became uncomfortable, so he made his way to the study. There, he dropped into the chair behind the desk and buried his head in his hands. The little ore they had excavated thus far would go to auction today, but whatever he made off that sale would barely be enough to pay the workers and give to the families of those who died. He would have nothing left. Which meant he would lose Courtly Manor.

And he would have nothing to offer Miss Agnes for marriage. No luxury. No home. No future.

He knew she would not care, but Phillip did. What kind of man marries a woman knowing he would lose everything before their first year together? The best thing now was for him to cancel the engagement. But he would wait to do so. Right now, his main concern was for the miners.

Phillip was uncertain how long he sat at his desk in utter despondency before a soft voice made him look up.

"Are you all right, Phillip?" Agnes asked.

He nodded, albeit dejectedly, as he stood. "I'll be fine. My concern is for Anna. How is she?"

"Devastated," Agnes replied. "But more under control at the moment."

Phillip nodded, yet as he looked at the woman about whom he cared so much, he found he could not help but be truthful. "Agnes, you understand that this disaster has secured my ruin, do you not? I have no way to pay my debt to Mr. Porter, which means I'll lose my home. We must delay the wedding for now. If not indefinitely."

To his surprise, she walked around the desk and placed a hand on his cheek. "Oh, my dear Phillip, don't you see that my love for you is not tied to mines you may own? Or estates, for that matter?"

Removing her hand, he said, "I don't doubt you believe so. But when I have nothing, you'll think differently."

Her smile warmed his heart. "I know lives were lost, and I don't mean to trivialize such a tragedy. But when it comes to us, this is just another stumbling block. One you'll overcome. As you have before, so shall you again."

Although her words were meant to bring him hope, he did not believe them. Surely, it was too late. For all of them.

But he could not hurt her, not just yet. "Thank you, Agnes. I'll find a new solution." He hated that his words sounded hollow.

She stood on the tips of her toes and kissed him. "I'll check on Anna. Don't despair. Good things will come your way. I'm certain of it."

Once she was gone, Phillip returned to his seat. He wanted so much to believe her, but this catastrophe would only make others all the more wary of investing in his mines. They would see him as he saw himself—a negligent businessman with no right owning a mine.

Drawing in a deep breath, Phillip took out a piece of parchment and dipped the nib of his pen in the ink. It was time to write to Mr. Porter and tell him about his misfortune. And what he thought would be best for Agnes.

Chapter Fourteen



Phillip had reread the letter he had received from Meadow Estate several times. It was not from Mr. Porter as he had expected but rather from Agnes. In it, she reminded him of his need to continue to fight for what he wanted. That he could not give up no matter what obstacles got in his way. That he had no choice in the matter.

How could anyone show such support? And not just anyone, but the woman he adored? Yet, how could she believe in him when he did not believe in himself?

Despite his misgivings, he had honored her request by writing letters to every man with the means to invest within a ten-mile radius. Unfortunately, his efforts did not pay off. Nearly all rejected him outright. Except the man before him now.

Mr. Noah Kenton was a wiry man with beady eyes, a pointed nose to make a quill's nib jealous, and gray hair that he swept over a balding pate. Yet Phillip cared nothing for the man's looks. He had agreed to listen to Phillip's proposal. Nothing else mattered.

Phillip shivered and glanced out the window from his chair in front of Mr. Kenton's desk. Large flakes of snow continued to float to the ground—appropriate weather given the fact that Christmas was less than a week away. He said a silent prayer that the Christmas miracles he had believed in as a child would come to pass today.

Not pulling his coat tighter around him was difficult. The room was as quiet as his host's unlit fireplace. Mr. Kenton preferred to wear a heavy wool coat and a thick woolen muffler around his neck than to do what he deemed as "waste valuable fuel."

Mr. Kenton strummed his fingers on the desk and sighed. "I don't believe I'll be investing with you, Rutley. It's nothing personal, I assure you, but I simply don't invest in mines. It's far too speculative, and I prefer to put my money toward investments with returns that are more assured."

"May I ask, then, why you asked me here today?" Phillip asked. "I mean no disrespect, but surely this could have been done in writing."

Mr. Kenton nodded. "It could have, yes. You see, many years ago, I invested in several mines. I lost a fortune in those investments. My story is not unique. I know many men of means who have lost as much, if not more than I. You seem a sensible young man who is willing to listen to a bit of advice." He scowled. "Unlike my son, who is coming of age next month and is a complete fool." He sighed. "I suggest you don't seek new investors nor spend another farthing in mining. It will ruin you. Have you no other sources of income? A shipping vessel or a farm, perhaps?"

Phillip tried to push away his disappointment. "Sadly, I've lost money on ventures in both areas. But I believe my luck will change with these mines. The ore is there, I'm sure of it."

"Sure, are you?" Mr. Kenton chuckled wryly. "There is no surety in anything, but especially not in mining. No, I'm sorry, but I cannot help you."

With a sigh, Phillip stood. "Thank you for seeing me."

The older man smiled. "If you find yourself looking for an investor in a more sensible area, please let me know."

A sense of defeat overwhelmed Phillip as he walked out of Mr. Kenton's home. Who was left to approach? The butcher? The tobacconist? Neither would have the funds to invest in anything but his own business.

The fresh snow crunched under his boots as he walked to the waiting carriage. His driver, Lewis Tibbons, leaped from the seat and opened the door. "Might I have a word with you, sir?"

Tibbons was in his mid-twenties with dark blond hair who always wore a friendly smile. "I assume this has to do with the position you were looking into with Lord Dowding," he said with a heavy sigh.

As strange as it was, Phillip had been childhood friends with the newly named Earl of Dowding. And as he was in need of a driver he could trust, Phillip had granted Tibbons permission to apply for the situation. As far as Phillip was concerned, Tibbons was very good at his job and deserved the opportunity to work for an earl. Even if it meant he, Phillip, would have to dish out the necessary funds to advertise for the man's replacement.

"Yes, sir," Tibbons replied. "If it's all right with you, sir, Poltis—that'd be his lordship's butler and the man who interviewed me for the position—asks that I can start right away. So, I'll be givin' you my notice now that I'll be leaving in two days."

"I'm pleased you got the position," Phillip said with all honesty. "I'm disappointed to see you go, but this will be a wonderful opportunity for you."

"Thank you, sir."

The return journey to Courtly Manor was uneventful, and soon the carriage was trundling up the drive. Miss Fitzimmons was due to arrive in an hour, and Phillip had planned a special outing for them.

"See to what we discussed this morning," he told Tibbons, who nodded before pulling the carriage toward the carriage house.

Pushing down his disappointment with the outcome of his meeting, he sat behind the desk. Taking the quill in hand, he crossed off Mr. Kenton's name from the list he had made previously.

It was the last.

Despair clung to him like a shirt after a plunge in a pond. He so wanted to marry Agnes, to provide her with the wonderful life she deserved. But unless the Almighty intervened, his prospects looked slim.

"Miss Fitzimmons's carriage is pulling into the drive, sir," Henton announced.

Smiling, Phillip returned the now-worthless list to the desk drawer and stood. Agnes could bring him from the depths of hopelessness by the mere mention of her name. That list did not matter! He would find a way so they could be together. One way or another.

Hurrying to the front door, he stepped out onto the portico just as her driver was opening the door to the carriage. As Agnes alighted, the last of his worries disappeared. She wore a white, fur-lined, hooded cloak and a fur muffler, and her cheeks were pink from the cold. Nothing in this world was more beautiful than she. And he could not wait to tell her so.



A thick blanket of snow lay all around Chatsworth as Agnes journeyed to Courtly Manor. A fair number of people had braved the weather, all smiling and waving as they passed one another along the road. She had looked forward to this day all week, for Phillip had promised her a wonderful surprise.

She paused. "Phillip," she said in a low whisper so Amy could not hear. It was so nice to test out the use of his Christian name on her tongue. It felt right.

What could Phillip possibly have planned? And why was it a surprise? Could it be he wished to celebrate finding an investor? Oh, but she hoped so!

The carriage came to a stop, and the driver opened the door. Waiting on the portico was the man she loved. He looked resplendent in his black overcoat lined with gold buttons.

Agnes raised the hem of her skirt as she alighted from the vehicle. "I'm so glad I chose to wear my riding boots. I had Amy add a fur lining to make them warmer." She glanced down at the footwear. "I must admit they're a bit snug now, but at least I'll be warm. I do hope we'll not be walking anywhere. Well, it does not matter. I do like the snow!" She twirled about twice before her foot slid on a patch of ice. Luckily, he was there to catch her before she fell.

"Are you hurt?" Phillip asked, his hands remaining on her waist as he looked her up and down, concern etching his handsome features.

"No," she replied, her breath coming in short gasps. Not from fright but rather from the closeness they were sharing. In his arms was just where she wanted to be. "No, I'm fine. But is the snow not wonderful?"

And will you kiss me?

Much to her disappointment, he released her. "I do like when it snows, yes," he replied. "And it's perfect for our outing today."

Agnes went to ask what he meant, but the sound of tinkling bells made her turn. Her eyes widened when an open sleigh emerged from the carriage house, pulled by a single black horse. The finely crafted vehicle had two runners, and offered two red velvet-covered seats, each wide enough for two people and both facing forward. High boards surrounded the sleigh so the snow would not fly up at them.

Mr. Porter had taken Agnes out on a sleigh once, and she had enjoyed it immensely. Now, however, she would be with Phillip, which made such an adventure all the better.

"Well?" Phillip asked. "What do you think?"

"Oh, this is a brilliant surprise," she said, grinning. "I don't know how I can ever thank you."

"Your being here with me is thanks enough," he said, making her cheeks burn. "Allow me to help you up."

Amy sat in the seat at the back, while Agnes and Phillip took the front. Henton laid several thick furs over their laps as

he climbed into the driver's perch.

Phillip adjusted the furs on his and Agnes's laps. "Are you warm enough?" he asked.

Agnes nodded but did not mention that his nearness caused enough warmness to make the furs unnecessary. No, it was likely enough to heat the entire house!

The driver flicked the reins, and the horse moved forward. The bells tinkled merrily with the movement of the sleigh and in time with the plodding of the horse.

With a sigh, Agnes laid her head on Phillip's shoulder. "Never could I have imagined anything so romantic. A sleigh ride, falling snow... and you beside me." She glanced up and laughed. "Why did you not wear a hat?" she asked, brushing the flakes of snow from his dark hair.

"I'm afraid I forgot," he said, smiling. "And neither Henton nor Tibbons would embarrass me by reminding me to don one." This had them both laughing.

Agnes's heart raced as Phillip grasped her hand beneath the thick covers. Was it possible to feel both protected and loved at the same time? Clearly, it was, for that was how she felt at this very moment. Today proved she and Phillip belonged together no matter what the future held.

They remained holding one another's hands as the horse kicked up snow, and the sleigh glided over the open field covered in snow, creating a cold breeze that caused the tiny hairs to tickle Agnes's forehead. The air was crisp and clear, and she reveled in the feel of Phillip beside her. Neither spoke, but there was no need. Sometimes silence was as beautiful as any romantic poem found in a book, and Agnes wished for this outing to never end.

Yet, it did. As they rode up in front of Courtly Manor, the butler was there waiting to help them alight.

"I asked Henton to have chocolate brought to the parlor for us," Phillip said as the sleigh came to a stop. "But first, I've something I would like to tell you." The seriousness of his tone sent a shiver down Agnes's spine. "Amy, you run along to the parlor. We'll be right there."

Amy gave a small nod and did as Agnes bade.

"Go on."

Phillip sighed. "This morning's meeting did not go well," he said. "Nor have any of the other inquiries I've made. I do wish to keep the hope alive as you've requested, but the days ahead don't look promising. Regardless, I want you to know that I haven't given up. I'll do whatever I can to secure our future. I promise."

Her heart beat with love and admiration for this man! Despite his many difficulties, he fought for them, fought for their love, and she could not have asked for anything more.

"It's strange," he said. "When I was a child, my mother told me that Christmas was a time when great things happen to those who believe in miracles. And I truly did believe. But as an adult, trusting in such ideals is far more difficult."

Agnes considered his words. "When I was young, I had friends in London. One day I'll tell you about them and about my life there, but not today. Regardless, during those times of Christmas past, we would wish for a better life. But I never stopped believing in Christmas miracles, Phillip. And so, this year, I wished for you to be forever in my life, and I've no doubt I'll be granted that wish."

He squeezed her hand and smiled, warming her heart. "These past few Christmases have not been ones I would look upon with fondness, but perhaps that is the problem."

Agnes frowned. "What do you mean?"

"My worries have been about the past. Every year, I've not considered what good the future may bring." He snorted. "I should assume the marker of the 'Gentleman of Christmas Past' given my propensity to mourn what has already happened rather than anticipating what could come." He turned toward her and brought her gloved hand to his lips. "A future with you, Miss Agnes Fitzimmons. One in which I'll be successful no matter what comes my way."

He leaned close to her, and Agnes thought her heart would burst from her chest it was pounding so hard. "Don't you see, my dear Agnes? My future is already better because I've met you. My life is now forever changed."

As snow floated down around them, their lips met in a soft kiss. The poor girl from London could never have imagined such a setting, nor a man with whom she could share it. Phillip had every right to surrender to his troubles, to declare bankruptcy, and admit defeat. Yet he remained strong and as unwavering as the love they had for one another.

When the kiss ended, Phillip helped Agnes alight from the sleigh. Then he took both her hands in his. "This Christmas will be different. One way or another, my life will change. The past is behind me, Agnes, and it's because of you. Now, let's go inside. It's far too cold to remain out here!"

And as they warmed up beside the roaring fire, drinking their chocolate, their conversation was not on the past but rather on the future. A future Agnes knew would come to pass.

Chapter Fifteen



hristmas eve had arrived. Agnes sat in a carriage with Mr. Porter and Phillip as they traveled to the home of Lord Walcott. They had not seen one another since their wonderful sleigh ride.

Phillip made every attempt to hide his worries over the mine collapse, and he had yet to receive word from any potential investors. Yet his smile assured Agnes he had not given up hope. In fact, his perseverance only made him handsomer.

She had selected an olive-green gown with gold embroidered leaves and vines. Amy had spent more than an hour piling her long, chestnut hair high atop her head using pomade and a gray shade of powder.

Where some women were known to keep their hair styled for weeks on end, Agnes would have it washed, dried, and brushed out by tomorrow evening. She found the scent of most pomades overbearing and could only stand them for so long. If it were up to her, she would have preferred to leave her hair its natural color, but fashion dictated what she should and should not do. It was all silly, really.

"Did you contact Langard as I suggested?" Mr. Porter asked.

"Indeed, I did, sir," Phillip replied. "Unfortunately, he has no interest in investing in mines at this time. He sees them as too risky. And after what happened in Tradswith, I cannot blame him."

"What about Lord Walcott?"

Phillip sighed. "He replied very much the same. Though I'll not give up hope."

"Right you are," Mr. Porter said. "One must keep marching ahead, even when tragedy strikes."

Although Agnes admired his tenacity, she felt terrible for Phillip and wished there was something she could do to help him. Anything. But he had exhausted the circle of those in and around Chatsworth with the funds to make such an investment. She knew little about mining, but surely someone out there would see that Phillip had a mine worth excavating. Had he not shown her that copper had been found?

So caught up on her thoughts was she that it came as a surprise when they stopped in front of the home of Lord Walcott. Foxly Manor was a lovely, three-story estate made of rust-colored bricks covered in ivy.

The foyer was impressive with a polished dark oak table and two matching side tables. A large painting of a fox hunt hung beneath the staircase along the right-hand wall. Lady Walcott, a lovely but frail woman with auburn hair powdered with the same pale pink as the fabric of her gown, stood talking to the Duke and Duchess of Elmhurst. Agnes had never had the opportunity to speak to the latter, but she would recognize them anywhere.

Soon, the call came for the guests to enter the ballroom by rank. That meant Agnes would be among the last, but that did not bother her. She knew her place in life. Four years earlier, she would never have imagined being a guest in the home of an earl!

By the time their name was called, the other guests had lost interest, or so it appeared by the din in the ballroom. As Agnes passed by Lord Walcott, he gave her a small nod but otherwise did not look at her.

So, you're still angry with me, are you? She thought. Well, she still did not regret the tongue lashing she had given him.

Lady Walcott was far too wonderful to endure the carrying-on of an ill-mannered husband.

Once in the room, Mr. Porter excused himself and walked over to a group of men. Phillip looked around the room, disappointment evident in his eyes.

Agnes offered him a small smile. "Don't give up," she said. "Something good will happen. I'm sure of it."

Phillip took a glass of wine from a passing footman and handed it to Agnes. "I'll never give up," he said. "You'll never let me." He said this with a wink, causing her to laugh. "It's difficult seeing no one new tonight, but I'll find a way to see my dreams realized."

Agnes placed a hand on his arm. "I have no doubt you'll be successful."

Smiling, he said, "It appears Mr. Porter needs me. Will you be all right here alone? I'll return soon."

With a nod, Agnes watched him join her guardian and two other men. Perhaps they had some interest in investing in the mines.

Not wanting to stand in the middle of the ballroom alone, Agnes made her way to the far wall. As she passed other guests, she returned polite smiles, but a hand grasped her by the arm. Agnes turned to face the Duchess of Elmhurst. Not only was her title impressive but so was the woman's beauty. She had midnight black hair, high cheekbones, and wore a green dress of the latest fashion from Paris that accentuated her thin waist and ample bosom.

"Miss Fitzimmons, may I have a word with you, please?" Beside the duchess stood Lady Walcott and the Marchioness of Barrington. Lady Barrington was a petite woman with dark hair and eyes and a nervous habit of smoothing her skirts every little while.

Agnes began to drop into the deepest curtsy she could muster, but the duchess clicked her tongue.

"There's no need for that, Miss Fitzimmons. We've all been introduced, and someone may step on you in the process."

All three women laughed, but Agnes could do nothing more than stare. She had no idea these women had the ability to make jokes. She had always considered them far too serious.

"Is there something I can do for you, Your Grace?" Agnes asked.

The woman gave her a warm smile. "Not exactly. I just wanted to say that I'm pleased you and Lord Ezra went your separate ways. That was a very wise decision on your part."

"I appreciate you saying so," Agnes said, dumbfounded. And, she had to admit, confused. It was a bold statement to make about the brother of her husband. Then again, she was a duchess and could say what she pleased.

"Of course, you're already acquainted with Lady Walcott," the duchess said. "But have you met Lady Barrington yet?"

The marchioness gave Agnes a faint smile that did little to hide a mysterious pain. Agnes hoped whatever it was could be healed. "Miss Fitzimmons and I have indeed met, but we are not well acquainted, Your Grace."

"No? Then allow me to better acquaint you," the duchess replied. "Miss Fitzimmons is the ward of Mr. Porter."

As the lady continued to speak, Agnes took a nervous sip of her wine. Why had they stopped her? Surely, they were not planning to include her in... well, whatever women of their station discussed at these parties. It was one thing to be allowed to stand in their presence and quite another to be *with* them.

"I must admit," Lady Walcott said, "I'm pleased you came, Miss Fitzimmons. I do enjoy your company. I must have you over for tea again soon."

"That would be lovely," Agnes replied, unsure if she had overstayed her welcome.

Maybe you're being overly cautious, she told herself. Perhaps they were simply being kind to her.

The duchess frowned. "That won't do at all. No, she must join us at Hardwick House for our weekly Thursday meetings." She turned to Agnes. "If you would like to, of course. It's nothing spectacular, just a few of us ladies getting together to share in a bit of gossip and tea."

For a moment, Agnes thought of the streets of London from whence she came. Now she would be drinking tea as a true guest of a duchess! If she had not learned to be a refined young lady, she would have been jumping up and down with excitement and shouting at the top of her lungs about her luck.

"I would be honored, Your Grace," she said instead with a bob of a curtsy.

Agnes stole a glance at Phillip. When he looked her way, he gave a small shake of his head. So, they had not asked him over to discuss the possibility of an investment.

"If you'll excuse me, Your Grace, my ladies," Agnes said. "I would like to see what sort of refreshments are being served. May I bring you anything?"

"You're not a servant, Miss Fitzimmons," the duchess said kindly. "But thank you for offering all the same."

Relieved, Agnes walked away from the ladies, glancing around the room. Surely, there was someone Phillip had not yet asked. Her eyes fell on the duke. No, if there was anyone she could not approach, he would be at the top of that list.

"Miss Fitzimmons."

The voice was low and sharp, and Agnes turned to face Lord Walcott. His eyes were narrowed, and Agnes readied herself for the tongue lashing that was sure to come.

"Good evening, my lord," she said, forcing a smile. "Thank you for the invitation. It's a very fine party. But I imagine you're not here to discuss this gathering but rather our last encounter."

The earl nodded. "Mr. Porter warned me about you, but I refused to listen. After all, what proper lady openly shares her opinions? I thought he was jesting but when I spoke to you... or rather when you gave me your very scathing opinion, I must

admit I was angry." He sighed and shook his head. "Yet, it's when we're presented with the truth that the flames of our anger are at their hottest."

For a moment, he turned to look in the direction of where his wife stood. "When I returned home that evening, my wife was waiting for me, worry covering her beautiful features. And for the first time, I realized I could lose her. Not that she would leave me but that there was a chance for a separation that went far deeper. If you understand my meaning."

"I do."

"Therefore, I've decided to stay away from that place. And I've got you to thank for opening my eyes to the truth. I'm in your debt."

Agnes stared at him in shock. "You owe me nothing, my lord. I only did what I felt was right. Lady Walcott is a kind soul and deserves the best in life. And that was all that concerned me at the time."

He snorted. "You did for me what my closest friends would not, Miss Fitzimmons. You told the truth despite the possible consequences. Now, I must consider you a close friend. I hope you can see me as yours."

"Of course," Agnes said, so stunned she was unable to say more.

Who would have thought this life possible for the likes of you? And yet here you are.

"If there is anything I can do for you," he said, "anything at all, all you need to do is ask."

Agnes was prepared to tell him there was nothing, but then an idea came to mind. "You're close to most of the nobility in and around Chatsworth, are you not?" She bit down on her tongue. Of course he was!

"I am."

"Then you may regret offering to help," Agnes whispered. "For what I request is great." She went on to explain about Phillip's unanswered letters. "I'm not asking you to convince

them to invest. I would never make such a request. But if you would have your peers just listen to him, even for a few minutes, I believe they might change their minds."

"I refused because I've no interest in investing in anymore mines. Did the others refuse or did they ignore his request for an audience?"

"A bit of both," Agnes said. "I learned that Lord Ezra destroyed the letter that was meant for His Grace. But I cannot simply walk up to him and begin discussing the possibility of investing in mines. I'm a mere woman. He would laugh me out of the village."

Lord Walcott sighed. "I'm telling you this in the strictest of confidence. Her Grace and I don't trust Lord Ezra in the slightest. His brother is unaware of that fact. Each time we try to broach the subject, His Grace refuses to listen. But even if I'm able to set up a meeting, I cannot make any promises he'll agree to invest."

"That's all I ask," Agnes said. She grasped his arm as he turned to leave. "Thank you again."

"It is I who should thank you," he said with a warm smile.

When the earl was gone, Agnes let out a heavy sigh. She had done all she could. Now it was in Phillip's hands. And she had every confidence he would be successful.

The words Mr. Porter had told her the first day they met came to her mind.

There is always hope.

Chapter Sixteen



ere it was Christmas Eve, and Phillip's Christmas miracle had yet to come to pass. Judging by those in attendance at Lord Walcott's party—not one of them had replied to Phillip's many inquiries—it would not likely happen tonight, either.

Holly, ivy, and fir branches festooned the ballroom of Foxly Manor as the revelers enjoyed mulled wine or eggnog and admired the painstakingly designed Christmas cakes depicting an entire village complete with tiny figures. Many of the ladies gathered around in appreciation for one of the marzipan-covered sculptures in particular that depicted a yule candle. It was even lit!

Phillip took a polite sip of his wine as he listened to Mr. Porter and Lord St. John reminisce about a hunting party in which they participated several years earlier. The baron was a slim man with a stern gaze that gave him a permanent angry look. But once one became better acquainted with him, Phillip learned St. John was not as malevolent as he appeared.

Although Agnes's guardian rarely left the house, Phillip was pleased to see his health had improved enough to allow him an enjoyable evening. Perhaps that had been Mr. Porter's Christmas wish.

"Mr. Rutley?"

Phillip turned to find Lord Walcott joining him. "Good evening, my lord. This is such a lovely party. Thank you for allowing me to attend."

The earl waved a dismissive hand. "I was curious if you're still seeking investors for your mines."

Phillip could do nothing to hide his surprise. "I am."

"I was just speaking to a friend, and I've arranged a meeting with several of my peers to discuss your ideas."

For a moment, Phillip could only stare. Surely, he had heard wrong. After all, the earl had refused outright to invest. Yet Phillip was not one to look a gift horse in the mouth.

"I don't know what to say, my lord. But thank you."

Lord Walcott gave a nod. "Don't thank me just yet, Rutley. I make no promises any of us shall invest. I only offer the opportunity to present your ideas."

Phillip nodded. "Of course. I understand. When shall we meet?"

"Why not now?" Lord Walcott asked. "The others are waiting in the parlor. Unless you prefer to remain here to listen to the music and drink wine?"

Phillip thought his heart would burst from his chest. Was he ready to talk now?

Of course he was! He knew every number, every aspect of his business proposition, had known for months now. "No, no, of course. Now is the perfect time."

Phillip searched the room for Agnes, but she seemed immersed in conversation. He would wait to tell her the good news later. And good news he would have!

Half a dozen men, including the Duke of Elmhurst, were in the parlor when Phillip and Lord Walcott arrived. Phillip barely took notice of the crimson fabric trimmed in gold thread that covered the seat cushions or the mauve and white walls.

"Good evening, gentlemen," Lord Walcott said, and the room fell quiet. "You're all acquainted with Mr. Phillip Rutley, I'm sure."

All the air in Phillip's lungs was gone. These were men of the highest regard, all wealthy and titled. Such a meeting of men of their status was rare, so this was his only chance to make a good impression. And to convince them to invest in his mines.

No, to invest in him.

"Mr. Rutley has a potential investment opportunity he would like to present to us, and I believe we should hear him out." The earl gave Phillip an expectant look. "When you're ready."

Swallowing hard, Phillip tried to make the room stop spinning around him. Words would not come! They were gathering in his throat, and he would choke on them if he did not speak them soon.

The duke frowned. "Well?"

This was it. All was lost. He would stand here like a complete fool, using up his last chance.

Then an image of Agnes appeared in his mind. Her smile, that twinkle she always had in her eyes, untangled the words in his throat.

"Gentlemen," he began, and he was pleased his voice did not shake, "your time is valuable and thus why I'll make this short. I have numerous mines ready to be worked. They have not been open for years because they originally produced tin. When that dried up, it was believed the mines were worthless. But we've found signs of copper in four of them, one in which we've already encountered a vein, and another four show promises of coal."

Lord Walcott was the first to speak. "Mr. Rutley, may I ask why you don't have your own resources to fund such a venture?"

Now was the time to speak the truth. And so he did. Phillip explained all that had happened in the past few years, all the bad luck he had endured—the loss of his shipping vessel and the sickness that had killed all his cattle. "This is why I stand before you tonight. I... no, we have a chance to make a great

deal of money, and it waits just beneath the ground. But until I have the money to begin the work, I can do nothing."

The duke set his glass on the table beside him and rubbed his chin. "My brother told me that one of your mines collapsed recently. Is this true?"

Phillip swallowed hard. "It is, Your Grace."

"What makes you so sure the others won't do the same?"

"I won't offend you by giving you such an assurance," Phillip said. "But every mine has risks. Even the miners know this."

Lord Cramer, a large man with a tall white wig, snorted. "And I'm sure their families will see it that way."

"I've seen that their families were compensated, my lord."

"How?" asked Lord Montgomery, a man in his middle years with the curls of his powdered wig touching his shoulders. "If you've no money, how could you possibly compensate them?"

Phillip sighed. "I used all I had to see them cared for, my lord. And I make no apologies for doing so."

"That was an admirable thing to do, Rutley," Lord Templeton said, his tall, thin frame looking odd beside that of Lord Cramer.

After several more questions, the room fell silent, and Phillip found himself holding his breath. Had he given them enough information? Were his answers satisfactory?

"I've heard enough," Lord Walcott said. "The price of ore has been moving upward as of late. I cannot speak for everyone, but I'll invest. And as the first, I would like a larger percentage."

Lord Barrington nearly choked on his brandy. "Now, see here, Walcott. There's no need for greed among friends." He turned to Phillip. "I want a percentage equal to that of Walcott."

The duke laughed, drawing the attention of the room. "Then it must be split four ways, for I don't wish to miss out on this marvelous opportunity."

By the time the meeting came to an end, all six men had given their promise of investment, all on equal terms. Soon, Phillip stood alone in the room, trying to comprehend what had just taken place. They were to meet here again after Twelfth Night to set up the contracts for the eight mines in which they would invest.

His home would be saved. Staff would be kept. And most importantly, he and Agnes would marry.

"Phillip?"

He turned to find that very woman standing in the doorway.

"What are you doing here alone?" she asked.

He hurried to her, unable to keep from smiling. "Oh, Agnes, you'll never believe what just happened!" He gave her a quick summarization of what had just taken place. "We'll be meeting again after Twelfth Night to begin the process. But do you understand what this means? All my mines will be put into production! Courtly Manor is saved! But best of all, we can now marry, and our future is set."

And although he knew it was improper, Phillip did not care. He gathered Agnes in his arms and embraced her.

"I'm so pleased," she whispered in his ear. "I had every confidence in you."

In that moment, a new feeling surged through Phillip, a feeling far better than happiness. "It was your belief in me that got me through this. And it's that same belief that makes me realize that I love you." He leaned forward, kissed her soft lips, and sighed. "Now we both have our Christmas wish."

"Tonight, you secured our future," Agnes said, causing his confidence to soar. "No longer are you the Gentleman of Christmas Past."

He nodded. How right she was! And it was a wonderful feeling.

They hurried from the room lest they be caught alone. Agnes returned to the ballroom first, and Phillip joined her. Later, as the laughter in the room echoed around them, Mr. Porter came and spoke with them. The conversation flowed, and Phillip could not keep his mind off one thing. Or rather one person. Miss Agnes Fitzimmons, whose name would soon be Rutley, and who would share with him the wonderful years ahead of them.

Epilogue



A gnes had never been happier. Not only had Phillip been able to secure all the investments, but the mines were also already thriving. Although Phillip was away for many days at a time, she knew what he was doing was for the greater good for everyone concerned.

Yet more than wealth had increased since the Christmas Eve party at Foxly Manor. Men who had gone without work now had a means to feed their families. All eight mines were fitted with support beams to make them safer. But best of all, Agnes and Phillip's love for one another had reached exponential heights.

And it was because of that love that Agnes exited Courtly Manor and made her way to the large oak tree where Phillip waited beside the local vicar. The banns had been read, and the reception was planned, but this moment was theirs.

Agnes wore a pale-rose gown with a white ruffled petticoat. Her hair was piled high and dotted with pink daisies and pink glass-studded hairpins. Never had she felt so beautiful. And judging by the smile Phillip wore, he believed the same.

"You look lovely," he confirmed in a whisper as she took her place at his side.

Her cheeks heated. "Thank you. And I must say, you look quite dashing yourself."

And he did. He wore a crimson coat trimmed with white lace and matching breeches, white silk stockings, and a white

ruffled cravat. But it was his smile and confident look that held her captive, for he had never looked more handsome.

As the vicar spoke, Agnes thought about all that she and Phillip had endured. He had been a man facing bankruptcy and she a woman from an impoverished background. Mr. Porter had been right in his assertion. All one needed was hope. But something else was needed to be happy.

Love.

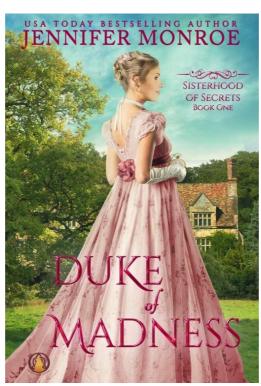
For it was the love Phillip had for her, and she for him, that brought them together. It was their love that helped them overcome the obstacles that came their way. The love that had seen their Christmas wishes granted. And it was his love she affirmed under the great oak tree that day.

The love they would share for the many years to come.

THE END

Thank you for reading Gentleman of Christmas Past!

The students of Mrs. Rutley's School for Young Women create a secret bond and find love in the continuing series *Sisterhood of Secrets* beginning with Julia's story, <u>Duke of Madness</u>.



Read on for a sneak-peek!

PROLOGUE

Chatsworth, England, 1825

The carriage shifted and creaked, threatening to send Her Grace, Julia Elmhurst, crashing to the floor in a heap of fabric. Luckily, the quick hands of her lady's maid prevented her from doing so.

"Thank you," Julia said, but Bridget Lowry simply waved off the gratitude, as she was prone to do since first taking over the position of Julia's lady's maid twenty years prior.

"Don't think I saved you out of kindness," Bridget said with a mock sniff. "I'm more worried that His Grace will end my employment if I don't save your life from time to time." This sent them both into bouts of laughter, a sound that helped ease the worry that Julia had felt since receiving a letter from Mrs. Agnes Rutley, known to her students as simply Mrs. Rutley, four days earlier.

Mrs. Rutley was dying and had requested that Julia come to her bedside. Of course, no one demanded anything of a duchess, certainly not a woman who ran a girls' school, but Mrs. Agnes Rutley was not just anyone. She was a woman Julia admired, a woman for whom she had cared greatly, and thus the reason she had left her estate in Cambridge the day after receiving that correspondence. If she could have departed that very day, she would have, but even a duchess had limitations when preparations needed to be made.

The carriage slowed, and Julia looked out the window. Her heart caught in her throat at the memory of her last day at Mrs. Rutley's School for Young Women. Housed in a small country estate by the name of Courtly Manor, in the village of Chatsworth just outside of London, the school had not changed much over the years. The once-peeling white paint had been redone, as had the black that framed the windows. The trees were taller, the bushes larger, and more ivy covered the house's facade, but otherwise, it was very much as Julia remembered when she first laid eyes upon it just after her fourteenth birthday.

For a moment, she wished she were young again. Far too much time had passed since she and her fellow students spoke in innocent whispers of their childhood dreams, their futures, and their hope for love.

How often had she and her sisters—that was what she thought of those young ladies who had attended with her all those years ago, they were her sisters in a way—peered out the windows of this house, wondering what was taking place beyond the boundaries of the property or watching to see who had arrived? Many guests had called at the school, and speculation ran rampant when an unknown carriage trundled up the drive as to whom might be hiding within. And on whom they might be calling.

By the end of Julia's final year, eight of the girls—nay, young women—became the best of friends. So many nights were spent whispering secrets well after dark when they were meant to be abed, sharing curiosities and other matters in which women nearing the age of their debut found an interest. Julia remembered hiding away to play games of chance, or climbing trellises to sneak outside when the moon shone at its brightest, or when a challenge was made. Few ignored a challenge.

So lost in thought was she that Julia started when the door opened. The driver dipped his head and moved aside to wait for her to alight. Smiling at Bridget, Julia allowed the man to hand her from the carriage, and for several moments, she felt as if she had gone back in time. She was once again eighteen and eager to set out into the world in search of a husband.

"I'm uncertain how long I shall be," she said to the driver. "I imagine it may be a bit, so I suggest you take your ease. I'll send word when I'm ready to leave."

He gave her a diffident bow. "Yes, Your Grace."

With Bridget at her side, Julia walked not to the portico in front of the entry door but rather to the large oak tree beside the drive, rumored to be nearly three hundred years old. She pressed her hand against the rough bark of its trunk where nine sets of initials had been carved into its flesh—made by eight

friends and their headmistress—as a sign of the pledge they had made.

Their oath was simple but heartfelt: If any one of the women in that group was in need of aid, all would answer the call if she was able.

"I never thought our oath a childish endeavor," Julia whispered as she touched each set of initials in turn before coming to a stop at hers. "Even now as a mother, a woman who has traveled far and wide, and a duchess, I never thought it so."

"All promises made from the heart are never foolish, Your Grace," Bridget said. "That's the reason why you're here, and I suspect the others will arrive soon enough."

Julia nodded and turned toward the grand house. In truth, although she wished to see Mrs. Rutley again, she could not help but fear what she would find. A selfish part of her wanted to remember the vibrant woman in her middle years she had known all those years ago, not the frail body likely lying on her deathbed.

Yet, how could she possibly walk away? Mrs. Rutley had loved her as if she were her own daughter. More than once, the headmistress had intervened—subtly, of course—when Julia's father visited with the sole purpose of berating his daughter.

Her father was a baron, but he barked his wishes as if he were a general. Her mother, on the other hand, always kept her head low, and Julia feared that, one day, the woman would collapse from the fear she walked in. Although she did not want to see her father harmed, Julia often wished he would simply disappear. She always had a stab of regret for such a terrible thought, but he controlled every aspect of her life—and that of her mother's—even down to the books she read.

Julia squared her shoulders. It was time to end this dwelling on the past, at least for now. She had come for a reason, and she could no longer delay the inevitable. "You do understand that I must go alone, do you not?" Julia asked, turning to the woman who was as much a friend as she was a servant.

Bridget bobbed a quick curtsy. "Of course, Your Grace," she replied. "Do you think anyone would mind if I walk through the gardens?"

"I see no reason why not," Julia replied. "Mrs. Rutley has never denied anyone access to most anywhere on her property, and I doubt she has changed enough to deny it now."

As the maid walked away, Julia took a deep breath to calm her pounding heart and walked to the portico. Before she could ring the bell, the door opened to a familiar round face she had not expected.

"Julia!" Mrs. Shepherd exclaimed. The cook wasted no time pulling Julia in for a tight embrace before pushing her away and looking her up and down. "Look how beautiful you are still! Oh! And now I've got flour on your lovely gown!" She began brushing at the front of Julia's dress. "And me calling you Julia rather than Your Grace," she added under her breath. "A right fool, I am."

"Don't distress yourself, Mrs. Shepherd," Julia said with a laugh. "I'm sure Bridget can easily clean flour out of fabric. And I'm still Julia to you." She kissed the cook's cheek. "It truly is so wonderful to see you again. How are you?"

Mrs. Shepherd brushed back a stray strand of hair that had once been dark but now was all silver. "I'm as well as can be expected, I suppose," the cook said, yet the shake of her head belied her words. She clicked her tongue. "Ah now, look at me taking up all your time when you're here to see Mrs. Rutley. Here, let me take your coat and hat."

Julia glanced at the staircase to her left. "Is she... that is..." She clamped shut her mouth. If she did not speak the terrible thoughts that lingered in her mind, perhaps they would not come to pass.

Mrs. Shepherd draped Julia's coat over an arm. "She's fighting as she always has," she replied, her eyes brimming

with tears. "She's in her bed. Go see her. She's been waiting for you."

With a nod, Julia walked up the great oak staircase. At the top, she turned right and headed down the long corridor. When she reached the last room on the left, she stopped and stared at the door, giving herself one last moment to gather her courage. Taking a deep breath, she opened the door.

Mrs. Rutley lay in her bed, her head propped upon several pillows. What was left of her once thick, chestnut hair was now sparse and gray. Julia's heart melted. Never had she seen her headmistress so thin and frail. Yet, despite her weakened state, she wore the same radiant smile Julia had always remembered. At least that much had not changed.

"Julia," Mrs. Rutley said, her voice a mere croak. "I'm so glad you came."

Julia hurried to the woman's side. "I left as soon as your letter arrived. We made a promise, all of us did, and I, for one, keep my word."

Mrs. Rutley closed her eyes. "We did make a promise, and I do hope most of you will return."

"I would think all of us would," Julia said, confused. Her eyes fell to the clenched hand at Mrs. Rutley's side, opposite from where Julia stood. Did she not want Julia to know that she was in pain? "Are you thinking that some may not come? Surely Ruth, above all, will not ignore your summons."

Mrs. Rutley patted an empty space on the edge of the bed, and Julia sat. The small, frail hand took hold of hers. "Sadly, I received word that Ruth died in an accident two years ago," the headmistress whispered. "And Unity and Theodosia moved to the Americas ten years ago, so I doubt they will be able to come. The others..." She lifted her shoulders in what was likely meant to be a shrug. "Let us hope they come."

"Then only six of us remain, including you?" Julia asked. Mrs. Rutley nodded, and Julia gave the thin hand a light squeeze. "Well, I'm here. The others will come, as well, I'm certain."

Her mind returned to the day they had gathered around that great tree. Yes, any who remained in England would heed the call; she could feel it. The bond they shared was so strong that nothing would keep them apart. Except a massive ocean. Or death. Poor Ruth.

"Is there anything I can do for you?" Julia asked. "Can I send Bridget into the village to purchase anything you may need? Or want?"

"No, my dear," Mrs. Rutley said. "I called you here because I must confess a secret to you. A secret that I should not take with me to the grave."

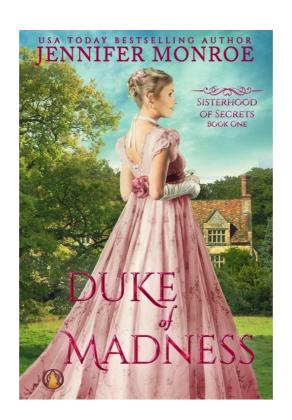
"Concerning me?" Julia asked with surprise. Mrs. Rutley gave a tiny nod. "I must admit that I'm confused. What secret about me could you possibly have?"

Mrs. Rutley closed her steel-gray eyes, and a small smile played at the corners of her lips. "I'll explain, but first you must tell me a story, one about a young woman and the man she came to love. Although I was there to witness its unfolding, I wish to hear you tell it one last time."

Tears welled in Julia's eyes, but she blinked them back. Where should she begin? The day she arrived at the school when she was but fourteen? Or perhaps when she had first heard the rumor about the man she had come to love?

She looked at Mrs. Rutley and smiled. "I remember the day everything took place as if it were yesterday, for it began with Emma in near hysterics and me coming face-to-face with the Duke of Madness."

Read on!



Also by Jennifer Monroe

Sisterhood of Secrets

#1 Duke of Madness

#2 Baron of Rake Street

#3 Marquess of Magic

#4 Earl of Deception

#5 Knight of Destiny

#6 Captain of Second Chances

Secrets of Scarlett Hall

Victoria Parker Regency Mysteries

Regency Hearts

Defiant Brides

About Jennifer Monroe



USA Today bestselling author Jennifer Monroe writes clean Regency romances you can't resist. Her stories are filled with first loves and second chances, dashing dukes, and strong heroines. Each turn of the page promises an adventure in love and many late nights of reading.

With over twenty books published, her nine-part series, The Secrets of Scarlett Hall, which tells the stories of the Lambert Children, remain a favorite with her readers.

Connect with Jennifer:

www.jennifermonroeromance.com







