

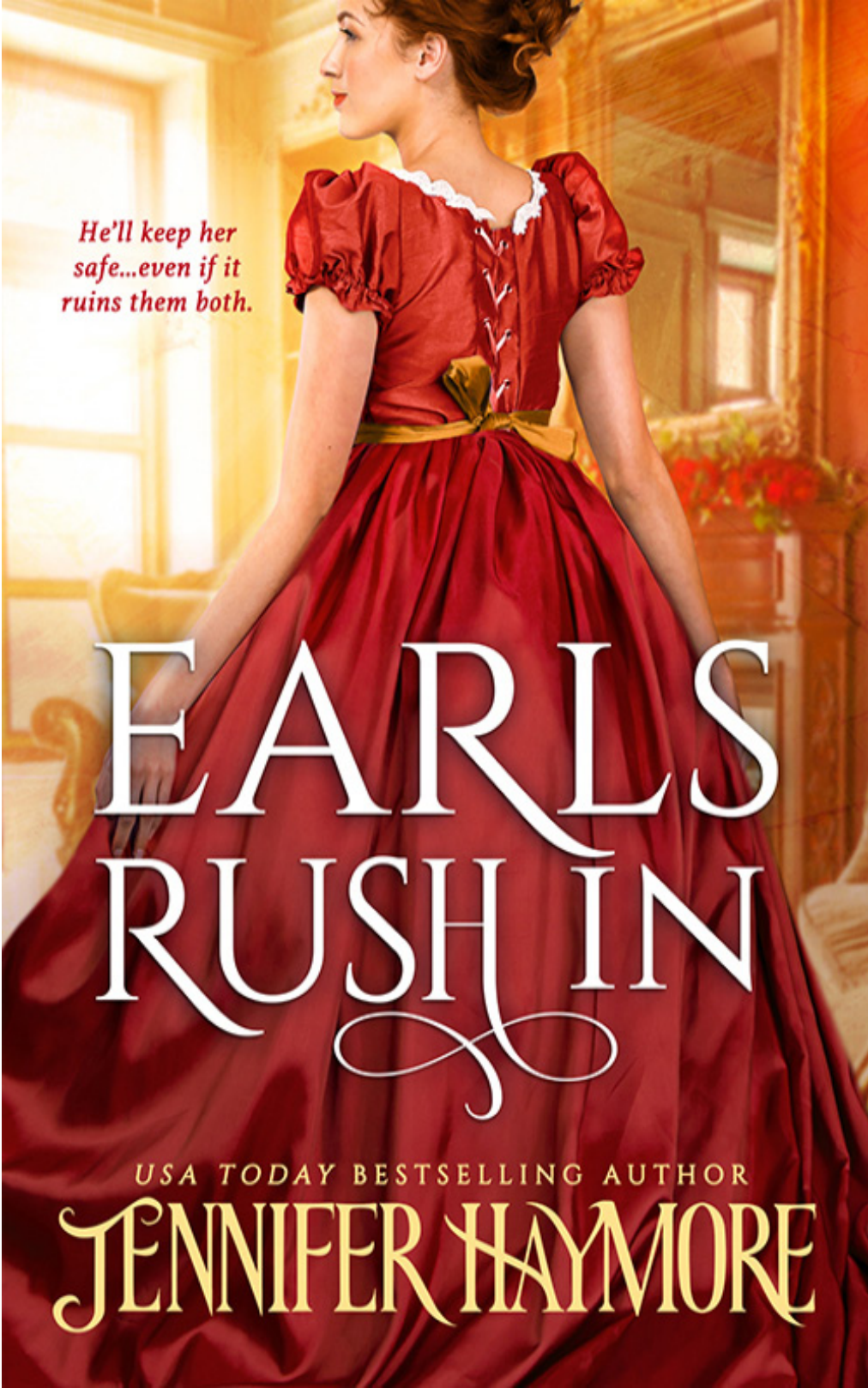
*He'll keep her  
safe...even if it  
ruins them both.*

# EARLS RUSHIN

USA TODAY BESTSELLING AUTHOR

JENNIFER HAYMORE





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This book is a work of fiction. Names, characters, places, and incidents are the product of the author's imagination or are used fictitiously. Any resemblance to actual events, locales, or persons, living or dead, is coincidental.

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# Chapter One

“Miss Chapman, would you be amenable to me asking your uncle for your hand in marriage?”

Charlotte stared at the man gazing up at her from bended knee. On some level, she had expected this—all signs had led to Mr. Bagshaw’s imminent proposal. Even so, a wave of dizziness crashed over her, and she gripped the arm of the sofa as if it could keep her from tumbling further into the odd version of reality her life had become ever since her brother’s death.

She licked her lips. Parted them. Tried to form the words she knew she had to say.

Failed.

Mr. Bagshaw’s brows drew together in dawning concern.

The last thing she wanted to do was make him question her. She didn’t want him to regret his proposal. She *wanted* to marry him. More than anything.

Well, all right. Maybe not *anything*.

Maybe she didn’t *want* to marry him at all.

But she *needed* to. Of that there was no question.

Goodness. All she had to do was be cheerful and bubbly, and she knew how to do that. She just needed to be herself. Charlotte Chapman with her luminous smile. Charlotte Chapman, the sunshine of the ton.

Right now, though, she was sunshine on the coldest day of the year. Pale and covered with a solid sheet of ice.

She glanced at the window. The sun hadn’t shone in days, and the sky had grown even darker this morning. With a hazy backdrop of white-gray, snowflakes melted against the glass. The din of London traffic outside seemed distant and muted—most people had probably escaped into the safety and warmth of their homes for the afternoon.

“Miss Chapman?”



Her gaze shot back to the man kneeling in front of her.

*You don't love him!*

She did *like* Mr. Bagshaw, though. He had been attentive and courteous toward her ever since she'd met him at the Eastwick Ball last spring, and he seemed to care for her.

At this point, she was desperate. She was running out of time. To keep her sister safe, "like" was enough.

Perhaps, someday, it would turn into more.

"Yes." She pushed the word out like it was a square block squeezed through a round hole. It physically *hurt*. "Yes, I will marry you."

She smiled, pouring all her *like* into it, hoping it appeared sincere, even "radiant," which was how the society papers had described her smile in the past.

Mr. Bagshaw let out a long, relieved breath, then gathered her hands in his and pressed his lips to them.

"I will speak to Lord Chapman as soon as I can." Keeping a strong hold on one of her hands, Mr. Bagshaw took the seat next to her on the sofa and scooted close, his knee pushing against hers. Charlotte's smile wavered, but she forced it to steadiness.

"He's in Yorkshire, isn't he?" Mr. Bagshaw continued. "When is he expected to return?"

"By the beginning of next month," she managed through her constricted throat. "He plans to spend a few days here in London before joining us at Chapman House."

"Very well." He drew her hand up and pressed another kiss to her knuckles. "I will visit him then, and we will make it official."

"I would prefer not to have a very long engagement," she said, trying to make her voice sound demure. She had a deadline, after all.

His eyes lit up. "That's wonderful. I prefer a short engagement myself." He hesitated, and she could practically

see the calculations spinning in his head. “If we allow a month for the marriage settlement to be arranged and then three weeks while the banns are read... What do you think of the tenth of March?”

“The tenth of March will be perfect.”

There. It was done.

## Chapter Two

Finneas Jones, the Earl of Trevelyan, stopped his horse and faced the small knot of women clustered on the road. They surged toward him, matching looks of anxiety twisting their expressions.

One of the women, her gray-streaked hair pinned haphazardly atop her head, tears streaking her rounded cheeks, pushed to the front of the group, a second, equally distressed-looking woman at her heels. Finn recognized them at once. The leader was Mrs. Thompson, upon whom he had bestowed a living when her husband had died from consumption last year. Just behind her was Mrs. Taylor, mother of seven, the youngest of whom was the little scamp, Archie. The last time Finn had ridden into the village, Archie had trotted up to him and started chattering to him about his mount, calling the horse, in a very older-than-five-year-old manner, “A very fine piece of horseflesh!”

“Milord, it’s Jimmy and little Archie,” Mrs. Thompson cried. “They’ve gone missing.”

Finn tugged out his handkerchief and handed it down to her, then glanced at the gray sky. The temperature had dropped considerably in the past hour, and a light snowfall had begun to dust his shoulders. Still, it was only ten o’clock in the morning, and the boys couldn’t have gone too far.

“We will find them,” he said gruffly.

Nodding, she dabbed at her eyes while the other ladies all started talking at once.

“They went off together before dawn.”

“We’ve looked everywhere!”

“The men have been searching but have seen nary a sign of them.”

“They’ve been gone for *hours!*”

“And ’tis starting to snow,” Mrs. Taylor choked out. “Poor lads’ll be frozen solid.”

Finn turned his horse around to the group of men on horseback that he'd brought with him from Crag End. Quickly, he directed them to search different areas. The London Road heading north from the village. Juniper Hill. The Mickelham Downs. "None of the men searching now are on horseback, so we'll travel farther out than they have. I'll check the north bend," he told them.

Two minutes later, he and the others had scattered in different directions. He pointed his horse off the road and through the trees and high grasses toward the riverbend that separated his estate from the village.

After a while, he slowed, sending sweeping glances from side to side. "Jimmy Thompson!" he called. "Archie Taylor!"

The area was utterly still, the only sounds the soft hush of the snowfall and the breaths of his horse.

He reached the ice-glazed, muddy bank of the river. A tributary of the Thames, the River Mole was gentle but murky, and damned frigid this time of year.

"Jimmy! Archie!"

Calling the boys again and again, he rode slowly, keeping a safe distance from the soft riverbank, guiding the horse through brush and mud, moving farther away from the village. After scouring the area for almost an hour, he thought he heard a noise—a distant cry, perhaps?—and he guided the horse toward it. "Jimmy?"

"Please!" came the high-pitched voice. "Help!"

Finn circumvented a copse of trees, and there they were. Two flaxen-haired boys, thigh-deep in mud on the river bank, holding each other and shuddering, their lips blue with cold, but otherwise still standing.

The larger one, Jimmy, looked back as Finn approached, relief washing over his dirty, tear-streaked face before he leaned down and murmured something that sounded like, "'Tis the earl, Arch. He's come to rescue us."

Finn dismounted at a safe distance and secured his horse before approaching the boys. Freezing mud sucked at his

boots.

“We’re stuck, milord!” Archie cried.

Finn carefully moved behind the boys, where there was more root growth, the soil more stable. Finally, he was within grabbing distance—his boots sunk above the ankles in mud. “All right. Archie first. Reach back to me, lad.”

Archie twisted his body and held out his arms. Leaning forward, Finn managed to grab him first by the forearms, then by the waist, and ever so slowly work him out of the hungry mire. The boy wrapped his muddy little body around Finn as he made his way back to the first tree.

“I must go fetch your friend now,” Finn told him, prying the trembling lad off of his torso. He bent down so they were facing each other eye to eye. “Stay right here.”

Archie nodded, eyes big in his pale face, his teeth chattering loudly.

Finn trudged back over to pluck Jimmy out, which took several minutes, as he was even more firmly stuck. Then, he led both boys back to his horse, setting them in front of the saddle before he swung on behind them. Finn wrapped them in his coat. “Hold on,” he instructed them before turning the horse.

Archie squealed and wrapped his arms around Finn’s torso. “We’re so high up!”

“I’ve never been atop a horse before!” Jimmy said, gripping the beast’s mane.

“And he’s such a fine, big horse, too!” Archie exclaimed.

Overcome by the excitement of the novelty of riding on a horse, they promptly forgot their recent tears. As they trotted back toward the village, they told him what had happened.

“I’m the man of the family now,” Jimmy explained, “so I ought to bring home our dinner once in a while, oughtn’t I? So me and Archie here went on a fishing expedition.”

“We were fishing for a fat trout!” Archie said.



“Why did you stray so far?” Finn asked.

“Everyone knows the bend has the best fishing,” Jimmy said.

“It is a fine thing to want to feed your family,” Finn said gravely, “but you must learn to do it safely.”

“That mud weren’t supposed to eat us alive,” Jimmy said. “’Twas *unnatural*.”

“It ate our fishing pole.” Archie sighed, dejected. “The whole length of it.”

“Aye, it did,” Jimmy said. “Devoured it whole.”

The boys chattered the whole way back to the village, talking about fishing spots and how they’d make new, better fishing poles for the next time they went to the river, becoming more animated as they grew warmer and more comfortable.

When they arrived, the crowd instantly surrounded them. Archie and Jimmy broke into fresh tears as soon as they saw the concern on the villagers’ faces. A few people ran off to let the other searchers know the boys had been found, and Finn lifted each lad into his mother’s arms as he accepted effusions of thanks from what felt like every inhabitant of the place.

When he finally was able to turn the horse back toward home, he saw a dark-clad form on horseback a few yards away, watching the proceedings with a smirk.

Ridge? The Marquess of Ridgemont had remained in London for the winter. What the hell was he doing in Surrey? Finn drew his horse up alongside him.

“Good God, man, what happened to you?” Lord Ridgemont studied him with one sardonic brow raised. “Hell, Trev. Have you been wrestling with the pigs again?” He *tsked*.

“Wrangling lost children would be more accurate,” Finn said drily. “As you are well aware, I’ve only wrestled pigs once and hope never to do it again.” That had been last year, when he’d been assisting a nearby farmer whose half-dozen sows had somehow escaped their pen. He frowned at his friend. “Did you come all the way from London to accuse me

of pig-wrestling?”

“I did come all the way from London, but not for that reason. Though I must say, it was a pleasant bonus.”

Finn huffed and nudged his horse into a walk. Ridge turned his own mount and came up beside him.

Ridgemont and Finn had been friends since their earliest days at Westminster School, and now that Christopher Chapman was gone, the marquess was Finn’s *only* friend. It was rather odd, given that they were opposites. Ridge was charming and smooth while Finn was gruff and awkward. Ridge loved fashion while Finn couldn’t give a single damn about the latest silly trends. Ridge was elegant and refined while Finn’s burly body, gruff manner, and coarse features belied his aristocratic pedigree.

Both of them disliked society and its myriad rules and expectations, but while Ridge faced the ton with cool composure, Finn’s neck prickled with shame and he did his best to escape whenever he felt those judgmental eyes raking over him. Honestly, if Finn didn’t have some sense of responsibility to his duties in Parliament, he’d have given it all up long ago, lived full-time here in Surrey, and never shown his face in London again.

The two of them proceeded side by side in the direction of Craggs End. “So, rescuing lost children in blizzards is your latest heroic endeavor?” Ridge asked.

Finn looked up at the darkening sky, which promised nothing good to come. Hardly a blizzard, though. A snowflake landed in his eye, and he blinked it away. “Two village boys went missing, and I was part of the search to find them.”

Ridge made a scoffing noise. “Naturally, *you* were the one to find them.”

“Dumb luck.”

Ridge laughed outright at that. “What was it last week? Oh, I recall. Financing new lodgings for some impoverished family, wasn’t it?”

“That was last autumn, not last week,” Finn grumbled. Mr.

Cooper had lost his leg to an infection and had been living with his wife and five children in a one-room flat above the smithy. Finn and the villagers had joined together to build a cottage for them behind the square.

“Those villagers worship you, Trev.” Ridge grinned, enjoying this far too much. “Best be careful. Next time you impress them, they’re likely to fall to their knees and start praying to you as if you’re not only the lord of the manor but the lord with the power to save their souls.”

That was the *last* thing Finn wanted. He’d rather wear a ragged coat and work alongside the villagers than sit up on his high horse while they bowed and tried to serve him. That kind of fawning attention made him damned uncomfortable.

He rubbed a hand over his unshaven jaw and changed the subject. “What brought you out here? This weather’s liable to ruin the fine weave of your coat.”

“I fear it already has,” Ridge said resignedly. “Honestly, between the damage to my clothing, this disgusting weather, and the ungodly hour, the price was almost too high to pay. It was a close call I came at all. But,” he continued, “I think you will agree that the reason I finally decided to make the sacrifice and ride all the way out here is a good one.”

Gripping the reins tightly, Finn turned to look fully at his friend. “Has something happened?”

“Not yet. But it will. I heard about it late last night—or was it early this morning?—and I thought you would want to know.” Ridge hesitated, then said, “It has to do with a certain Reginald Bagshaw.”

The last two words hit Finn like a punch to the gut, taking his breath. It was the last name he wanted to hear. “What about him?” he gritted out.

“He’s going to propose marriage.”

*To who?*

He couldn’t ask. Because some part of him knew, and it was so appalling, so *disgusting*, that he couldn’t even begin to voice it.

Finn looked at Ridge from behind the red spots of rage that had begun to form in his vision. His friend's eyes were sober and concerned.

“Bagshaw intends to propose to Miss Charlotte Chapman,” Ridge said. “And, by all accounts, he's planning to do it today.”

Finn spurred his horse into a run.

## Chapter Three

The moment the front door of the townhouse closed behind Mr. Bagshaw, Charlotte's sister and Aunt Esther rushed into the room.

"Did he propose?" Celine's wide eyes were a lovely blue like their mother's had been. She clapped her hands together with glee. "I think he must have! What other reason would he have to call so early in the day, besides wanting to ask an *important question* before we left for Chapman House?"

Charlotte glanced at her aunt, who stood with pursed lips and crossed arms, no doubt disapproving of Celine's "outburst." She seemed to disapprove of everything Celine did and was only mildly tolerant of Charlotte, who, at five-and-twenty, did possess a level of maturity her sister lacked. But that wasn't Celine's fault. She was sixteen years old, and Chris and Charlotte had done their best to ensure their sister's childhood had been as joyful as their own. Celine would never completely recover from the enormous losses of her parents and then her brother, but seeing her face filled with delight after all the tragedy she'd endured was a gift Charlotte would treasure.

Her sister's excitement soothed her nerves. She shouldn't have panicked. Her reaction had been foolish. Mr. Bagshaw was a gentleman. He had been kind to her, he was passably attractive, and, most importantly, she and Celine would be safe. All would be well.

"Well," Charlotte said slowly, "he didn't *officially* propose."

Celine's brows rose. "*Unofficially*, then?"

"Come. Sit with me." Charlotte moved to the edge of the sofa, and Celine tucked herself in at her side. Aunt Esther rang the bell to call for tea, then took the chair across from them and proceeded to tap its upholstered arms impatiently.

"Pleeease tell us what happened!" Celine exclaimed. "I'm absolutely *perishing* with suspense."

Charlotte squeezed her sister's hand. "After you left the room, he sank down onto one knee and asked if he could speak



to Uncle Ralph to obtain permission for us to marry.”

Celine squealed, and the corners of Aunt Esther’s lips edged upward. Their aunt would be happy—more than happy—to be rid of the two of them so she could enjoy the spoils of her husband’s inheritance without the sisters the young baron had left behind getting in the way.

“But,” Charlotte warned, “we can’t tell anyone. Not until he has spoken to Uncle Ralph and it is official.”

“That won’t be for *days*,” Celine complained.

“I know,” Charlotte said. “However, if there was ever an excellent secret to keep for a few days, this is certainly one.”

“Have you set a tentative date for the nuptials?” Aunt Esther asked.

“Yes. The tenth of March.”

“Well, Lord Chapman will have to give his blessing, of course, but I cannot see a reason why he would not. Congratulations, Charlotte. Mr. Bagshaw seems quite an appropriate choice for you.”

Charlotte had wanted something more than “appropriate.”

She beat that thought straight back into the dark hole from which it had emerged. “Thank you, Aunt.”

The tea came, and Charlotte poured for the three of them while her sister chattered about her wedding.

“Except for his crooked nose, Mr. Bagshaw is quite a handsome man,” Celine said. “And I’ve heard his house is very fine.”

Charlotte raised a brow. “Who told you about his house?”

“I have my sources.” Celine gave her an impish look, then hid her expression behind her teacup.

Hm. Maybe she needed to keep a closer eye on Celine.

“And not only is he handsome and in possession of a grand house,” her sister continued, “he is also *exceedingly* generous and kind.”

That was true, Charlotte supposed. She'd told him about how she intended to take her sister with her when she married, and he'd agreed that was a fine idea. The fact was, now that their uncle had inherited the barony, Charlotte and Celine were no longer welcome at either the townhouse in London or Chapman House in Surrey where they'd spent their childhoods. The deadline Uncle Ralph had imposed for them to move out was the first of May, two years to the day since Chris's death. Their aunt and uncle hadn't wanted to keep them even that long, and Charlotte hated to be in any place where she wasn't wanted.

Now, she was safe. Mr. Bagshaw would marry her, and he would accept her sister into his home as well. He'd even mentioned that, when Celine was old enough, he would finance a Season for her so she could find a proper husband.

Charlotte sipped at her tea, relishing its strong, sharp taste and how it warmed her from the inside.

Everything would be all right. Maybe even better than all right.

Aunt Esther set her teacup down with a sharp *click*. "Well, then. I suppose it's time we are off."

"Are we still traveling to Chapman House this afternoon?"

"Indeed we are. We shall depart in ten minutes' time."

Charlotte was surprised, but she shouldn't have been. When Mr. Bagshaw had arrived, they'd been making final preparations to close the London townhouse for the winter to spend the remainder of the season at the country house. Except for the two carriages and the coachmen who would take them to Surrey, most of the servants had gone early this morning to prepare the house for the ladies' arrival. Only their faithful old butler and cook, Mr. and Mrs. Dobbs, would remain for the winter months.

Charlotte glanced at the window, where the snow seemed to be coming down a little harder. "Even in this weather?"

"Of course." Aunt Esther sniffed. "I shan't allow a touch of snow to waylay my plans."

Of course she wouldn't. Charlotte hadn't been well acquainted with her aunt and uncle before Chris's death, but in the past year and a half, she'd grown to know her aunt as an unhappy and bitter woman, rigid in her habits. It seemed the only joy she found in her life was that of her newfound wealth and status as a baroness.

At that moment, it struck Charlotte that if she married on the tenth of March, she would never again live in this house. Never again would she sleep in her cozy little room with the view of St. James's Square. Never again would she lay a fire in her grate, or gaze at the pink rosettes her father had had painted on the ceiling for her when she was a little girl. This would no longer be her home.

Her chest tightening, she took a final sip of her tea and then rose stiffly. "Well, I'm not quite ready to go."

"You aren't?" Aunt Esther asked sharply. "You knew quite well we were leaving this afternoon."

"I'm sorry—I wasn't able to properly finish all I needed to do before Mr. Bagshaw appeared." In truth, everything she required had been sent ahead with the servants. But she just wasn't ready yet. She hadn't said goodbye.

Aunt Esther's lips turned down in a frown so low that it looked like invisible weights pulled at both ends of her mouth. "I really would prefer not to sit about idly twiddling my thumbs while I wait on you, Charlotte."

"Please do go then. Take the coach, and take Celine with you. I'll be less than an hour behind you in the chaise. I promise."

"Very well." Aunt Esther clapped her hands twice. "Come along, girl."

...

Ten minutes later, Aunt Esther and Celine were gone, Mr. and Mrs. Dobbs were having tea in the kitchen, and Charlotte had the upstairs all to herself.

She had spent part of every year in this house since birth, for her father had been dedicated to his role at the Home Office

and preferred his family to join him in London while he was here. They'd all followed him without question—not only had the entire family loved town, but they'd also loved Papa enough to never want to be separated from him.

Charlotte stood for long minutes in the attic nursery where she and Chris had spent so much time when they were very young, learning their letters, playing games with Mama and their nurse, and arguing over toys as all siblings do. Still, even though he was four years older, Chris had been patient and gentle with her, letting her win the games they played and comforting her when she hurt herself. They had been as close as siblings could be, even into adulthood.

Next, she entered her parents' bedroom, where her mother had labored with her sister while Charlotte and Chris waited outside with Papa, wondering whether it would be a brother or a sister and whether they would be healthy.

After Charlotte, the doctor had told Mama she'd never have another child, so it was a surprise when Celine came nine years later. But Mama, weakened by a difficult delivery, had died soon after Celine's birth, and their father, though he had continued to love and care for all three siblings, never quite recovered from the heartbreak of losing her.

Now, Uncle Ralph slept in this room. Aunt Esther slept in the adjacent bedroom, which had belonged to Chris. Charlotte slipped into the room, but it looked nothing like it had when her brother was alive. As soon as Aunt Esther had moved in, she'd had the white walls repainted a dark puce shade with yellow trim. She'd removed Chris's old rolltop desk and replaced it with an intricately carved ebony dressing table topped by a massive gilded mirror.

A tear rolled down Charlotte's cheek. She dashed it away and quickly walked out.

Next, she visited her sister's bedchamber, which had looked the same ever since Celine had moved out of the nursery. It was sunshine yellow and had large windows that overlooked the mews.

Charlotte had spent hours and hours in here talking to her

sister about her hopes and dreams. Sometimes, she'd just lie side by side with Celine on her bed, both of them reading. Others, she'd wipe her tears, or dance with her, laughing every time they bumped into the bed in the small space.

By the time Charlotte returned to her own room, the house was quiet, the snow whispering against the windowpane. She gazed outside into the dim gloom of the afternoon. She really needed to go if she wanted to arrive at Chapman House before dark.

“Goodbye,” she whispered, not just to the house, but to all the happy memories she'd made here. And to her mother, her father, and Chris, who'd died far too young.

Charlotte finally went down into the kitchen and asked Dobbs to have the carriage brought round. When he'd gone, she sat down beside Mrs. Dobbs, who slipped an arm around her and squeezed. The cook had known her since birth and knew every single one of Charlotte's heartbreaks. It was also clear she knew what had happened with Mr. Bagshaw earlier today, and all its implications.

“I might never see you again,” Charlotte whispered, blinking away the sheen in her eyes.

“Of course you will, dear heart.”

Charlotte turned into Mrs. Dobbs's plump shoulder while the older woman stroked her back. “It's going to be all right. You'll see.”

After she'd finished the cup of mulled wine the cook had given her, Dobbs returned. “Carriage is ready, miss.”

Charlotte gave him a wobbly smile, knowing that he'd likely given her an extra few minutes in the kitchen on purpose. “Thank you,” she murmured. Then, she threw her arms around him. “Goodbye, Dobbs.”

He gave her a few stiff pats on the back. “Goodbye, miss.”

She was glad she was heading to Chapman House alone. It was an hour and a half drive—probably two hours in this weather—and she needed the time to regain her composure.



Dobbs saw her out to the entry hall, where she donned her warm woolen traveling cloak. John, one of the grooms, was waiting in the snow by the chaise's door, dressed in gloves, a warm hat, and a heavy winter coat. This was the smaller of the family's enclosed carriages, with two comfortable seats and a lacquered black top to shield the occupants from the fickle London weather.

Charlotte drew her cloak tight around her to fend off the snow and hurried toward him. "I'm so sorry to keep you waiting, John."

"Quite all right, miss," he murmured, then opened the door. She cast one lingering glance back at the house before John handed her in and shut the door firmly behind her.

She slumped in the seat, pressing her palms into her eyes as she fought back renewed tears. Lord, she was going to miss it here.

The carriage swayed subtly as John climbed onto his perch, and she straightened, pressed back into her seat as they jolted forward.

It was only then that she noticed she wasn't alone.

# Chapter Four

A pair of sapphire blue eyes glittered at her from the shadows. With a gasp, Charlotte lurched away.

The gloomy interior of the carriage was tiny, so there wasn't much room to lurch. Slamming her body against the door, she opened her mouth to scream as she fumbled for the door handle, but before she could either find the handle or utter a noise, a hand clapped over her mouth and a burly arm hooked around her middle, pulling her against the solid wall of the man's chest.

"Quiet!" The voice was a rumbling growl in her ear.

"No!" she yelled out, but with her mouth covered, it sounded like, "Moo."

Her body reacted without thought, trying with all her might to wriggle away, but the arm wrapped around her contained her like an extremely large and heavy iron shackle. It was only a matter of seconds before her mind snapped to attention to inform her that she could kick and flail as much as she liked, but it would get her nowhere and only serve to drain her energy. And every speck of energy she possessed might be wise to conserve until a more appropriate time.

All at once, she released every muscle in her body, going as limp as if she'd just lost consciousness.

Miraculously, it surprised the man enough that he momentarily lost his grip on her. She grabbed for the door handle and wrenched it, then pushed the door open and threw herself into the storm.

Just before she face-planted onto the snow-covered street, that iron band returned around her waist, hauling her back inside.

"Sit!" the man barked. Pinning her against the seat with one enormous hand, he reached over and yanked the door shut.

It was then, with snow swirling around him, that she recognized him in the milky light.

She shrank into the wedge between the seat and the door, her eyes narrowing. “Lord Trevelyan.” Her voice shook against her will. “What are *you* doing here?”

Once upon a time, Finneas Jones, the enigmatic and formidable Earl of Trevelyan, had been Chris’s best friend in the world. At least, Chris had thought so. Now, she wasn’t certain if Trevelyan had been friend or foe. The gossip around town was that he’d had something to do with Chris’s death, the accusations ranging from “he was a witness” to “he murdered him in cold blood.”

It wasn’t true. It couldn’t be. And yet, staring at him across the small confines of the carriage sent a tingle of something akin to fear up her spine. The man’s presence could intimidate even the bravest soul.

“I’m saving you.”

“What?” she choked.

He shot her a dark look. “I’m. Saving. You.”

Charlotte’s fear dissolved into shock. The whole concept of him saving her was laughable. Lord Trevelyan was a most unlikely candidate to be saving her from anything. Not to mention that she hadn’t even required saving until *he’d* materialized in her carriage. She edged back into her seat, brows furrowed. “What on earth are you talking about?”

His lips firmed, and he turned slightly away, just enough so she couldn’t see his eyes. She studied his profile. The man didn’t look like an earl of the realm. He never had, actually, but right now his black hair hung down in wet clumps, curling at the ends, his ragged, muddy coat looked like it belonged on the back of a coal miner, and it appeared as if he hadn’t shaved for a week.

“Lord Trevelyan,” she said tightly, “*what* do you believe you are saving me from?”

No answer. Just a muscle jumping in that rigid jaw of his.

Well. If he thought she’d just sit here and docilely allow an uninvited man to invade her carriage, he didn’t know her very well at all.

“John!” she shouted at the top of her lungs. “Stop the carriage!”

His free hand clamped over her mouth again. “Stop!” Trevelyan hissed, his rugged face hovering over her. “You can make as much noise as you like, but John will not be stopping this carriage for any reason.” He leaned even closer to her. He smelled of smoke and sandalwood, like a warm fire on this frigid day. “If you want me to release you, you must promise not to scream again. To the coachman, or for any other reason.”

That was a ridiculous promise to make. Still, she nodded.

Slowly, he pulled his hand away.

“I will break that promise if you assault me in any way,” she said primly, smoothing her palms over the wrinkles in her skirt.

He nodded once. “Assault by necessity voids all previous agreements.”

“I’m glad we are in accord.”

“Don’t attempt to escape again,” he warned. “I will stop you.”

She glared at him. “I have little doubt of it. I daresay it would be tedious attempting to escape over and over again, only to have you stop me every time.”

“It would,” he agreed.

“However, I still must insist you tell me what this is all about.”

He looked as rigid as a marble statue. “I told you. I’m rescuing you.”

“Yet you refused to tell me what you’re rescuing me from,” she pointed out.

A low rumble echoed in his chest before he muttered, “A bad decision.”

“What bad decision?” What could he possibly be talking about? She hardly ever made bad decisions.

Then it struck her—could he be speaking of the monumental decision she'd made this afternoon?

No. That was preposterous. There was no way Trevelyan could know about what had happened with Mr. Bagshaw. That had only happened an hour ago. The news of her impending engagement couldn't have spread that quickly.

Yet, what else could it be?

“You cannot mean...” She hesitated, feeling foolish. “Are you referring to a decision related to Mr. Bagshaw?”

His hands clenched into fists at his sides. “Yes.”

She swung her head around to face him. “How could you possibly know I'm to be engaged?”

He sat in stony silence, the sharp angles of his jaw rigid in the dim light. He clearly had no intention of answering her.

She took a deep breath and changed course. “So...you believe that marrying Mr. Bagshaw would be a bad decision?”

“I do.”

“Why?”

He continued staring straight ahead. “Trust me.”

She raised her brows. “Trust *you*?”

“Yes.”

If he'd asked her to trust him a year and a half ago, she would have done so without reservation. Back then, she'd trusted him almost as much as she'd trusted her own brother.

But now her brother was gone.

The official story was that a random cutthroat had robbed and then murdered Chris. When no one was arrested, the gossip mill started speculating about Lord Trevelyan, who'd all but disappeared from society the day Chris died.

Months passed. Trevelyan never protested against the allegations, never claimed he was innocent. Never came to her to tell her what had actually happened.

“How can I trust you when I don't know who you are



anymore? I haven't seen any sign of you since the week before my brother—”

She broke off. It was infuriating how no one would tell her the details of that fateful morning. Trevelyan had been her only hope, and yet, he stayed away. She knew what had happened but still questioned the “where,” “when,” “why,” and most important, the “who.” “Random cutthroat” had never sat well with her. She wanted the man found and brought to justice. Chris had been the closest person in the world to her. She deserved to know about everything that had transpired that day, but as a young lady with “a fragile disposition,” she'd been shielded from the facts.

“Were you there when Chris died?” she blurted out. “Did you see what happened?”

Trevelyan startled, but then a shadow—guilt?—crossed his face.

“It's just, I've heard rumors, and I thought—”

His lips pressed together in a straight line. “Do you think I killed him?”

She crossed her arms over her chest. “I don't know what I think.”

He met her eyes once more, and the brilliant sapphire had now dulled to a blue as flat as a dawn sky. “I don't give a damn what you believe.” His voice was brittle, as cold as the icicles on the eaves of the townhouse this morning.

The carriage slowed to a stop, then after a few seconds began moving again, as if they'd just passed through a toll gate. Charlotte pushed the curtain aside and looked through the window.

The wind had begun to blow harder, howling through the trees, shaking the carriage. Snow billowed from every direction. They were on a street she didn't recognize, and the buildings were thinning. Her heart began to pound once more. She knew the way to Chapman House from London, and this was not it.

“Where are you taking me?” she demanded, the cold from

outside creeping across her skin. Against her will, she shivered.

“Somewhere safe.”

She whirled around to face him again. “Safe? From you, I expect.”

“From Bagshaw.”

“You cannot do this!”

He seemed unmoved.

“You cannot just abduct me, Lord Trevelyan.”

“I will return you to Chapman House once I have sufficient assurances you will not move forward with this engagement.”

She huffed. “My choice of husband—my *life*—has nothing at all to do with you, my lord.”

With eyes narrowed to slits, he shook his head. “That is where you are wrong, Charlotte.”

“That is Miss Chapman to you. And how, exactly, am I wrong?”

He looked away. What an infuriating man.

“I can promise you,” she bit out, rubbing her arms with her hands for warmth, “that if I do not understand your motivation for wanting me to refuse Mr. Bagshaw, I shall be highly unlikely to agree to do so.”

“I’ll take care of it myself, then,” he said. “I’ll write to your uncle and tell him the engagement is off.”

“So you will explain your reasoning to him but not to me? That would be quite ill-mannered of you. It is my life, after all. Not his.”

“Yet you refuse to do what’s best.”

She shivered again, but then warmth seeped under her skirts as Trevelyan nudged a hot brick near her feet. He took a blanket from the floor and spread it over her lap.

She clenched her fists at her sides. Now he was being *kind*? “You are a vexing man. You kidnap me, claim you have cause

to but don't explain yourself to me, won't tell me where we are going—”

“I will be happy to tell you where we are going.”

“Where?”

“Scotland.”

Her eyes felt like they were going to pop out of her skull. “What?” she asked in a strangled voice. “Surely you don't intend to—”

She couldn't even say it.

He rolled his eyes. “I do not intend to haul you to the blacksmith's at Gretna Green and marry you. That is something Chris wouldn't approve of, though it *would* solve the problem of your impending marriage to Bagshaw.” He gave her a grim smile.

She didn't know what to do with the image that floated through her mind at his words or the heat in her cheeks that had nothing to do with the brick at her feet, so she chose to ignore them. “I will not go to Scotland with you. And my sister... I cannot disappear like that. Celine will panic. She will be inconsolable. She has already lost two parents and one sibling—”

He raised a hand to stop her from continuing. “We will eventually be stopping at a posting inn to change the horses. At that time, you will send a letter to your sister assuring her that you are safe.”

“I don't *feel* safe,” she grumbled. “I am an unattached young woman trapped in this carriage with someone who should be a gentleman but whose behavior is most un-gentleman-like, who may or may not have been involved in my brother's demise, with a storm blowing—no, *raging*—outside. You have me at quite a disadvantage. And if anyone were to see me alone in here with you, my reputation will not only be in tatters, it will be burned to ashes—”

“Hence the closed curtains.”

His obnoxious, terse responses were driving her to

distraction. She sank her head into her hands, rubbing at the headache forming in her temples.

*Scotland!*

No. Utterly impossible. Completely ridiculous.

She had to find a way to make him see reason.

But how did one reason with an unreasonable man?

# Chapter Five

If the fury in a woman's eyes could kill, Finn would be a dead man several times over by the time they reached their destination.

He was doing the right thing. He knew it, and she would eventually as well.

So how was it every time he was with Charlotte Chapman, he questioned himself?

And how was it every time he saw her, she was more beautiful than the time before?

He had always felt like an oafish lout in her presence. Never knew exactly how to approach Chris's beautiful, popular sister, or even how to talk to her. While she was petite and dainty, he was big and clumsy and awkward, both of body and of tongue. He always felt that if he did or said the wrong thing, she'd run the opposite direction and never look back. Just like all the other women he'd ever cared about.

But he couldn't let her run. Nor could he allow himself to regret what he'd done. Bagshaw would have killed her. He would have sucked all the brightness and vigor from her marrow and spat it at her feet.

The filthy blackguard.

Finn took two deep breaths to calm himself.

He would protect her. He would stop this farce of a marriage from taking place. That was all he could do. If she fought him on it, he'd contain her. If she hated him for it, so be it.

God knew he didn't want her to hate him. He'd never wanted that.

He reminded himself he was doing this for Chris. It was the least he could do.

They'd been sitting in silence for the better part of an hour, Charlotte silently fuming beside him. He knew, from past experience, that this was a rare emotion for her. He didn't think he'd ever seen her angry before today. She was the

kindest and most vibrant soul he'd ever met.

He hadn't told her the whole story, of course. He fully intended to protect her from that, as well. Better to have her angry with him rather than for him to break her, and as long as she was angry, he knew she wasn't broken.

He nudged the curtain aside and looked outside. It was nearing dusk, and snowdrifts were beginning to pile on the side of the road. He'd intended to drive through the night to get as far away from London as possible, but that would be impossible if the storm didn't abate soon.

The carriage jerked and groaned as it went through a hidden pothole, and he felt Charlotte's eyes on him.

"It's snowing hard," she said. "Is it wise to continue?"

"We have no choice."

"You have always been stubborn." She blew out a breath. "When will we reach the coaching inn? I must send that letter to my sister."

"Not for a few hours yet," he told her.

Interesting—she appeared far more concerned about her sister than Bagshaw. Of course, Finn knew why Bagshaw wanted Charlotte, but what he didn't understand was why *she* wanted *him*. Chris had told Finn that she had turned down many suitors—and surely the vast majority of those were far better men than Bagshaw.

He couldn't help himself. He had to ask. "Chris said you were waiting for a love match. But this isn't one, is it?"

"That is none of your—"

A sharp lurch threw both of them forward before slamming them back hard into the seat. Then, as if in slow motion, the carriage tilted, pressing Charlotte into him even as she scrambled against gravity in an attempt not to touch him. But it was inevitable. They were in a slow tumble, and while Finn was pressed against his door, Charlotte fell atop him in a flurry of skirts and squeals.

The carriage kept rolling, and at the corner of his eye, Finn

saw something heavy tumbling toward Charlotte's face. Fighting the forces of the roll, Finn flipped Charlotte under him and took the impact of the warming brick. It hit his head instead, and he grunted at the impact.

The carriage finally stopped rolling. In a tangle of limbs and fabric, he and Charlotte lay on the door that had once been on his side of the carriage. In the dim light, he fumbled for her shoulders and found them, gripping tightly. "Are you all right?"

She didn't answer at first.

"Charlotte? Miss Chapman!"

"Yes...I am. Yes, I think so," she said.

He moved his hands over her arms, and then, propriety be damned, along her legs, feeling for injuries. Thankfully, she seemed intact. When he reached her thighs, she jerked away. "I'm fine, truly."

He glanced up at her, convinced by the biting tone of her voice if nothing else, but he could hardly see her face in the evening shadow. "Thank God."

Her eyes widened. "Oh, dear. Is that blood? I think you're bleeding."

He touched his forehead near where the brick had hit him, and his fingers slid through slick heat. Damn. "I'm fine," he grunted, and that was true. He felt absolutely no pain.

He struggled up to a crouch, reaching for the door handle above them. But before he could reach it, the door flew open and the groom's pale face loomed overhead. "Milord! Miss! Are you hurt?"

"No." Finn straightened through the open doorway, and John moved aside so he could take stock of the situation. On its side, the carriage appeared to be half buried in a snowdrift. The front wheel's spokes rose from the snow, and the back wheel still spun as if it were eager to get back on the road.

The snow was falling so thickly that he couldn't even see where the road had been. All he could make out was a wall of

snow rising from the bottom of the carriage. “What happened?”

“I reckon we went into a ditch. I’m so sorry, milord. The snow was comin’ down so hard, and I thought the road turned, but—”

Wonderful.

“Never mind it,” Finn said. “Are the horses all right?”

Unlike the carriage, the two bays were standing, and though he could hardly see them up ahead, their exhalations sent billowing steam into the frigid air.

“Aye,” John said. “But you, sir? You’re bleeding.”

“As I said, we’re fine.” He leaned down to help Charlotte to her feet, ensuring her cloak was tucked around her and untangling the blanket she’d had on her lap to lay on her shoulders to further ward off the chill. When her head and shoulders emerged from the open doorway, she turned slowly, taking in the scene. Her gaze finally landed on the groom. She squinted at him, her lips pursed. “John?”

He dipped his head. “Yes, miss?”

“Why didn’t you take me to Chapman House?”

“Er...” John looked sheepishly at her, then glanced at Finn, who offered a sharp nod, giving him permission to tell her the truth.

“I don’t work for Lord Chapman, miss. Not really.” He cleared his throat, looking for all the world like a guilty schoolboy who’d tugged on a little girl’s plaited hair. “My employer is the Earl of Trevelyan.”

“But you have been in the baron’s employ for over a year!”

“Aye miss.” His Adam’s apple lurched as he swallowed. “I accepted the appointment on his lordship’s request. But he is my true employer.”

“Why—?” She broke off, gaping at him, then glanced back at Finn, mouth snapping shut.

She stood so close to him in the small opening of the door,



he could feel her heat, and—highly inappropriately—a wave of lust swept through him.

“Where are we?” Finn asked the groom, wishing he’d been paying better attention. But that had been difficult when the most beautiful woman in the world had been sitting next to him, stewing with rage.

“Middle o’ nowhere,” John muttered. “But there’s a village up ahead.”

“How far?” Charlotte asked tightly.

“Not too far, I daresay.”

They all looked in the general direction beyond the horses. There was no town to be seen, though they should have expected that given they could barely see the horses, and they were only a few feet away.

“Unhitch the team,” Finn said to the coachman. “I’ll help Miss Chapman out of the carriage. We will walk to that town.”

Finn hauled himself up onto the carriage’s side and then slipped off it and into the snow. It came up to his waist. Damn.

Charlotte had somewhat of a more difficult time extricating herself. Her long cape and skirts caught in the door’s hardware, and he heard a tearing sound as he lifted her out.

She groaned as she pulled up the hood of the cape. “Now I’ve nothing to wear.”

“Of course you do. I brought you some clothing.” He frowned at her. “Did you really think I’d abscond to Scotland with you without anything for you to wear?”

“That is a ridiculous question since I hardly expected you to abscond with me at all.”

He couldn’t argue with her on that point, but then her frown deepened.

“How did you acquire my clothing?”

“While you were busying yourself elsewhere, I made a visit to your bedchamber.”

A puff of steam escaped from her mouth as she let out a harsh breath. Then she closed her eyes. “In any other situation, I would probably swoon. However, I have just found myself in an overturned carriage somewhere in the English countryside in a blizzard with a traitor of a groom and an unexpected abductor. A man rifling through my unmentionables could hardly shock me now.”

She remained sitting on the carriage’s side, her legs dangling down through the doorway, while he unloaded the valise. As he worked the knots that secured it to the boot, she gazed at him. “I could run, you know,” she said, her voice snapping with challenge. “Right now. I doubt you could stop me.”

“Go ahead.” He glanced back into the flurry that was in the general direction of London. “Run. I wish you luck.”

She stared wistfully into the swirling snow. “I should do it. If I do not, then I am your willing abductee.”

“Wrong. If you do not run, then you are showing some sense.” Grabbing the heavy bag in one hand, Finn helped Charlotte into the waist-deep snow, and they struggled together up the incline until they reached what he assumed was the road. Fortunately, the snow was only ankle-deep here, and they trudged ahead to where John had taken the horses.

Finn wore heavy snow boots and an oil-slicked woolen coat, as well as fur-lined gloves, so he wouldn’t suffer too much from the cold. It wasn’t *that* cold, actually, though the wind bit through all his clothes and chilled him to the bone. Charlotte, however, would not be so lucky. Her dainty boots were not meant to walk through snow, and the wind was already nearly paralyzing her as it whipped her cloak this way and that.

“You will ride,” he told her.

“I will walk.”

“No.” His answer was final, and she remained docile as he set her carefully on one of the horses’ bare backs. She rode an awkward sidesaddle, clutching the gelding’s mane. He secured the valise on the other horse’s back, and John took that horse’s lead while Finn led the horse that carried Charlotte.

The walk felt endless. They kept veering off the road and had to retrace their steps countless times to find it again. Dusk fell all too soon. Fortunately, John had brought a carriage lantern that had somehow survived the crash, and he lit it, though it hardly seemed to help guide them in the swirling snow and screeching wind.

“You look exhausted,” Charlotte called down to him after they’d backtracked a good quarter of a mile. Darkness had rushed in, making the howling storm close in around them. It felt sinister, somehow. “You should ride.”

“No,” he said stubbornly.

“Your head is still bleeding. I can see the red even in this light, and even through this wretched blinding snow.”

“I know it’s still bleeding,” he bit out. How could he not? He kept having to wipe blood out of his left eye.

He gritted his teeth and plodded on, wondering what time it was. Ten o’clock? Midnight? Hell if he knew, and he wasn’t going to use up his energy taking out his pocket watch. It felt like they’d been walking for days. He couldn’t feel his feet anymore.

“How are you, John?” he shouted over at the groom.

“Hoping we find that town soon, milord,” John called back.

Just then, he stumbled into something. He blinked, feeling dizzy, and kicked his leg forward to try to gauge what it was. A rock? Another overturned carriage? A...hitching post? Oh God, maybe it was a hitching post. He squinted into the darkness, and, far ahead, he could just make out a tiny, golden light.

“John!” he shouted, staggering toward the light. “Follow me.”

“Oh, thank the Lord,” he heard Charlotte saying. In her excitement, she slipped down off the horse and stumbled ahead of him. He struggled to keep her in sight, pulling the horse by its lead. The light grew larger as they approached until he saw a window, the interior of the place blocked by a curtain. It felt warm, though. The scents of fresh bread and

cinnamon cakes and apple tarts wafted from the place.

Or, since ice coated his nostrils, he might have imagined the smells. He was hungry as hell.

Charlotte searched along the exterior wall of the house until she stumbled over something, landing on her arse. She didn't seem to care. She jumped up and scrambled up what might have been a few steps. Then, she pounded on the door and called, "Is anyone home? Please...we need help!"

She kept shouting, and Finn handed the horse's lead to John and climbed the steps to stand beside her. He wrapped a protective arm around her waist and held her close, turning his glower to the heavy wooden door, prepared to slay dragons to get Charlotte warm and dry.

A woman opened the door. She was perhaps ten years older than Finn, with dark hair disappearing under her cap. She had pale skin, freckles, a small, blunt nose, and what looked like—thank God—kind blue eyes. Finn relaxed slightly. She exuded warmth—both of the literal and figurative sort. She wore a nightgown over which she'd hastily thrown a shawl, and carried a candle that flickered out as her gaze landed on them.

"Oh my heavens," she exclaimed. "You poor dears! Come in, come in. Welcome to the Crooked Tower Inn."

## Chapter Six

The woman ushered Charlotte into the warm bosom of her house—correction, *inn*—as a young man she assumed was a groom rushed forward. Charlotte looked back over her shoulder and saw that Trevelyan had set the snow-encrusted traveling bag inside but had turned back into the storm to help John and the groom with the horses.

As they passed a set of stairs, a man called down from the landing, “Is everything all right, Mrs. Navarro?”

“Quite, Mr. Plimpton. Don’t worry yourself, sir. Just a pair of weary travelers at the door.”

“Will they be needing any help? ’Tis a fright out there,” a woman said. Charlotte glanced at the top of the stairs and saw a plump figure wearing a gray shawl beside the taller figure of the man, both of their forms flickering in the lights of the candles they held.

“Not at all, Mrs. Buscomb. We’ll take good care of them.”

“Very well. Good night, Mrs. Navarro.”

“Good night, Mrs. Buscomb.”

“Night, then, Mrs. Navarro,” said the man.

“Good night, Mr. Plimpton.” The woman—Mrs. Navarro, Charlotte supposed—turned to her. “Don’t worry about your luggage, dear. Tom’ll take it up to your room anon. We need to get you warmed up.” She led Charlotte into a parlor and within a moment, had the banked fire going, flames reaching up greedily from the coals. Charlotte sank to her knees in front of it, tearing off her soaking-wet gloves and pushing back the hood of her cloak before reaching out until the flames licked her fingers with heat. She groaned in pleasure.

“Here, let me help you.” Mrs. Navarro’s kind voice was at her ear. Kneeling beside Charlotte, she untied the cloak and slipped it from Charlotte’s shoulders. “Oh, my, this is heavy. I’ll be right back.”

Taking the dripping garment with her, she left the room, and Charlotte inched closer to the fire, willing the heat to pass

inside her. Mrs. Navarro was back in a moment with a sheet of thick toweling, which she laid over Charlotte's shoulders. "There you are. Now let's get those wet shoes off you." She pulled a chair close to the fire and bade Charlotte sit. Charlotte did, looking dolefully down at her wet, muddy half boots as the woman began to ease them off.

"I'm so glad you found us in that dreadful storm. We're lucky to have one last room available tonight—it's as if the Lord helped us to leave it clean and dry, open and ready for you and your husband."

Charlotte jolted. There was a lot to unpack in what Mrs. Navarro had said, but Charlotte could only focus on two words. *Your husband*. Why would she think that?

Then Charlotte remembered how Trevelyan had slipped a proprietary and protective arm around her just as the inn door had swung open.

She opened her mouth to correct the woman, then hesitated, thinking of the scandal that would ensue if anyone here discovered Charlotte's and Trevelyan's identities and realized Charlotte was traveling alone with a man to whom she was not married.

It would be awful. It would ruin her.

She could survive many things, but right now, she and her sister would not survive her ruination.

The woman had also said there was only one room. *Of course* there was only one room. Clearly, luck was not on Charlotte's side tonight. In any way imaginable.

Well, except that she was alive. She supposed that was lucky. Shivering, she pulled the toweling tight around her.

As she worked on Charlotte's shoes, the woman said that her name was Miranda, her husband was Mariano, and they were the proprietors of this fine establishment, the Crooked Tower Inn, named after—unsurprisingly—a tower nearby that rose at a not-quite-perpendicular angle to the earth. Mrs. Navarro said it could be easily viewed on a fine day just about a mile away at an old castle destroyed in the English Civil

Wars.

As Mrs. Navarro chattered away, helping her to pull off her soaked stockings and then trying to rub some warmth into Charlotte's frozen feet, Charlotte heard the slam of a door, then shuffling, scraping, and low male voices from the opposite side of the building.

"They're coming through the kitchen," Mrs. Navarro told her. "That hearth is larger than this one, so be warming up in there." She patted Charlotte's foot kindly. "I expect your poor husband will need a good foot-rubbing, too."

*My poor husband.*

She almost laughed, but she couldn't quite bring herself to. She was still too cold to do much of anything besides shiver.

"And we'll need to see about getting his bleeding stopped," Mrs. Navarro said. "What did that to him?"

Charlotte frowned. "When the carriage rolled, something must have hit him." She thought of what could have done that, then realized it must have been the brick that she'd been using to warm her feet. The carriage had rolled sluggishly, like a nightmare in slow motion, and she'd scrambled against it until falling directly on top of Trevelyan had been inevitable. But as she was falling, he'd suddenly jerked her body beneath his. At the time, it had seemed a strange choice, against logic as well as the carriage's movement. But had he done it deliberately? To shield her from being struck by the brick?

Trevelyan had always been a protector. When Chris had been caught kissing a lady at a bawdy house at the age of sixteen, Trevelyan had said he'd convinced Chris to go, though Charlotte had been quite sure it had been Chris's idea. When Chris had been teased for being foppish as a youth, Trevelyan had stood up to his bully. When a young Chris had come up with the absurd idea of stealing a ship off the Thames and becoming a pirate, Trevelyan had been pinned as the ringleader and had taken the punishment without naming his friend as a conspirator.

Her gaze jerked up as, contrary to Mrs. Navarro's

prediction, Lord Trevelyan stomped into the sitting room, looking for all the world like the rampaging pirate Chris had dreamed of becoming. A line of blood painted the side of his unshaven face, his unbuttoned black waistcoat revealed a white shirt that clung wetly to a broad chest that rippled with muscle, his black hair curled to his shoulders, and his ocean-blue eyes threatened to drown an enemy on contact.

No wonder he'd so easily taken the blame—and the punishments—for so much. He looked the part.

Trevelyan's step faltered as his gaze riveted to Charlotte's bare ankles, and she gulped and rushed to cover her feet and legs with the sodden linen and muslin of her skirts.

“Ah, here is your husband!” One of his black brows winged upward at the word “husband” as Mrs. Navarro rose to her feet. “Welcome, welcome, sir. I was just telling your lovely wife how thankful I am that you found our little inn on such a treacherous night.”

Trevelyan met her gaze as if questioning whether she wanted him to correct the proprietress. When Charlotte only gave him what she hoped was a wifely smile, he gave the slightest hint of a nod and turned back to Mrs. Navarro.

“As am I. I cannot tell you how grateful I am that you answered that door.” Stopping beside her chair, he looked down at Charlotte, and asked in a low, gravelly voice, “How are you? *Darling.*”

She coughed, then looked up at him and saw a tiny twinkle deep in the blue of his eyes. “I'm well, *sweetheart.*”

Mrs. Navarro clasped her hands together. “Well, you are just two precious little lovebirds, aren't you?” She tugged a second chair closer to the fire. “Come, Mr...” She paused, her eyes widening in alarm. “Well, in all the excitement, I haven't learnt your names! How foolish of me.”

“Not at all,” Trevelyan said. Charlotte was disconcerted by his politeness. As a youth, he'd rarely spoken in her presence, and when he did, it was usually monosyllabic. And as an adult, on the rare occasions he appeared at society events, he closed



up like a clam, offering only the merest grudging responses to anyone who approached him.

“My name is Finneas Jones. I am the”—Trevelyan stopped abruptly, glanced at Charlotte, who stared back at him with what she hoped were imploring eyes, and then took a step toward her—“the proud and honored husband of”—he hesitated for only the briefest of seconds—“my beautiful wife, Charlotte. Charlotte Jones.”

He took her bare hand in his large one and pressed his lips to it. Both his lips and hand were impossibly warm, like a heated blanket she wanted to wrap herself up in, even as the cold ends of his wet hair brushed silkily along the skin of her wrist.

Charlotte glanced over at Mrs. Navarro as he gently laid her palm back on the arm of the chair. Goodness, with her fists claspng at her chest and a light flush creeping over her cheeks, it appeared the older woman was really soaking this up. Charlotte had to give Trevelyan credit. He was an excellent actor.

Which, she told herself, was only a reminder that she shouldn't trust anything he said.

Mrs. Navarro bustled him into the other chair, told him to remove his boots, and said, “I'm going to fetch a poultice and dress that wound.”

Mrs. Navarro left, and as he yanked off his first boot, Trevelyan slid his gaze her way. “Mr. Jones? Not sure I'll be able to remember to answer to that,” he said under his breath. Even though Jones was his surname, Trevelyan had never been a Mr. Jones—he'd never been a “mister” or “Jones” at all. Before he'd inherited the earldom at age twenty-two, he'd held the courtesy title of Viscount Dunleavy. So he'd certainly answer to “my lord,” Trev, Trevelyan, or Dunleavy, or even Finneas or Finn, as her brother had called him. But Mr. Jones would be altogether new for him.

“I'm not sure I'll be able to remember to answer to Mrs. Jones, either,” she whispered back, tugging her chair closer to the fire. She said nothing more as Mrs. Navarro hurried in, carrying another large towel, some cloths, and a small basin of

water. A stout man in nightclothes hobbled in behind her, his round cheeks dimpled. This must be the innkeeper. Charlotte realized that it must be late indeed—both the innkeeper and his wife had already been asleep when she'd pounded on their door, though neither seemed annoyed by being dragged out of their beds so rudely.

“Welcome!” the man cried, his broad white smile a sharp contrast against his black hair and dark skin. “I am Mariano Navarro! We are so pleased to offer you shelter on this terrible evening.”

He had an accent Charlotte couldn't quite place. As Mrs. Navarro went to work cleaning Trevelyan's wound, Charlotte smiled at him while clenching her teeth to keep them from chattering. “Thank you so much, Mr. Navarro. We are happy to have found you.”

It was no use. She wasn't getting any warmer. She needed to change into something dry. Thank goodness Trevelyan had brought her some clothes; she could only hope they weren't soaked through.

She rose. “If you'll excuse me, I think I must retire upstairs.”

“Of course, my dear,” Mrs. Navarro said. “Tom has already brought up your luggage and got the fire going. Your man—John, was his name?”

“Yes,” Trevelyan said.

“He has finished settling the horses and is drinking a nice cup of tea in the kitchen. We've a small room for him that I am certain he will find comfortable.”

“Thank you,” Trevelyan said, then catching Charlotte's eye, added, “I will join you momentarily, my love.”

A foreboding shiver ran down her spine.

“I'll show you to your room.” The innkeeper stepped aside and rolled his arm in a gallant gesture toward the doorway. “After you, Mrs. Jones.”

Charlotte hurried up the narrow stairs on tiptoe—the

floorboards were freezing cold, and she was barefoot. At the landing at the top, there was a narrow corridor leading in both directions with doors on either side. Mr. Navarro puffed up behind her and gestured to his left. “This way, please, madam. First door on the left.”

As he opened the door for her, she caught a glimpse at the sign above it, written in flouncy, elegant script: “The Pink Room.”

She walked into the room and halted abruptly. It was already warm and well lit by the fire. Lamps glowed on small tables on each side of the bed. There was another table with two upholstered chairs and a wardrobe, beside which lay the traveling bag Trevelyan had brought.

But what had dragged her feet to a dead stop was all the pink. Pink drapes; pink pillows and counterpanes adorned with many pink flounces and ruffles; a darker pink-painted mantel, table, chairs, and wardrobe; a pink chaise longue; pink bedcurtains; pink stars and a pink moon painted on the ceiling; and even a pink rug.

She glanced at Mr. Navarro with raised brows, and the older man gave her a rueful smile. “This was our eldest daughter’s room. She loved the color so, and we spoilt her. She married this autumn past, and we have made it a guestroom.”

“Ah,” she said. “I’m sure your daughter adored it.”

“It’s a very popular room—the first to go most times,” he said. “When we have large families, the young ladies will stay here, oftentimes with their maids in the smaller bed. It just so happens that tonight it is available.”

The smaller bed! So assaulted had her eyes been by all the pink, she’d thought it was a chaise longue beside the larger bed at first—but, no, it was another, much smaller bed, only a cot, really, with several plump pink pillows piled against the wall. Of course, upon hearing there was only one room, she’d expected one bed, but it seemed her luck had turned, thank goodness. Now she wouldn’t have to sleep on the floor.

“What luck!” she told Mr. Navarro, returning his smile. He

bowed and took his leave, saying there would be someone awake downstairs to take care of whatever they might need for the next hour or two and to please let them know if they required anything.

When the door closed behind him, she moved the heavy valise closer to the warmth of the fire and crouched to unlatch it and pull it open. The muslin dress at the top was damp, but the clothes beneath that were cool and dry. Trevelyan hadn't brought her warm winter clothes, since those had already been taken to Chapman House. All in all, there were two old day dresses, a woolen pelisse, some stockings, two shifts, a petticoat, and extra stays.

She pulled her clothes out until there was nothing left but his clothing haphazardly thrown in at the bottom.

Still, thinking of Lord Trevelyan's hands all over these garments as he chose them, then stuffed them into the bag, heated Charlotte's insides far more efficiently than the fire did.

He clearly knew the intricacies of what women wore, but he'd forgotten that they also, on occasion, slept. There was no sign of a nightgown or a dressing gown, so she'd have to wear a shift to bed. Quickly, she removed her dress and reached back to loosen her stays.

Of course, the earl took that moment to walk in.

Of course, he didn't bother to knock.

Charlotte grabbed the first thing she could to hide her scandalously underdressed body from him. It was a stocking. When it didn't provide adequate coverage, she threw it at him and grabbed something more substantial—the pelisse, this time.

He caught the stocking easily, his blue gaze feeling like it was stripping her to her skin. She shuddered.

“If you intend to do violence on me with a scant piece of fabric, it's not going to work, *wife*.”

“Don't call me that,” she said with far more bravado than she felt. Then, taking in the broad bandage wrapped around his head, she softened. “How is your head?”

“Fine.”

She stared at him for a moment, then sighed. “Please close the door and turn to face it.”

It was only then that he seemed to observe the obnoxious pinkness of the room. His gaze bounced from her to the floor to the bed to the ceiling, his jaw dropping farther as he took in each pink element. “Good God,” he muttered in disgust.

“The door, if you please,” she said curtly.

Thankfully, he did as he was told, his face still twisted from the horror of pink, first closing the door, then standing and facing it.

She found the ties of her stays and slowly began the task of loosening them. This wasn’t something she was skilled at, given she always had a maid or her sister to do it for her. Still, she didn’t have much of a choice.

After a minute, Trevelyan began to shift back and forth on his feet. In the next minute, he cleared his throat loudly—twice—and a minute after that, he said in an exasperated tone, “I will help you.”

Before she could protest, he was inches from her, hands on her shoulders, firmly turning her so her back faced him. Her face burned with the heat of a thousand tiny hot pokeres as he plucked at the ties, businesslike and efficient. Efficient enough to make her wonder how many times he’d done this—as he was far more skilled at it than she was—and within a minute, he slid her stays off, his rough fingertips grazing over her arms as he did so.

Now clad only in her damp shift, she clutched her stays to her chest. “Thank you,” she said. “Now if you will turn your back once more...”

He made a rumbling noise in his throat as he turned, and quickly, she shed the damp shift and pulled the dry one over her head. Then, she stuffed her arms into the pelisse and wrapped it around her like a robe. “Finished.”

He took two long strides toward the fire, bending down and pulling a shirt from the traveling bag before stripping off his

waistcoat, pushing his braces off his shoulders, and reaching behind his head to yank off his wet shirt. Charlotte gulped. There he was—in half-naked glory—just inches from her. Heat radiated from his form, so different from hers, hard where she was soft, broad, and ridged with large muscles. She shuddered, not at all from cold this time, but from the power that radiated from him.

White fabric slid down over those bulging muscles, and she had an aberrant thought that she wished she were that fabric, stroking down the ridges of his abdomen, feeling each bump and curve of him, all that strong, warm flesh—

“What?” he growled, and she tore her eyes from his now-clad torso to see him staring at her.

She pulled in a shaky breath. “Nothing.”

How could she tell him that the only time she’d ever seen an unclad male form was in marble honed by the Greeks? She’d never seen the hot, naked flesh of a real man before, had never seen so much real masculine skin, and it made her lightheaded.

His hands moved to his waistband beneath the hem of his shirt, and he looked over his shoulder at her, his eyes glowing with sudden, unexpected humor. “I’m removing my trousers now. Friendly warning.”

“Oh!”

She spun around, but not before she saw the round, taut curve of his buttocks as his trousers fell to the floor.

# Chapter Seven

Tom—a youth of about eighteen whose features were a perfect juxtaposition of Mr. and Mrs. Navarro's—brought them a late light supper of cold chicken, bread, cheese, and a tankard of ale, and Finn ate heartily. Even though he was famished enough to eat everything the boy had brought, like a gentleman, he abstained, making sure that Charlotte took her fill before he swallowed down the final crumbs of what remained.

Yes, he'd been born a gentleman, but the hell of it was, he'd never felt like one. There had never been anything gentle about him. Not when he was in leading strings scaring off nursemaid after nursemaid, not as a young boy when no governess would tolerate him for more than a month or two, and definitely not at Westminster School where he'd endured many lashings and had almost been thrown out.

The only reason he'd made it through was that he was the heir to an earldom. Because of the power wielded by his bloodline, by his father's name.

He remembered the one time—he had been twelve years old—when he and Chris had seen a group of Naval seamen carousing around Westminster and Chris had come up with the idea to steal an empty Navy packet, become pirates, and sail the seven seas for the rest of their lives. It would be so much better than one day suffering the drudgeries of an earldom and a barony, Chris had said.

The plan had been romantically adventurous enough to lure in Ridge as well as two other boys. They'd stolen a boat on the riverbank and rowed downriver until they encountered a ship—they weren't completely convinced it was a Naval vessel, but it was the first ship they saw and their arms were tired from rowing—and they decided that was the one they'd take.

They didn't get far. They found the ladder to climb aboard—Finn had gone first and was reaching down to help Ridge up when Chris, who'd been right behind Ridge, had lost his footing and fallen into the river.

The boys all started shouting and splashing, trying to heft Chris out, and that had roused the crew. Eventually, they'd

been towed back to the headmaster, who'd sentenced each of them to a six-cutter with the rod before sending word to their fathers. A day later, the earl had shown up in a rage and had beaten Finn within an inch of his life. That beating, as well as several others his unloving father had bestowed upon him, had left scars. They had been brutal.

Naughty child. Bad boy. Unscrupulous youth. Wicked man.

So no, he'd never had much of the gentleman in him.

He supposed that was the crux of it. Charlotte Chapman was a lady. He generally avoided the species. And Charlotte had always been the quintessential lady to him. Small and delicate, pretty and tenderhearted with not a care in the world. He always felt like getting too close to ladies of her ilk would break something fragile and pure in them, and he didn't want to do that. Least of all to Charlotte.

But here they were, and like the brute he was, he'd kidnapped her, forced her to endure a carriage crash, then dragged her miles through the snow while clutching onto the mane of a horse. It was a shock she wasn't already broken. Being in his presence was clearly dangerous.

But not, he thought darkly, as dangerous as marrying Reginald Bagshaw.

He cleared his throat awkwardly and forced his gaze to the fire. The truth was, he could stare at Charlotte Chapman all night, every night, and never grow tired of looking at her. *Talking* to her was an entirely different matter, though. Damned if he knew what to say to her, or how to say it.

"I'll sleep there," he grunted, gesturing toward the narrow cot beside the large, curtained bed that dominated the center of the room. His legs from the knees down would be dangling off the end, but given that he'd expected to spend the night on the floor, it wouldn't be too bad.

"Oh," she said in surprise. "I was planning to sleep there."

"No," he said gruffly. "You will take the bed."

"Very well." She hesitated, then sat on the edge of the bed. "Thank you."



He shifted from foot to foot.

“Well, I’m exhausted. It has...” She gave a tremulous laugh. “It has been quite a day. First Mr. Bagshaw told me he wished to propose—”

Reginald Bagshaw planned to make Charlotte his wife. That particular string of words made him physically ill.

“—then,” she continued, “I was kidnapped, in a carriage accident, caught in a blizzard, and now find myself in a bedroom with a man.” She drew in a tremulous breath. “It feels like a fantastical dream. Like I should be reacting far more dramatically, yet here I am, alone with you, eating and speaking with you as if this were an everyday occurrence.”

“You are managing it well,” he admitted, and it was true. She was more resilient than he’d thought possible for a sheltered lady of gentle breeding.

She laughed shakily. “You could still have nefarious intentions, but somehow...” She shook her head, seemingly at a loss for words.

“No,” he said tightly. “I do not have nefarious intentions. I...promise.” The promise felt strange on his tongue. He wasn’t in the habit of making ladies promises. But this, at least, was one he felt rather certain he could keep.

“And even though I feel I should not trust you”—she tilted her head at him, her brows drawing together over her eyes in puzzlement—“I feel that I can. I do not think you are lying about that.” She pulled back the covers and climbed into bed, yawning. “That’s strange, don’t you think?”

Yes, it was strange. Beyond Ridge and Chris—and their trust in him had often astonished him—very few people trusted him.

“We’ll work all this out tomorrow, won’t we?” she said. “You’ll explain everything, and then, armed with the information, I shall return home to my sister.”

Explain everything. He couldn’t do that.

“All will be well,” she murmured as if to herself. “Good

night, my lord.”

A few minutes later, her breaths grew deep and long, and he knew she was sleeping.

“Good night, Miss Chapman,” he whispered.

Finn slipped into dreams of Charlotte Chapman, of those fragile arms wrapped around him as her beautiful, smiling face tilted toward his and she whispered that she believed in him.

...

More than anything, it was the wind that kept Charlotte from sleeping soundly that night. It whistled over the eaves, roared through branches, and rattled the windowpanes. But it wasn't until a great *crash* shook the entire house that she sat bolt upright, gasping.

It was morning, though that was hardly apparent given the dimness of the light seeping through the curtains. It was dead quiet outside, as if the crash had put a sudden end to the storm, though her sleepy mind might be exaggerating that perception.

She leaned over and saw that the noise hadn't awakened Lord Trevelyan. He'd kicked off most of the bedclothes and lay on his back, his face peaceful in repose and what looked like a slight smile curving his lips. His hair framed his face and flowed over his bandage in a tangled, wild mess, and his white shirt revealed a vee-shaped swath of skin at his chest. Only a linen sheet covered him from the waist down, beneath which she saw the firm outline of his legs and, between them, the bulge of his very large—

She tore her gaze away, then froze for a moment, trying to regain her breath.

She had to get out of there. She had to get away from the extraordinarily virile man lying so close, and she had to know what had made that horrible noise. For a moment, she'd thought the whole building was coming down.

Ducking beneath the opposite side of the bed from the earl—fortunately, it was an old-fashioned high bed—she managed to tighten her stays—not very well—and pulled on her petticoat and the warmer of the dresses Trevelyan had brought for her, a sturdy walking dress from two years ago that was

now slightly out of fashion. The only dresses she'd bought for the last eighteen months had been in mourning black, and though she had recently begun to wear colors again, buying new dresses had seemed a frivolous expense in her impoverished state.

This worked in her favor in this place, she realized. A used, slightly out-of-date dress seemed the kind of thing "Mrs. Jones" would wear. It was good that Trevelyan hadn't chosen one of the jewel-encrusted or silver-threaded ballgowns she'd worn during one of her Seasons. At least the man had an understanding of what constituted sensible clothing.

Charlotte pulled on a pair of stockings and then grabbed a shawl and wrapped it over her shoulders. She brushed and pinned up her hair before slowly opening the door, trying not to rouse Trevelyan. She looked down the corridor both ways, gratified to see that everything still appeared intact and there were no imminent signs of damage, though she couldn't see anything beyond the closed doors. She tiptoed out of the room in her stockinged feet and headed downstairs, where she could smell coffee and fresh bread and hear the sounds of voices. First, she needed to locate her shoes—hopefully, they were still near the fire in the parlor and had dried overnight—and then find Mrs. Navarro.

The parlor was empty, and her half boots lay just where Mrs. Navarro had left them, but as she went to retrieve them, the innkeeper's wife spotted her from beyond the open doorway to the dining room, where several people were milling about and chatting.

"Oh, Mrs. Jones," Mrs. Navarro exclaimed. "Good afternoon!"

She looked at the older woman in alarm. "Afternoon? What time is it?"

"About a quarter after twelve."

"Oh my goodness!" She hadn't slept this late in years.

Mrs. Navarro patted her shoulder. "I'm happy you and your husband slept in. It means you were comfortable and..."

exhausted from all your activities last night.” She gave Charlotte a conspiratorial wink. “I was just telling Mariano this morning that the two of you must have just recently wed.” As heat flushed across Charlotte’s cheeks, she exclaimed, “I knew it! I could tell by the besotted way you looked at each other, and by the way you’re still so adorably shy about covering your ankles when he walks into a room.”

Oh, dear.

To hide her blush, Charlotte knelt to retrieve her shoes. They were dry, thank goodness, and she hurriedly pulled them on and laced them.

“Come,” Mrs. Navarro said. “Break your fast, and I’ll introduce you to our other guests.”

She led Charlotte into the next room. At the table sat two ladies in their forties or fifties, widows who’d been traveling together; an older, bellicose, and nearly bald man named Mr. Monroe; and Mr. Plimpton, a young gentleman of about nineteen with sideburns that looked like goose down, who’d been returning to his studies at Cambridge after spending the winter holidays at his family’s estate in Cornwall.

Finally, Mrs. Navarro identified the two girls helping her as her younger daughters, Betsy and Bonny. It was quite obvious both girls were Navarros—they had the exact coloring that their older brother Tom possessed, a perfect mixture of their parents’.

After the introductions, Charlotte served herself a slice of ham, a piece of toast, and a cup of chocolate. As she settled in to eat, she asked about the loud noise.

“It was outside,” Mrs. Navarro assured her. “Mariano is checking on it now.”

The discussion turned to the weather and last night’s blizzard. “I believe it began to let up around dawn,” one of the widows, whose name was Mrs. Buscomb, said. “I do hope we will be able to travel soon. I need to be home before our garden club meets to debate the spring planting on Friday. If I fail to make an appearance, that horrid Mrs. Plumb will take

over and the rest will follow her like sheep. The town will be covered with geraniums come summer.”

“Geraniums are lovely, though,” the other widow, Mrs. Singh, pointed out.

“But I prefer a colorful and varied garden, don’t you?” Mrs. Buscomb asked the room at large.

Everyone nodded and agreed in muted tones except Mr. Monroe, who exclaimed, “You are absolutely correct, Mrs. Buscomb! Variety is crucial! Colors must abound!”

Mr. Navarro entered from the kitchen, brushing snow off the shoulders of his coat. He met his wife’s eyes, no evidence of the beaming smile Charlotte had seen from him last night.

“Well, it’s happened,” he told his wife somberly.

“What’s that, sir?” asked Mr. Plimpton.

“Roof of the stable on the east side caved in.”

“Oh, dear!” Mrs. Singh clutched her chest. “What of the poor beasts inside?”

“The roof had been leaking, so I was keeping the horses and livestock on the west side. They’re all right as rain.”

Still, as Charlotte buttered her toast she didn’t miss the worried look that passed between the Navarros.

A sudden awareness prickled at her neck, and all talk in the dining room ceased. Everyone’s gaze turned to the doorway, where Trevelyan’s hulking form loomed at the threshold.

Good God, he was handsome. Warmth exploded through Charlotte at the sight of him, so fierce and wild, his broad shoulders filling the doorway. She squeezed her thighs together, her face going so hot, she had to look down at her plate.

What was *wrong* with her?

# Chapter Eight

One by one, every occupant of the room stilled and stared, in quite the opposite reaction they'd had to Charlotte's entrance.

Trevelyan's gaze bounced from person to person until it homed in on her, then the fierceness of his expression relaxed, and he strode toward her. "Good morning, my dear," he said, squeezing her shoulder.

"Good afternoon," she said, trying not to cringe away from his touch, "um...dearest." She gave him a smile that she hoped looked sincere.

Mrs. Navarro bustled up to him. "Mr. Jones, I'm so happy to see you looking so well rested. How is your poor head?"

Trevelyan touched his bandage self-consciously and murmured that it was fine. Mrs. Navarro introduced him to the other occupants of the room as she had Charlotte, then she clasped her hands at her chest and announced, "And Mr. and Mrs. Jones have just recently wed! Isn't that wonderful?" The room murmured its agreement, and she turned her smile to Trevelyan. "May I offer you some chocolate? Tea? Coffee?"

"Coffee, thank you." Trevelyan took the seat next to Charlotte. "Recently wed, hm?" he murmured in her ear as he reached across her for the plate of cakes. Then he glanced over his shoulder at Mr. Navarro. "How long have you been having difficulties with your stable roof?"

"Too long." Mr. Navarro sank into the open seat across from Charlotte and Trevelyan, and Mrs. Navarro brought them both steaming cups of coffee.

The earl continued asking questions that put the innkeeper at ease—so much so that the older man began to discuss the hardships of his business, taxation, and the challenges of keeping an old building such as this one, which was evidently built in Elizabethan times, standing.

Trevelyan listened to the man's troubles with a furrowed brow, offering sympathy and suggestions. He sounded like a completely different person—still somewhat gruff but also

concerned about the well-being of a near stranger, returning the kindness the man had shown him last night.

Charlotte watched the earl as he spoke. Beneath the bandage and all that unshaven wild roughness, he was a very handsome man. Of course, she'd always known that. He had been tall and broad in childhood, but when he and Chris had begun their studies at Oxford, he had suddenly become rippled with muscles, so large he brought to mind an ancient warrior with black curls, chiseled jawline, straight nose, and those eyes—such a clear ocean blue.

He'd always fascinated her. Unlike everyone else surrounding her, he didn't seem to care about the mores of society. He didn't bow or simper, was never formal or sycophantic, and seemed immune to the rules everyone else tried to follow.

Once, her friends had been visiting Chapman House when he and Chris had come home from Oxford. Sally was the vicar's daughter, and Wilhelmina the daughter of a wealthy merchant in the village. The first night, he and Chris had come to the dinner table so drunk, her father had made them go to their rooms to sleep it off, but it was the second night that the girls had discovered that Finn and Chris had snuck a group of men and women from the village into Finn's chamber and they were all laughing, drinking, and playing card games inside.

Sixteen-year-old Charlotte had secretly wanted to join, but the other two girls had been horrified and appalled. Even though Charlotte had been fairly certain the party had been Chris's idea, Wilhelmina and Sally had placed the blame for the scandalous activities directly on Trevelyan's broad shoulders.

“Oh, what despicable behavior. I shall never agree to be within a hundred feet of that wretched scoundrel ever again!” Sally had exclaimed.

“Neither shall I!” Wilhelmina had declared.

“But he attends your father's sermons,” Charlotte had pointed out to Sally. Despite spending much of his time at Chapman House, Trevelyan lived only a half hour away, and

they were members of the same parish.

“No matter,” Sally said primly. “Most of the time he doesn’t come anyhow, but if he does, I shall ask to be excused. He is a terrible dissolute, and Papa will agree that even being that close to him might sully my reputation. *Even* in the house of God.”

Charlotte nodded in agreement, and she tried to agree on the inside, but she couldn’t help it—she had still wanted to join in on the fun.

Now, a weight rested on her shoulder, and she turned to see Trevelyan’s big palm resting there. “I’m going outside to see the damage. Will you be all right here?”

“Of course. I’ll be fine.”

He squeezed her shoulder gently, then gave her a last, lingering look that sent tingles up her spine before turning and following Mr. Navarro through the kitchen doorway.

Charlotte asked Mrs. Navarro for a pen and paper to write some letters, which the older woman graciously gave her. Once upstairs, she wrote first to Mr. and Mrs. Dobbs, explaining the situation and asking for their help.

They knew Trevelyan—had since he was a boy. They seemed to understand him better than most people did and always lavished extra attention on him when he visited. Charlotte was certain they wouldn’t find the truth *too* alarming. She also softened it a bit, telling them that Trevelyan had intercepted her to express concerns about her engagement, and they had been caught in the storm but had fortunately found an inn where a kindly lady was chaperoning her until the weather permitted her to leave.

Mr. and Mrs. Dobbs would know very well that if word got out that she was caught in the storm with Lord Trevelyan, she would be ruined, so she didn’t have to express her concerns about her reputation. She simply explained that she intended to tell everyone she waited out the blizzard at the London house before heading to Surrey. She knew the loyal, loving couple wouldn’t hesitate to corroborate her story.



Then she wrote a much shorter note to her sister, not lying outright but being intentionally vague about her situation.

*Dearest Celine,*

*The weather grew dreadful, so I have been delayed for a few days. As soon as the weather permits, I will join you and Aunt Esther at Chapman House.*

*All my love,*

*Charlotte*

Surely she'd be able to get Trevelyan to see reason by the time the snow melted. Also, certainly by then she'd be able to draw out his reasoning for this ridiculous abduction. And maybe, just maybe, she'd be able to finally get him to tell her about what had happened to Chris.

She stared at the glowing coals, frustrated that she couldn't stomp downstairs right this instant and demand answers from him. But they were playing a role here, and she couldn't ruin it. She should have confronted him right when she'd awoken this morning, but she'd been chased straight out of the room by his aggressive virility.

Suddenly warm, she glanced about the room. Blast. All manner of clothes, including her unmentionables, were in plain view, and she'd hardly spared a thought for them. Just yesterday, she'd have been aghast at any man seeing her intimate attire, much less strewn about in such an indelicate manner. Now look at her. She took a few minutes folding clothes—including his—and putting them away, then hung their damp garments near the simmering coals of the fire.

Standing in the center of the room, she massaged her temples. She needed some human interaction. Taking the letters, she ventured downstairs, where no one was in the parlor or dining room, but when she pushed open the door to the kitchen, she found Mrs. Navarro stirring a pot over the grate.

"Ah, Mrs. Jones." Mrs. Navarro glanced at the letters while she wiped her hands on a towel. "I see you've written your letters."

“I have. When does the post arrive?”

“Around ten in the morning, but I doubt the mail coaches’ll be running for a few days yet.” She looked pointedly at the window, which was half buried in snow.

“Oh goodness. Do you think the men are safe out there?”

“Don’t you fret about your man, my dear. He’s a strapping fellow.” Mrs. Navarro poured some tea and slid the cup and saucer across the table to Charlotte. “’Twas kind of him to offer to help Mariano, who’s been near crippled himself most of this winter, what with his gout.”

Charlotte thought of Trevelyan’s reputation: wicked, ill-tempered, unfriendly. Yet he was clearly happy to help a stranger with a collapsed roof in the middle of a snowstorm. The man was an enigma.

The women sipped at cups of tea at the cozy kitchen table, and Mrs. Navarro told Charlotte her and Mr. Navarro’s love story. She had met her husband at the London docks. Her father had been a quartermaster on a ship, and when she was sixteen, his ship had returned after a two-year absence. Mr. Navarro had been a promising young sailor her father had met in Acapulco in New Spain. When they’d arrived in London, her father had offered Mr. Navarro lodgings at their home. Mr. Navarro lived there for a few years, and it was during that time that he and Mrs. Navarro fell in love and were married.

“So he is from the Philippine Islands?” Charlotte had never met anyone from that faraway place before.

“He is Filipino,” Mrs. Navarro said. “And he has such wonderful stories of the islands of his childhood. He has led a most fascinating life.”

“But do some people...” Charlotte hesitated, chewing her lip. “...disapprove of your match?”

Mrs. Navarro smiled, her expression gentle, and it was then that Charlotte knew she truly liked the woman. “I suppose they do, but they’re not the people who matter, now, are they? My parents were happy for us, as were our friends. And if anyone chooses to look at us with disapproval, we are saved the

trouble of attempting to befriend them.”

Charlotte smiled back. “That seems a fine way of looking at it.”

“Our marriage has brought us nothing but happiness, joy, and four beautiful children,” Mrs. Navarro declared.

After that, Mrs. Navarro insisted Charlotte call her by her given name, Miranda.

“Then you must call me Charlotte,” Charlotte said.

“Now tell me how you met the handsome Mr. Jones.” Miranda’s blue eyes danced as she set down her teacup. “While I get started on our evening meal.”

Charlotte only hesitated for a moment. She didn’t see why she shouldn’t tell the truth—at least some of it.

“We met when I was very young. He is four years older than me and was my brother’s dearest friend for many years.”

“Was’?” Miranda fetched the dough trough from the counter near the hearth and brought it to the table. “Do you mean they are no longer friends?”

“No, it’s not that.” Charlotte’s voice felt clogged, and she gripped the handle of her teacup tightly. “My brother died a year and a half ago.”

“Oh.” Miranda looked up from the enormous mound of dough. “I’m so dearly sorry. I can hear how much it pains you to even say it.”

“We were very close,” Charlotte admitted, then realized she’d never said that to anyone. Male and female siblings oftentimes were not close, not only because the years separated them, but because boys were sent away to school at young ages and lived very different lives than girls.

It had never been like that with her and Chris, though. He was older, and he *had* gone away to school, but he’d sent her letters when he was gone and spent time with her whenever he was at home. They always had similar interests—from reading whatever they could get their hands on to botany and poetry, and he’d taught her Latin at a young age. He always brought

books for her to devour, after which they'd debate and discuss them, sometimes till dawn. Charlotte was well liked by her peers and she never struggled to make friends. But Chris had been her best friend in the world.

As easily as she befriended people, though, she had always struggled with revealing her deeper dreams and fears. She had told Chris things she'd found impossible to relay to her parents, who were too old to understand, and her sister, who was too young. Her friends knew the surface Charlotte, but little of her beneath her friendly personality.

Chris had always innately understood her, though, and as she grew older, he'd begun to confide in her as well. He told her about the actress he'd pined after who'd never really loved him and broke his heart when she became the mistress of a wealthy mine owner. He'd told her he was moving on, that he thought he was ready to find someone to share his life with. The spring before he'd died, he told her he planned to attend every single event she attended that Season.

It had been years since he'd danced, so she'd begun to give him refresher lessons. Throughout April, she'd been staying up late with him a few nights a week, debating the works of authors from Ovid to Wordsworth, practicing dancing, and sipping brandy. He'd only been to two parties—a ball and a masquerade—before he'd died. But he'd danced through the night at both of them. At the masquerade, he'd met a lady he'd been planning to call on that week.

But then, all of a sudden, he was dead.

Charlotte forced her lips into a tremulous smile. "I'm certain Finn thought I was just the annoying and spoilt little sister. I was fascinated by him, but he hardly ever even noticed me."

"Was he unkind to you?" Miranda asked. "Mr. Jones seems like such a kindhearted man."

Another anomaly—never in her life had Charlotte heard the earl's name and "kindhearted" in the same sentence. Even from Chris.

"No, not exactly unkind," she said. He had been ill-

tempered, but that certainly didn't equate to unkindness, not in his case. "He simply ignored me."

"Oh, I can't believe that for a second." Miranda grinned. "I've seen how he looks at you. Like you're what convinces the sun to rise. I wouldn't be surprised if it's been like that since you were a wee thing and you never noticed it."

Charlotte's jaw dropped before she could stop it. *What?*

"I'd wager he's always loved you," Miranda added.

Charlotte quickly gathered her wits. "Well, if he did look at me that way, I certainly never noticed it." *Ever.*

Just then, the door opened and three men tumbled in with the snow. Charlotte's eyes locked with the intense blue gaze of the Earl of Trevelyan.

*He's always loved you.*

No, that wasn't possible.

*Or...*

Something warmed in his expression as his gaze drank her in.

*Was it?*

# Chapter Nine

Miranda hurried toward the men, who stomped their feet and exclaimed at how cozy and warm it was in the kitchen.

Trevelyan smiled. He had a lovely smile. It had been years since Charlotte had seen it.

“Come now, let’s get all these wet clothes off you lads.” Miranda unwound the thick scarf from her husband’s neck, revealing his bright red nose. He groaned. “Have you got any tea?”

“Of course we do,” Miranda said. “There’s a kettle on. After your coat’s off, go on and sit by the fire in the parlor, and I’ll bring it out directly.” She turned to John to help him with his hat and scarf.

Charlotte’s gaze went from John to Mr. Navarro and back to Trevelyan, who began to take off his coat, glancing at her before quickly looking away again.

Could those glances mean something different than she’d always thought they had? All his gruff exchanges with her, the way he appeared to ignore her while seeming overly aware of her at the same time...

Mr. Navarro squeezed Trevelyan’s shoulder. “Thank you kindly, Mr. Jones. I couldn’t have done it without you.”

Charlotte shook herself from her wayward thoughts. “What did you do?” she asked brightly, moving forward to take Trevelyan’s and John’s gloves to hang on the line to dry beside where Miranda was hanging Mariano’s.

Mariano answered for him. “Your husband conjured a clever idea to reinforce the stable wall so there will be no more damage until the weather clears and we can mend it for good.”

“He did?” She bit her lip. She probably shouldn’t have sounded so surprised.

“Aye. He used three fallen beams to fashion a post. We secured it so there’s no doubt it’ll hold till spring.”

Charlotte had no idea how to visualize what the man had just described, so she merely nodded. Trevelyan gazed at his hands, vigorously brushing them together. John also kept his head down—the earl must have warned him to guard his and Charlotte’s identities. At least, Charlotte hoped he had.

Miranda shooed them into the parlor where Betsy was pouring tea, and as Miranda finished forming the dough into loaves and putting them in the oven, Charlotte tidied the chaos the men had brought in with them.

When she’d finished, Miranda said, “Thank you, Mrs. Jones. It was very kind of you to help. Now go join that husband of yours in the parlor.”

“Are you sure?” Charlotte looked around for more things to do, but the kitchen was tidy, and it appeared as if Miranda had the cooking under control.

“Of course.” Miranda waved her away. “Go on now.”

Charlotte left the kitchen but paused at the parlor doorway, taking in the scene of the three men relaxing together. John, who looked only slightly out of place across from Trevelyan’s imposing form, nodded at something Mr. Navarro had said. As a groom, he never actually entered his employer’s house, much less assembled with his family or guests socially in the drawing room. But the circumstances were different here. Everyone here stood at different positions on the social ladder, but it hardly seemed to matter. In the end, they were all human beings who’d been caught in a storm.

Trevelyan rose and held out his hand to her. “Come sit beside me, love.”

A shiver tickled down her spine. Why did those silly endearments sound less silly each time he said them?

She walked forward, took his hand, and they both lowered themselves onto the sofa. He kept his hold tightly on her hand, and rather than finding it confining, she felt comforted. Like he was by her side and never intended to leave.

Though that was ridiculous.

The other guests trickled in while Trevelyan and Mr.

Navarro traded ideas for refurbishing the inn. The earl was clearly passionate about the restoration of historic buildings, as well as the idea that these buildings were essential to commerce in England. Mr. Monroe sat beside Mr. Navarro, but he clearly wasn't as knowledgeable about the topic. Instead of contributing to the discussion, he eyed Charlotte and Trevelyan and rubbed his balding pate with an unsettling, speculative expression.

She shifted closer to Trevelyan.

Outside, the wind died completely, and milky sunlight broke through the clouds.

Once Mr. Navarro left to see to his afternoon chores, and Mr. Monroe excused himself, Charlotte relaxed back on the sofa, feeling calm for the first time in what felt like forever. "Has the snow been melting?" Charlotte asked Trevelyan.

"It has. At an impressive rate."

"Then we can leave tomorrow?"

His lips twisted. "The melt isn't *that* impressive."

She sighed. "How long do you think it will take to thaw enough for us to travel home?"

He raised a brow at "home," which meant he was holding on to that ridiculous plan to kidnap her to Scotland. He answered the question mildly, though.

"No idea. It could be days."

...

After a hearty dinner of chicken pies, boiled turnips, and sugar-and-cinnamon-dusted baked apples, the guests returned to the parlor. Holding a glass of port in his hand, Mariano sat across from Trevelyan and Charlotte.

"Mrs. Navarro is a fine cook," she told the man.

Mariano's eyes twinkled. "She is, isn't she? She has studied culinary practices throughout the world. Did you see her spice plants in the kitchen?"

Charlotte thought of the rows of small plants beneath the room's single window. "She has so many!"



“Aye, ’tis true. You see, her father was a seafaring man, as I was at one time in my life. Each time he returned from a voyage, he brought not only recipes from the places he visited but many of the ingredients for them. She created the recipes using imaginative substitutions for ingredients impossible to find here in England. Not only that, she studied all sorts of herbs and learnt how to grow them. She uses them mostly for cooking, but”—he gestured toward Trevelyan’s still-bandaged head—“also for healing salves and the like. How is that head wound treating you, Mr. Jones?”

Trevelyan touched his forehead, blinking. “I’d forgotten all about it.”

“She’s a talented woman,” Mariano said proudly, rubbing his belly. “Not only is she a great healer, but no one cooks better than my Miranda!”

“You are a lucky man,” the earl said.

“I certainly am!”

Trevelyan studied the small crowd of guests for a moment. “Do you find the inn busy this time of year?”

Mariano shook his head. “Generally, no. Winter is a slow time for us.”

“And yet, you are on the postal route.”

“Aye. The post stops here in the village, but most of the travelers go to the posting inn at the other end of town, the Bull and Arms.”

Trevelyan nodded. “And what about during the spring and summer? Are you busier then?”

“We are, but last year was... Well, ’twas a bit of a challenge. It rained quite a bit last spring, you see, and we had a few leaks. We’ve had to keep several rooms closed since then.”

Trevelyan leaned forward. “The inn roof is as old as the stable roof, is it not?”

Charlotte raised her brows in alarm—hadn’t the stable roof collapsed? She glanced at Trevelyan, but he only squeezed her hand.

Mariano nodded. “Aye, ’tis old, at least as old as the stable roof. But we haven’t the funds to re-shingle it, and we won’t, now that we’ll be needing to repair the stables.”

Trevelyan looked thoughtful. “I might have a solution. You’re not too far from London, and travelers are always in need of places to stay. You are already offering a few clean rooms and excellent food and libations—you just need to open all the rooms and bring in more customers. Once you do that, you’ll have the funds to restore this old building and perhaps even expand.”

Mariano’s eyes lit up. “What are your thoughts, Mr. Jones?”

...

Mr. Plimpton retired first, and the widows and Mr. Monroe followed soon after, claiming it was far past their bedtime. Charlotte watched them teeter off, all three of them drunk on brandy wine, Mr. Monroe side-by-side with Mrs. Buscomb.

Trevelyan seemed to have hardly noticed these departures, so engrossed was he in his conversation with Mariano. She’d never seen the man so talkative, so animated and engaged. She’d been unaware the earl had it in him, and she couldn’t help but take it all in with fascination.

After everyone but Charlotte and Trevelyan had left the parlor, Miranda entered. “The girls are finally abed,” she told her husband. “Tom is having some supper in the kitchen, but he’ll retire straightaway.”

He offered her a glass of wine. “Sit down, *mahal ko*. Rest your feet for a moment.”

With a soft groan, Miranda took the glass and sank into the chair next to her husband, who reached over and set a hand on her arm.

He motioned to Charlotte and Trevelyan. “Our guests enjoyed your cooking tonight.”

Miranda smiled. “Did you? Here at the inn, I cook traditional English fare as our guests expect, but sometimes I liven it up a bit.”

“It was delicious,” Charlotte said. “I am still full to

bursting.”

“Thank you. There’s nothing I like to hear more than a guest telling me her belly is full.”

Charlotte stifled a yawn, and Trevelyan pulled out his pocket watch. “It’s after midnight. I’m so sorry for keeping you up so late,” he told the Navarros.

“Not at all!” Miranda exclaimed.

“Our favorite part of what we do is becoming acquainted with the people who stay here,” Mariano said.

The four of them rose and said their good nights. As they walked upstairs, Charlotte was hyperaware of the heat of the earl’s big, steady hand on her back. He let go of her when they reached their room and opened the door, gesturing her inside.

She hesitated for a moment before firming her resolve and stepping inside with a shiver she fought to contain.

Another night...all alone with the earl.

# Chapter Ten

Finn closed the door of the garish bedroom and hesitated there, his eyes sinking shut. He rubbed them, then flattened his palms against them.

He and Charlotte were finally alone.

He'd woken this morning before she'd left the room with a cockstand so painful, he'd had to bite back a moan. He'd watched her through slitted eyes, catching glimpses of pale skin as she'd dressed and then pulled the comb through her shiny chestnut tresses before twisting it into a demure knot and pinning it at her nape. She'd left quietly, clearly trying not to wake him, and afterward, it had taken all his will not to use his hand to relieve himself. But she could have walked in, and what would a young sheltered lady of impeccable breeding have done if she'd seen him coming over his hand and groaning out her name?

Then it had struck him that she might be downstairs telling the kindly innkeeper and his wife how Finn had taken her from her home and held her captive. That had quelled his passion somewhat, and he'd yanked on his clothes and gone downstairs.

Where he'd found her buttering toast, smiling, and continuing their deception.

But that didn't mean she wouldn't change her mind.

As the day wore on, he'd worried that at any second she was going to blurt out that Finn was a kidnapper and a criminal who'd taken her against her will. If she'd done it, he had no doubt that every single person in this place would have leapt to her defense.

But she hadn't. She continued to perform the part of a happy young wife effortlessly and flawlessly all day long, and now looked no worse for the wear. She'd engaged with everyone here as if they were her equals.

He'd always held her on such a pedestal of aristocratic perfection, he hadn't expected her to be able to step off of it and associate with commoners naturally. But she had, and she

hadn't flinched. *At all*. In fact, she had been genuinely warm to each and every person in her orbit, participating in activities that were surely foreign to her.

The way Charlotte had looked at him when he had entered the kitchen this afternoon... It had made his body go hard all over again. Visions of her gazing at him like that, naked and sated, had thrown him off-kilter and made every iota of his being desire her without restraint.

He was such an ass.

He hated that he couldn't stop himself from having these thoughts. He despised himself for wanting her so badly.

Because he couldn't have her. He'd known this ever since he was a boy. And on the foggy morning Chris had died, he knew he'd put a final nail in the coffin of ever having Charlotte for his own.

She stood in the center of the room, a few steps away, looking not bewildered and exhausted like he was, but refreshed and bright. In fact, she shone with vigor...with life. Exactly the opposite to how he'd expect a woman in her position to appear.

She sat at the little table and began drawing pins out of her hair. He took the other seat and watched in silence.

She glanced at him, one delicate brow slightly raised. "Yes?"

He dragged his gaze away from her. "Nothing."

"I could fill a book with all the words you spoke tonight, but when we are alone, you button yourself up so tightly, you can hardly release a complete sentence without looking like you are in pain. It is rather frustrating, you know."

He pursed his lips. What should he say? It was easy for him to speak to people like Mariano—they understood each other. But Charlotte was entirely different.

She was giving him an expectant look, but he didn't know what she expected. Finally, she sighed and said, "Tell me what you are thinking, my lord."

He sifted through his jumbled thoughts to find one he could share with her. “I am...concerned as to what you are feeling.” *There.*

That drew a short laugh from her. “You are concerned as to what I am feeling? How do you *think* I am feeling?”

“I don’t know. That is why I’m asking. You have been...” *Perfect? Lovely? Wonderful?* “You’ve been behaving as if you are...happy.”

“Am I expected to behave otherwise?”

“*Are* you happy?”

She hesitated, then shrugged. “Overall, I am sure I’m experiencing all the usual emotions of a woman who has been kidnapped and trapped in a strange place.” She gestured toward her feet to the general area downstairs. “However, I am a lady, and ladies do not wander about blubbing our feelings to strangers, if that’s what you are concerned about.”

Finn had no idea how to respond to that statement, so he didn’t.

She gazed at him evenly. “I have had some time to reflect on my situation. I have known you nearly all my life, and despite your reputation as a wicked recluse, I’ve never seen you hurt anyone. Furthermore, you truly *do* believe that you are ‘rescuing’ me—”

“I am,” he grumbled.

She gave him her sunniest smile. “So instead of trying to extricate myself from this situation, I intend to take full advantage of it.”

She pulled the last pin from her hair, and it cascaded over her shoulders in shining, brilliant chestnut waves that made Finn’s fingers itch with the need to touch.

Between her confusing statements, her stunning beauty, and the sharp ache of his desire, he felt unbalanced, almost dizzy. Like if she touched him, he might just topple over. “How so?”

She leaned forward, placing her forearms on the tabletop. “You can give me answers. Not only about Mr. Bagshaw,

whom I must marry despite what you have done, but about what happened to Chris.”

He blinked, all the sensations he’d just been experiencing weighing heavy in his gut. He wouldn’t talk about what had happened to Chris. He had to avoid that topic at all costs. But he could address the first of her statements. “You will not marry that man.”

“I will. I’ve no other choice.”

“There are thousands of other men in London who are clamoring to have you,” he pushed out, annoyed by the thought of all those men wanting her. “Choose one of them.”

A sliver of ice entered her expression. “You are perhaps referring to my two successful Seasons before Chris’s death. Well, back then, I was a wealthy baron’s sister. I was the proper age to marry, my brother was a dashing figure of the *ton*, and he spared no expense. Now, I am on the verge of spinsterhood, I have been in mourning—wearing black and abstaining from all social events for over a year—I am penniless, and everyone has effectively forgotten me. I’ve regressed from being society’s diamond to just another coal.”

He stared at her in disbelief. Charlotte Chapman, a coal? *Never*. He had no doubt that when she was wrinkled by old age, she’d still be the most beautiful thing he’d ever seen. “Nonsense.”

“But it is true. I am fortunate that Mr. Bagshaw has expressed interest in me, even after my fall from popularity. He has been so kind and—”

Finn lifted a hand, a sour taste in his mouth. “Stop.”

“Tell me what is so wrong with him that you felt compelled to abduct me.” She gestured around her. “This is extreme, even from a man who is prone to extremes.”

He looked away, his face prickling with shame, and changed the subject. “You say you are penniless. Chris wouldn’t have left you without a dowry.”

“Chris didn’t expect to die so young,” she shot back, but then took a breath. “Yes, my sister and I are still in possession

of the dowries our father set up for us, but Chris was young and healthy and hadn't given much thought to the future. His affairs were left in disarray when he died. The dowries will go to our husbands when we are married, but he left Celine and me with no way to live or survive on our own."

He stared at her, stunned. Chris *had* been one to live in the moment, but this was almost unforgivable. And what of the new baron? Wouldn't he take care of them?

She continued as if she'd heard his thoughts. "Furthermore, my aunt and uncle have given us an ultimatum—Celine and I must vacate their house by the first of May. Therefore, I must marry. Soon."

Finn gritted his teeth. They would throw out Charlotte and her sister two years to the day after their brother had died? The cruelty made his blood boil. Still, her current course could not be the solution. "Chris wouldn't want you to marry him."

She threw her arms out at her sides. "I daresay he wouldn't want my sister and me expelled from our house penniless. Alas. Here we are."

He shot up from his seat and began to pace. This was all his fault. He wished he could order her to break the engagement and marry him instead, but he had no more right to marry this woman than Bagshaw did.

"Mr. Bagshaw and I are perfectly suited for each other," she continued, "and regardless of how I feel or the situation we are in, I am determined our marriage will be a happy one."

He halted in his tracks. "So it is not a love match, then." Why did that make hope unfurl in his chest? It shouldn't. It *couldn't*.

"Does it matter?" She narrowed her eyes. "This can't all be about Chris disliking Mr. Bagshaw. That is not enough to rip a lady away from her home during a blizzard."

He scowled at the small diamond-paned window set high in the wall. "I was unaware at the time that it would devolve into a blizzard."

"Be that as it may, what is so very wrong with Mr. Bagshaw



that you feel justified in doing what you have done? *Why* did Chris dislike him?"

He resumed prowling the room. *The truth*. He needed to tell her. But damned if he could get the words out. They were buried in him deep, unbearably painful to extricate.

She rose, too, and stood by the table as he paced past her, back and forth. Finally, he reeled to a stop in front of her, knowing the expression on his face must be some mangle of emotions she'd find horrifying.

She reached up and touched him, her soft fingertips light upon his rugged cheek.

"Finn." She hadn't called him that since they were both children. "*Tell me.*"

Her face tilted up to his until she was only a few inches away. As if pulled by some great force, he swayed closer. Her hair smelled of fresh lilacs. And even though he wasn't quite touching her, he could feel the softness of her skin, the warmth of it.

Some part of him, deep inside, began to tremble. His eyes sank shut, and he heard her breath catch. *Charlotte... Charlotte...* It was a soft refrain in his head, more tender and loving than he could ever voice.

God, he ached for her touch. He *hurt* for it, his skin tender all over. His mouth watered with the desire to taste every part of her.

He couldn't, though. He couldn't show her the beast inside him. Not Charlotte.

Her fingers slipped over his cheekbone and then into his hairline and behind his ear, tucking a loose strand of hair behind it. He nearly groaned aloud at the eroticism of her gentle touch.

"Then I must marry Mr. Bagshaw," Charlotte said quietly. "I have no choice."

His eyes flew open, and he ground his teeth so hard, he thought they might crack. To hear those words as she touched

him... “There is always a choice.”

She dropped her hand. “That is so easy for a man to say. Even easier for an earl. That is not the case for women. We are rarely offered choices.”

As far as he was concerned, Charlotte should be offered every choice in the world.

When he didn’t answer, she stalked over to the fireplace and leveled him with a frustrated look. “*Why* won’t you just tell me the truth? Is it because you think me too delicate to survive whatever it is? Because I am a flower you feel might wilt beneath the weight of it?” Her perfect body shimmered with fury. “I’m no flower, Finn. I’m a flesh-and-blood woman.”

He nearly groaned aloud. He knew that, damn it. He knew it, as much as he was trying to forget it. Why the hell did she have to remind him?

“Whatever it is, I can manage it. I will accept it.” She crossed her arms tightly over her chest. “And if it convinces me that Mr. Bagshaw will not make me a good husband, I will reject his suit at once. But it’ll have to be something convincing, I promise you, if it’s going to make me risk my sister’s and my livelihood.”

He looked away. Ground his teeth. Blew out a breath. Then he said in a low, horrible voice, “Bagshaw—he wanted you. He lusted after you.”

Just like Finn did, right this instant.

Charlotte tilted her head, her eyes sparking. She didn’t speak.

“He said things about you that were disgusting. Unforgivable things.” Bagshaw had wanted her for years, but Chris always laughed it off, knowing Bagshaw was in no way good enough for his sister.

Bagshaw wouldn’t let it go, though. He kept pushing harder. Chris—with Finn right behind him—had pushed back. Until they’d encountered him at a gaming hell on the thirtieth of April, over a year and a half ago. Mindlessly drunk, he’d staggered up to Chris and Finn and told them exactly what he

thought of Charlotte.

*Your sister wants me, Chapman, I can tell by the way she bats those pretty lashes and smiles at me.*

*She's a sweet little slut, isn't she?*

*She has a wet, tight virgin cunny, I'd wager.*

*Oh, she'll give it to me, all right. She'll give it to me, then open her legs and beg me for more.*

Finn swallowed down the bile that rose up, hot and bitter. "Things that Chris—and I—couldn't forgive."

She looked down at the floor with a frown, slowly shaking her head, as if she couldn't believe the Bagshaw she knew would do such a thing.

"He would be cruel to you. He would make you unhappy."

"Did Chris believe that?"

"He did." Finn curled his fingers over the chair back, hoping it would give him some kind of support, and drew in a heavy breath. "There's more. What do you know of his business ventures?"

"Very little," she admitted. "I do know he imports salt from Scotland."

"That it is only cover for his far more profitable operation in Southwold. He smuggles brandy from France and disguises the brandy among barrels of salt as they are transported to London. He's made his fortune on illicit, illegal business with our enemies."

"Are you certain of this?" she breathed, her brow furrowing.

"Yes." Finn had started watching Bagshaw after Chris's death. Over the past year, he'd gathered enough information about the man to have him hanged ten times over.

"This does not match with the gentle, soft-spoken man I know."

"He is curating the parts of himself he reveals to you," Finn said. "Gentle and soft-spoken are the opposite of the man I'm

acquainted with.”

“Did Chris know all this about him?”

“Not all of it. I discovered his illicit business dealings only last year. But Bagshaw spoke directly to Chris about you on more than one occasion. He...” Finn hesitated, then looked away. “I cannot repeat it. But Chris was enraged.” Finn had been, too. “He told Bagshaw that we would kill him if he went near you, much less laid a hand on you.”

“Told him” was a vast understatement. But Finn couldn’t say any more about that night—couldn’t speak of how he’d punched Bagshaw then shoved him against the wall, hand squeezing his throat, bellowing at him to shut up. His fingers squeezing tighter and tighter until Chris had finally pulled him off.

“*We?*” Charlotte asked.

Yes, *we*. He and Chris had *both* been on the verge of killing the swine. But Finn had been the one actually doing it.

He couldn’t tell her that, though, so he forced a nod.

“And that’s why you’re here? To stop me before you had to make good on Chris’s promise?”

“Yes.”

“I see.” She was silent for a long moment. Then finally, she turned away, facing the fire, her shoulders slumping. “If what you say is true—”

“It is,” he bit out.

“I won’t marry a criminal. And I don’t know exactly what he said, but Chris...he loved me. For him to have felt that way...it must have been terrible. It must have offended him deeply.”

“It did.” *It offended both of us. I have never been so offended. At that moment, I would have died for you. For your honor.*

*I would still die for you.*

The ensuing silence screeched through the room, and it

seemed to go on forever, a high-pitched scream in Finn's skull.

"Will you take me home tomorrow?" she asked quietly. "I need to call Mr. Bagshaw off before my uncle comes home."

Releasing a long breath of relief, Finn deflated, realizing he was shaking. What from, he couldn't know. Leftover rage from that night, perhaps. An even more painful rage from what had happened the morning after. Relief that she had finally agreed.

"We will go as soon as the roads are passable."

She was quiet for another long moment. Then she whispered, "I don't know what to do."

Her voice was so full of despair, something tightened in his chest. He stalked over to her, wanting desperately to reach out, to hold her. Instead, he clenched his hands at his sides.

"I didn't love him," she said. "I never did. Maybe it is a sign telling me it was a mistake all along, that I should have done what Chris wanted. Waited for love. But I don't have time to wait. I *can't* wait. In four months, I shall be cast out of my home."

"You must not worry about that," he said. "I will take care of your expenses. For as long as you need."

She rounded on him, eyes wide. "Absolutely not! I will not take your charity, and I will not be the subject of that kind of scandal—"

"No one will know."

"I will know. And the ton will certainly know, as well. Everyone is already aware that my brother left us penniless. They will think I sold myself to you."

"They will never learn I had anything to do with it."

She threw up her hands in frustration. "Then they will think I sold myself to *someone*."

He shook his head stubbornly. "I would not allow anyone to believe such things of you."

"How do you intend to stop them?"

The fire in her voice crackled over his skin. He was close to her now. So damn close, he could smell the lilacs on her skin. So close, he could see the flush that had crawled up from beneath the neckline of her dress, a wicked burst of heat that went straight to his groin.

“I...don’t know.” He’d almost forgotten what she’d asked, but he’d never let anyone think badly of her. He’d protect her, hold her, take care of her to his dying breath.

Her gaze dropped to his lips, and his pulse jumped. Oh, God. He watched her thick lashes sweep back up as her eyes locked with his.

Charlotte. Beautiful, sweet, lovely Charlotte.

He must survive this temptation. Protect her from the secrets he still held.

She licked her lips. Her breath caught.

And the decade-old dam inside him broke.

Their lips surged together like two poles of a magnet, invisible forces inevitably connecting them.

He was going to die. Of pleasure. Of the perfection of her mouth. Of her sweetness.

He slipped his arms around her, feeling the dip of her slight waist against his big hands, and pulling her toward him until her body was flush against his own.

He kissed her with the pent-up ferocity of a lifetime. All that existed was the pleasure. Of touching her. Of her sweet lips moving tentatively against his own. Of the gentle curves of her body that pressed against him without restraint.

She gave a little gasp, and suddenly her arms wrapped around him, pulling him even closer, her lips questing, demanding *more. Deeper.* He delivered. He’d give this woman whatever she wanted. If she asked him, he’d pleasure her for the rest of her life without asking for his own in return. At this moment, he wanted nothing more.

He dragged one hand up her back to the base of her skull, threading his fingers into her silky hair, and tugging her even

closer. His other hand dropped lower, his fingertips grazing the top of her buttocks.

She wiggled closer, gasping again, and kissed him and kissed him. As if she'd needed this for her whole life, too, a desire that had never been sated, and now she was finally taking her fill.

They stumbled toward the bed, and he lifted her, setting her on its high edge, then pushed his big body between her legs. Her dress rucked up past her knees, and he pressed his arousal against her lower stomach.

She didn't let go. She kept kissing him, making little noises of pleasure, of need and acceptance and desire and wanting. Sensuous sounds he never expected to hear from Charlotte Chapman. Sounds that made him mad with lust. He pressed harder against her, his hands dropping to her thighs and sliding under her skirts until his fingers moved over the tops of her stockings where her garters were tied. He groaned, pressing her shift higher, his fingertips trailing over her hot skin in search of her center.

Would she be hot there? Wet?

The anticipation was killing him.

And then...she withdrew. He could feel the moment she retreated, pulled away, went still.

Instantly, he froze, his fingers stopping a fraction of an inch from heaven.

"Stop," she whispered. Her palms slid down his back and then moved away from him altogether.

It all came crashing down. Horror tightened his chest as he stepped back. What had he done?

"I'm sorry." He could hardly breathe through his shame. He'd made promises to himself regarding his treatment of her. He would not touch her. He'd be a gentleman. He'd show her respect.

But he'd failed, on all counts.

He forced himself to look up at her. She stared at him, a

quizzical expression on her face. “God.” He gulped. “I’m so sorry.”

“My lord.”

He took a big step back. Hands pressed against his skull, he jerked himself around so his back was to her. “You can go, Miss Chapman.”

He’d failed her. He’d taken advantage of her. If she hadn’t stopped him, he would never have stopped.

“Go where?” she said. “It’s dark. It’s cold.”

“I...I’ll go. You sleep here.” He’d find a place downstairs. Hell, maybe in the stables. Maybe under the big pile of snow at its east end.

Blindly, he reached for the door. But then her hand touched his shoulder.

“Stop,” she said again.



# Chapter Eleven

Charlotte tightened her fingers on his shoulder, her heart hammering against her ribs. She didn't know why she was stopping him. A moment ago, she'd nearly ruined herself, so desperate with the desire to feel him all over, to touch more of him, she'd been tempted to tear off all her clothes.

She should want him to go. It was safer that way.

Instead, she was desperate for him to stay.

Slowly, Finn turned around to face her. "I...compromised you. I had no intention of doing that. My intention was to be a gentleman—"

At this, she couldn't help it. She cocked a brow. "A *gentleman*?"

He had the decency to look ashamed. "To the extent I could. Given the circumstances."

"But...*I* kissed *you*."

He blinked at her.

"Because I wanted to. I mean... Honestly, I don't know what I was thinking—I could have...I—" She shook her head. "But I wanted to. Very much."

As she spoke, the truth of what had happened dawned on her. She'd been staring at his lips, wondering what they'd feel like against her own, *wanting* to feel them. Something had crackled between them, and she hadn't been able to stop herself from lunging into his arms.

"In fact, I'm the one who should be begging *you* to forgive *me*." She gave a breathy laugh. "I'm sorry I compromised you. I didn't mean to. Forgive me."

He seemed flabbergasted. His mouth opened, then closed, like he couldn't dream up a single word to say.

Lord, had she said too much? She was burning hot, all over. A mixture of embarrassment and...something else. Something that still ached for his touch.

He stood there frozen, and she grew even hotter under his

stare.

She looked around, desperate for help, but there was none to be had. She needed to do something. Say something. *Fix* the situation somehow.

She cleared her throat. “I— It’s late. We should go to bed.” *Oh heavens, he might have misconstrued that!* “To our own beds,” she amended quickly, wanting to make it very clear that she didn’t wish to continue with the kiss.

Which was a big, fat lie. She did want to continue with the kiss. She could have continued with it all night long. All the way to its inevitable conclusion.

The Earl of Trevelyan was the most appealing man she’d ever met. Big and strong and tough, but those dark blue eyes hid a vulnerability she didn’t quite understand. A large part of her craved his protection—his body standing guard at her side, slashing the demons of her uncle and her poverty and every single other thing that might dare to hurt her.

But she also wanted to protect *him*. To make him stop apologizing for desiring her. To dig inside to find the source of the hurt lurking beneath his rugged surface.

She pulled back a fraction so as not to repeat the mistake of diving into his arms, into his body, which seemed to be vibrating with some combination of desire, shame, and restraint.

“Shall we?” she asked, gesturing at the two beds.

He nodded before turning away while she slipped off her dress and stays—she still struggled with those, but it was a little easier tonight since she’d tied the laces so poorly this morning. He stood stoically, back turned to her, and a part of her—a part she tried and failed to quell—wished he’d demand to help her again. Wished he’d stand behind her and press a kiss to her shoulder before moving his lips up her neck and jaw, then turning her to face him and taking her lips again...

*Stop, stop, stop, Charlotte!*

The tense silence stretched as she cleaned her teeth and he cleaned his before following her back to her bed. He watched

her climb up the ridiculously high side of it, then pulled the counterpane over her, touching her cheek with his fingertip before turning away.

She heard the rustling sounds of him getting into bed. She couldn't fall asleep, though. Instead, she lay awake for hours. On her back, staring up at the dark ceiling, reliving the kiss. He'd been so warm, so big, so virile and strong as he'd taken over, driving her into a state of desire unlike anything she'd ever felt. It had been...

There were no words to describe it. Words like "wonderful" and "marvelous" seemed puny and insignificant compared to how it had felt to be kissed by Finneas Jones.

After so long had passed, she had begun to wonder if dawn would soon start to light the room, there was a sudden loud *crack* and then a soft rush, accompanied by a blast of cold air. And then a series of low-pitched, muffled, but creative curses.

"Finn?" She sat up. "What was that?"

Snuffling noises sounded from his direction, and she thought she saw— "Oh!"

A mound of snow had fallen on top of his bed. She scrambled over to him.

Coughing and sputtering, he emerged and tumbled off the edge of the cot. She crouched down beside him, feeling for him in the dimness.

"Are you all right?"

"There is a leak," he announced unnecessarily.

"Are you wet?"

He gave her a look so baleful she could see it in the darkness.

"Oh, dear. Come to the fire."

She knelt and stoked the fire while he lit one of the lamps. They both turned toward the cot in the flickering light. It was, indeed, covered with a large pile of snow.

She looked warily toward the ceiling, wondering if it was all

going to come crashing down. He seemed to read her mind. “The rest of it is stable,” he told her. “It’s just that area. See there?” He gestured to the edge of the roof, where it flattened out from a sharp pitch. “The snow collected there, and this old roof couldn’t manage the weight of it.”

He shuddered slightly, drawing her eyes back to him. He was soaking wet, his clothing plastered to his body, showing the contours of his hard-stacked muscles. She busied herself finding him a dry shirt, which she handed to him while keeping her gaze steadfast on the floor planks.

“Thank you,” he said. She sank into a chair and kept her eyes averted while he swapped shirts and donned a clean pair of trousers.

Afterward, they were both silent for long minutes. Finn tried to move the cot, but that was no use, as it was nailed to the wall. Finally, he yanked the wet bedclothes off and shook the snow off them. “I’ll sleep on the floor.”

She chewed her lip, her gaze moving to the enormous, dry pink bed. There was room enough for the two of them. Surely they could both keep their hands...and bodies...to themselves.

“Absolutely not,” she said. “The floor is cold and hard, and your blankets are wet.”

“The floor is fine,” he said.

“It isn’t. Sleep on the bed. There is plenty of room.”

He didn’t answer her, instead just stood there, his handsome face twisted in consternation.

“It will be all right,” she said. “If you can trust me not to... um...compromise you further.”

“It’s not you that I don’t trust,” he muttered.

She sucked in a shaky breath. Did that mean he wanted to kiss her again? Because she wanted him to...oh, so badly. She wanted to kiss him back—his lips and his rough-hewn jaw, and then lower, to the muscular chest she’d just seen so perfectly contoured by his wet shirt, and...

*Stop it, Charlotte!*

She shook herself, shocked and perturbed and more than slightly thrilled by her scandalous thoughts. Dragging her eyes away from him, she lifted her chin. “Come to bed. We’ll keep a pillow between us.”

He grabbed his pillow and placed it lengthwise on her bed before lying stiffly on top of the blankets beside it.

She rolled her eyes. “Get under the covers. I’d be rather aggravated if you froze to death overnight while I remained warm and comfortable.”

He hesitated, but a few moments later, he moved under the blankets. “Good night, Charlotte,” he said quietly.

“Good night, Finn.”

...

The next morning, Charlotte awoke to a frigid room. With a groan, she rolled over and opened her eyes to a dripping mountain of ice where the mound of snow on Finn’s cot had frozen over and then begun to thaw. Finn himself was nowhere to be seen.

She looked up and saw a triangle of blue sky over his bed.

She dressed quickly in the chill—though “chill” was relative, as it wasn’t nearly as cold as it had been in the blizzard, and the blizzard itself hadn’t exactly been a deep freeze. It was nine o’clock in the morning and the sun was shining outside, the sky a brilliant blue.

Charlotte went downstairs, not sure if she should look for Finn or try to avoid him. The events of last night had left her feeling anxious and needy and unsure. She wanted to crawl into Finn’s arms and hide, ravish him again, and run away...all at the same time.

The two widows were seated in the dining room, and Finn was nowhere to be seen. “Good morning, Mrs. Jones,” Mrs. Singh said.

“Good morning.” Heading over to the sideboard for some toast, Charlotte asked, “Is it my imagination, or is it warmer today?”

“It is much warmer,” Mrs. Buscomb said. “I just hope it

melts the snow quickly so we can be on our way.”

“Right,” Charlotte said with a smile. “We certainly want you home in time for your garden club meeting.”

“We certainly do!”

“Where are the gentlemen?” she asked lightly.

“We haven’t seen Mr. Plimpton or Mr. Monroe, but Mr. Navarro and Mr. Jones have gone up on the roof.”

Charlotte grimaced—climbing on any roof could be a dangerous endeavor, but this one in particular she knew to be quite old and unable to hold up a bit of snow, not to mention a large, extremely virile man.

Mrs. Singh’s brow furrowed. “Your husband said your room was leaking?”

“It was,” Charlotte said. “Part of the roof caved in last night, and I could see the sky through the ceiling this morning.” She glanced up. “I do hope they are careful up there.”

“I’m sure they will be fine, Mrs. Jones,” Mrs. Singh said. “Your husband seems to be quite a capable man.”

She knew Finn was capable. It didn’t stop her from worrying, though, as the morning hours dragged on. She went into the kitchen to help Miranda, and while the other guests chattered in the parlor, Charlotte swept and mopped the kitchen floor, chopped carrots and garlic and onions, then mixed them together with bay leaves, oregano, and a salty black sauce Miranda kept in a jar in her pantry. Anything to keep busy.

In the afternoon, Miranda braised a pork shoulder in a large clay pot before setting it on the fire alongside an enormous pot of rice.

“What do you call this dish?” Charlotte asked.

“Mariano calls it adobong baboy, or pork adobo.” Miranda blushed. “After your kind words about the meal last night, I’ve been feeling brave, so I thought I ought to try a favorite Filipino dish for everyone tonight. I hope everyone will give it a try, but I’ll also cook some beefsteaks for those who are

feeling less adventurous.”

The outside door opened, and Finn and Mariano came inside shivering. Charlotte jumped out of her seat and rushed toward Finn, only to catch herself halfway across the room and reel to a halt.

What was she doing? She had almost thrown herself into his arms. She squeezed her fists at her sides and smiled at him tentatively as Miranda began to fuss over Mariano.

“That took forever,” she said quietly. “I am so glad you are in one piece.”

Finn raised his brows. “Were you concerned I would not be?”

“The roof... It is very...*high*.”

A small smile tilted the corners of his lips as he removed his hat. “True.”

As they gazed at each other, Mariano said he needed to go check on the stables, and Miranda turned to Finn, taking a close look at the bandage still wrapped around his head. “I should tend to this, Mr. Jones. Please, have a seat.”

After Charlotte took his coat and gloves, he sat at the long table where Miranda removed the bandage to show a small healing scab at his temple. “Excellent!” Miranda exclaimed. “Just as I suspected. You won’t be needing this anymore.”

She slipped out of the room to retrieve something from the larder. Standing across the table from Finn, Charlotte swallowed away the dryness in her mouth and tried to behave as if she didn’t want to dive across the tabletop and relive that searing kiss from last night. But she did. Badly.

He glanced up at her, and she quickly turned away so he wouldn’t see her lustful stare.

“You must be freezing,” she said when her gaze snagged on the tea service. “I’ll pour you some tea.”

“Thank you.”

She busied herself with the teapot for a moment, and when

she turned back, pot in hand, she felt less out of sorts. Slightly. At least she managed to pour the tea with a steady hand.

He wrapped his palms around the teacup as if to warm them. “Thank you. This is...nice.” He took a sip of tea as if to prove it was, indeed, nice.

She lingered, not knowing what to say for a long moment, unsure how to break through the wall of awkwardness between them. Then, she thought of how Finn had opened up to the Navarros.

“How is the roof?” she asked.

Finn looked up from the tea, a frown digging a furrow between his brows. “It is in bad shape.”

“Is it safe now?”

“We patched the bit over our room. I believe it will hold until the next storm, at least. But what they really need is a new roof.”

Miranda appeared with her daughters trailing behind. “Dinner is ready, you two. Go on to the dining room and make yourselves comfortable. We have a hearty barley soup to start with, Mr. Jones. It will warm you up nicely.”

Finn and Charlotte joined the other guests at the table, Finn pulling out a chair for Charlotte and then taking the one beside it as Miranda served each guest a steaming bowl. After the soup, platters containing the main dishes were set on the dining room table. Charlotte spooned the pork adobo and rice onto her plate, then she made the suggestion to Finn, who was reaching for a beefsteak, to do the same. Their eyes connected and again heat washed through her as he gave her a small nod. He took a generous serving, his hand brushing against hers flaring every one of her senses.

The adobo was sweet and savory, tangy and salty, and delightful. “Oh, my goodness!” she exclaimed to Miranda. “I could eat this for every single meal for the rest of my life.”

Miranda blushed. “Thank you.”

“My wife is not jesting.” Finn took up another huge bit onto



his fork. “It is absolutely delicious.” He gifted Charlotte with one of his rare, perfect smiles. “Thank you for the suggestion.”

“You’re welcome.” She tried not to stare at the full softness of his lower lip, and her hand trembled a little as she brought her water glass to her lips. Out of the corner of her eye, she saw his gaze linger, the banked heat in his eyes making desire course through her. Evidently, her body didn’t care in the least that they were in a roomful of people.

She gripped her glass tighter. How on earth was she going to withstand this aching need for him later tonight when they were alone again?

...

“I know just the thing!” Mrs. Buscomb exclaimed after dinner, when they were all gathered in the parlor drinking glasses of claret and port. She clasped her hands together under her chin and beamed. “How about a dance?”

“What a wonderful idea!” Mr. Monroe said.

Charlotte would usually love an evening of dancing. Right now, though, she could only just barely manage the fantasies of Finn kissing her again, touching her all over, and he was only sitting beside her, his big, warm hand engulfing her own. How would she bear it if he held her in his strong arms and looked at her with those soulful blue eyes as he swung her around the dance floor? She just might self-combust, and everyone in the room would witness it.

“I can play the piano.” Miranda turned to Mr. Monroe. “We saw you brought a fiddle in with your luggage. Would you like to accompany me, Mr. Monroe?”

He beamed. “I would! Shall I fetch it?”

At the chorus of “Yes!”, he jumped up and hurried upstairs.

Charlotte glanced at Finn, certain her nerves were written in bold print across her face. “I’m...tired,” she said in a low voice. “I think I might go to bed.”

His brows drew together. “Stay?”

She glanced back at the stairs, at safety. But then he whispered in her ear, “They do believe we are married, you

know.”

True. Maybe she wouldn't have to dance with him at all. She rarely saw married ladies dancing with their husbands at society affairs.

Before she could answer him, Mr. Monroe hurried back into the parlor, carrying his fiddle. “What shall we play?”

“Something lively!” Mrs. Buscomb said.

“Anything for you, dear Mrs. Buscomb.”

Mariano's dimples cut into his cheeks as he grinned at Charlotte. “May I have the pleasure of the first dance, Mrs. Jones?”

“Thank you, Mr. Navarro,” she said, relieved. “I'd love to.”

As Mr. Monroe and Miranda conferred by the piano, the other men pushed the furniture to the edges of the room. Mariano and Charlotte lined up after Mrs. Buscomb and Mr. Plimpton, far away from Finn, who was paired with Mrs. Singh at the end of the row.

The music started, and as they began to dance, Charlotte smiled at the innkeeper. “Thank you so much for your hospitality. I've had such a lovely time here, at times I have completely forgotten about the storm.”

“I'm so happy to hear it,” Mariano said. “I'm only sorry for the catastrophe in your room last night.”

She waved that off as they moved down the line. “We are no worse for the wear. And I'm glad Lor—Mr. Jones could help with patching it.”

“He's talented, that one. Quite frankly, your husband might just be one of the most generous men I've ever known.”

For the rest of the dance, Charlotte's mind was split between executing the figures properly and what Mariano had said. Trevelyan. Generous. The two words belonged in different universes, and yet...they fit together. Because she'd learned a few new words she could use to describe Finn in the last two days. Kind. Honorable. Absolutely, knee-meltingly alluring...

The music ended, and Charlotte curtsied at Mariano while he gave her a gentlemanly bow. Then her eyes found Finn. Judging by the flushed face of Mrs. Singh as she smiled up at him, the earl wasn't a half-bad dancer. He felt her watching him and turned, snagging her gaze in his own. She didn't look away—she *couldn't*—until Mr. Plimpton asked her for the next dance.

Mr. Monroe and Miranda played a series of reels and jigs. The dancing grew more boisterous until Mrs. Buscomb was holding her skirts to her knees and showing off her stockings in her high-kneed footwork while the rest of the ladies tried to imitate her movements, all the while laughing hysterically.

Finn's gaze followed Charlotte through it all. She felt it like a physical touch.

They hadn't danced together, but surely everyone must have noticed how their scorching looks had increased the temperature in the room. Charlotte was certain it was obvious how flushed and out of sorts she was.

Finally, they took a break for a drink and to catch their breath. As Charlotte poured herself a glass of lemonade, Finn stepped up beside her. She held still, barely daring to breathe as he studied her. "Are you enjoying yourself?"

"I am," she murmured. "Are you?"

"I am." He said it as if the truth of it surprised him. "Although I haven't danced with the woman I'd most like to partner with."

"You mean Miranda? Mr. Monroe could take the next song —"

"You, Charlotte. You know I meant you."

Her nerves skittered under her skin. "Hmm," she hummed, smiling into her lemonade, hesitant to look at him. "Is this your way of asking me for the next dance?"

"And the next...and the next after that."

"And now...a waltz!" Mr. Monroe proclaimed from across the room. "Is everyone ready?"

Charlotte's heart rate ratcheted up even higher. She knew how to waltz but had never actually danced one, as the indecent body contact between partners in a waltz was considered too scandalous for society events.

Finn squeezed her shoulder, and Charlotte looked up to find a smile on his face. That rare, precious thing that made her galloping heart skip a beat. He held out his hand gallantly, and when she placed her palm in his, he led her to the center of the room, then gently turned her around and slid his arm firmly around her waist.

She moved her hand to his shoulder and looked up into his blue, blue eyes twinkling down at her. Everything else melted away as the music started and he swung her into the steps. She could only stare at him, marveling at his strength as he expertly led her through the dance, at his virility that seemed to wash over her like an especially potent perfume. His enormous right hand engulfed her smaller one, and his burly biceps flexed under her left palm. His left hand was warm against her back, broad and steadying as he gazed down at her.

“You don't look like a captive,” he observed.

“Is that what I am to you?” she asked lightly. “Your captive?”

His smile widened, a beautiful sight to behold. She tightened her hold on his hand, but he was steady, solid, and she had the feeling that no matter what happened, he'd be there, holding her up. “At this point, Charlotte,” he murmured, “I think it would be more accurate to proclaim myself *your* captive.”

A thrill trembled down her spine, and a feeling of power. Of control, so utterly antithetical to her usual feelings of helplessness these days, she could almost feel herself standing taller.

She didn't want the dance to end. If only she could keep dancing like this with him for the rest of eternity, then her worries would melt away, she'd be strong, and everything would be all right.

The growing current between them streamed through Charlotte. All her senses were sharp, alive. Their connection was a powerful force drawing them together, but there was also a honed edge to him she felt growing sharper as he swept her around the room.

She gazed into his eyes as the song ended, the music stopping along with their movements. He didn't relinquish his hold on her, though. In fact, his hand tightened on hers, his arm banding solidly around her waist as he stared down at her.

She wasn't sure how long they stood there. She couldn't hear anything, see anything else. They were in their own world, together and alone. For that instant, nothing else mattered.

Suddenly, he released her waist but he didn't relinquish her hand, only adjusted his hold as he turned to the room at large. "We will retire for the evening now." His abrupt announcement made all chatter cease and all the heads swing in their direction. Finn gave a brusque nod. "We'll see you in the morning."

Mr. Plimpton tilted his head, his eyes narrowing as he studied them, but Mr. Monroe tittered. "Goodness. I never thought I'd be witness to a *honeymoon* on my travels home."

"Neither did I," Mrs. Singh exclaimed. "It is quite romantic."

"*Quite* romantic," Mrs. Buscomb agreed, pressing a hand to her chest. "It makes my heart feel rather soft indeed."

Finn gently pressed his palm to the base of her spine, and Charlotte realized that he was "Finn" to her now. Not Trevelyan or "my lord." His proper name. The name by which Chris had addressed him.

"To the newly married couple, Mr. and Mrs. Jones!" Mr. Monroe bellowed, holding out his glass.

"To Mr. and Mrs. Jones!" everyone else called.

"Good night," she murmured, ducking her head as flames licked heat over her cheeks, but at the same time, she was grinning. She couldn't wait to be alone with Finn again.

She laughed softly as Finn tugged her upstairs and into the Pink Room, where the ceiling had been patched and the fire had been going all day in an effort to dry the space. The narrow cot had been stripped, all the bedding was gone, but the mattress was still sodden. At least that disconcerting pile of snow and ice had melted away.

As soon as they stepped inside the room, Finn snapped the door shut. “*Finally.*”

Then he strode forward, gathered her in his arms, and crushed his lips to hers.

## Chapter Twelve

She was finally kissing him again. The breath came out of Charlotte in a long sigh as she opened to him. He tasted like warmth and heat, lemony like the leche flan, the delicious sugar-encrusted custard they'd had for dessert.

She cupped his rough jaw in her palm, then slid her hand up, grazing over the scab on his temple, diving into those sleek black curls to the back of his scalp, and shuddering with bliss at this intimate contact she'd been craving for what felt like forever.

He gathered her tight against him as his hands flared open over her hips and he stepped her back until she was held captive between the hard length of his body and the door.

“Charlotte...” he breathed between kisses. “Wanted you...so long.”

She squirmed until she twisted in his arms, unsure if she wanted this delicious torture to stop or whether she wanted him to tear their clothing into shreds so she could feel him, skin to skin, and slake this needy sensation that had built to nearly unbearable levels within her.

She yanked his shirt out of his trousers and dove her hands beneath the fabric before moving up his back, over his muscular shoulders, and as far down his arms as his shirt would allow. Lord, she was fascinated by his body, by the sheer maleness of it. He felt so alive around her, pulsing with energy and heat and light, shimmering with muscle, with power straining to be unleashed.

A shudder rolled through him, and he pulled back, his eyes drinking her in. Then, he gave a hard blink, and under her hands, his body went rigid, the muscles marble hard.

Then he let out a long sigh and bent his head to touch his forehead to hers. His breath whispered over her lips. “I need to stop.”

“Nooo,” she groaned.

“If I don't—” He took one quick breath, then another and

another. When he finally pulled back from her, determination made his eyes glow a steely blue. “I will not be responsible for ruining you.”

“Why not?”

He blinked at her. She blinked back. Both of them were surprised by her question.

Finally, he shook his head. “Because I don’t want to hurt you.”

“You won’t hurt me. I have been duly warned. I know the pain only lasts a moment.”

“No, that’s not what I mean. Although—” He swallowed. “I wouldn’t like to hurt you in that way, either. What I mean is, I don’t want to hurt your prospects, your reputation, your future.”

She felt her brows draw together in a frown. “Yet you kidnapped me and brought me here. Clearly, you had little thought for my reputation then.”

“That was an emergency.”

She cocked a brow. “Really? Honestly, Finn, I wasn’t about to run off to Gretna Green with him! You could have waited a few days, even a few weeks. You could have come to Chapman House and explained the situation. Your house is only a half hour’s drive away. This whole production was dramatically excessive.”

His eyes cast downward, his dark lashes shadowing them. “I panicked,” he admitted quietly. “I didn’t plan to do it, but when I heard Bagshaw was proposing, I acted. I don’t know if I could have stopped myself even if I’d tried.”

She sighed, knowing she should be even more annoyed by his words but instead feeling a part of herself softening toward him even further.

“It’s late.” The backs of his knuckles grazed over her cheek. “We should sleep.”

“Not unless you sleep beside me.”



He huffed out a breath and muttered, “You do know you’re killing me, don’t you?”

“I don’t mean to kill you. That is not my intention, at all.” She lifted her chin. “In fact, I believe it is more accurate to say you’re killing *yourself*. After all, it’s not my fault we did not take this to its inevitable conclusion. It’s yours.”

He groaned, sliding his hands down to her shoulders, then gently turned her. He undid the buttons down her back, each slide of a button through its hole feeling like a caress. When she finally stepped out of her dress, he laid it aside, then removed her petticoat. Her stays were next, but his hands weren’t only on her laces. Instead, they moved down her spine, over her waist, pressed through the gap he was making, the only sounds in the room the brushes of fabric and the heavy flow of their breaths.

Finally, she was only dressed in her chemise, but he wasn’t finished. One by one, he pulled the pins out of her hair until it fell all the way down her back. He swept it aside, over her shoulder, and pressed a kiss to the back of her neck.

He took her hand and led her to the bed, where he lifted her to sit on its edge. She stared at him. What, exactly, she wanted from him she wasn’t entirely certain, but she yearned for him. Ached for him. It wasn’t only in her mind, but in her body as well. Surely he felt it, too. He was gazing at her like she was...

*Everything.*

“I’m going to remove your stockings,” he said.

She nodded. On a knife’s edge of *something*, she held still as his hands traveled down her body until he reached her shins. “You have a beautiful body,” he murmured. “Soft and warm. I love the sounds you make when I touch you. When I kiss you.”

*She* loved the sound of his voice, finally unrestrained and raw with honesty.

Firmly gripping her lower leg, he first tugged off one half boot and then the other before wrapping her feet in his big hands. “I love your little feet,” he said, his voice stroking up

her spine like velvet. “You are so delicate...” He kissed up the inside of her leg, his lips first caressing her inner ankle, then moving to the inside of her knee, then up her thigh until he reached her garter.

“And here,” he murmured. “I can smell you.” He drew in a deep breath through his nose. “I can smell that you want me. You will never know how much I want you.”

He pulled the ribbon loose with his teeth, then moved back down, his lips chasing the top of her stocking as he drew it off her, his nails lightly dragging over her skin. He repeated the torturous process on the other side, whispering to her how beautiful she was. How much he wanted her.

“Take me, then!” she wanted to exclaim, but she clamped her jaw shut and watched him work, nearly overcome by the sensations barreling through her.

By the time he reached her ankle and removed her second stocking, she was thoroughly seduced. Vibrating with need.

But then, he tossed away her stocking and stood in the vee between her legs. He sucked in a shuddering breath. “Go to bed, Charlotte.”

She gazed up at him and saw the pleading in his eyes. He wanted her badly, maybe even more than she wanted him, but he also wanted to be honorable. He wanted to do right by her.

Her heart softened, and she smiled up at him. She could give him that.

She scooted back and slipped under the covers. The bed might as well have been buried in snow for how quickly the blankets doused her heat and sent a chill through her body. “It’s freezing, Finn. Hurry. I need your warmth.”

Leaving a candle burning on the side table, he extinguished the lamps and lay down beside her, moving the pillow aside and gathering her to him so she lay on his shoulder. He was like a delicious firebrand, and she cuddled closer while he wrapped his arm around her.

She sighed happily. “Oh. This is better.”

They lay in comfortable silence for several moments, and while Charlotte was as cozy as she'd ever felt, she also felt wide awake. She could tell by his breathing that Finn was, too.

"I am thankful we were trapped with such a lovely group of people, aren't you?" she ventured softly.

"I like the Navarros very much," Finn said.

"So do I. They are so kind."

"You are a paying customer, though. There is no need to help Mrs. Navarro with the cooking and cleaning. On the contrary, she should be helping you."

"She *is* helping me. She provided shelter in my time of need. In any case, the same could be said for you. You helped Mr. Navarro yesterday with the stables and today with the roof. Remember, you are a paying customer." A smile played on her lips as she traced a finger over his chest. "Not to mention an earl. Men of your ilk are generally rather sedentary and prefer to be waited upon hand and foot."

"Ladies of your ilk are generally missish and demanding. Not to mention spoiled."

"I *am* spoiled," she said with a laugh.

He was completely serious. "No. You are not."

Charlotte shrugged. "Like most women, I tend to conform to what is expected of me in any given situation. You, however, are no commonplace earl, Lord Trevelyan."

"You are no commonplace lady. Your experiences in the past few days have been far outside the bounds of what a sheltered young lady could anticipate. When I see you chopping carrots and mopping up the leavings from muddy boots, and smiling while doing it—well...it reminds me of how kind *you* are."

She let that compliment soak in for a second. "Miranda and her family have been overwhelmed with work since the storm began. Between the problems with the buildings, the demands her guests are making on her, and her reduced staff, she needs help."

"So does Mariano. Being such a short distance from

London, there is so much potential here. So much opportunity to increase revenues. But he hasn't been able to access that potential—there's so much work to be done, he gets mired in other, more pressing problems and so the business stagnates.”

She nodded. “This is a beautiful building. But it could be made to be so much more classically appealing. For example, this room...”

“I feel like I'm surrounded by pig intestines and raw beefsteak,” Finn said, giving a small shudder. “Even in the dark, I know I'm surrounded by it.”

Charlotte laughed softly. “At least it smells better than that would. I know they said it's one of their most popular rooms, but I think it's possibly because of the novelty, not because people actually enjoy being overwhelmed by this color.”

“They want to laugh about the room, not rest comfortably inside it.”

“You're right,” Charlotte agreed. “It is large and, color aside, comfortable—well, when snowdrifts aren't piling up in it. It could still be advertised as a lady's boudoir, but if it were made to be elegant instead of garish, ladies would visit it and be impressed by it and tell their friends about the Crooked Tower Inn that features a room just for women. Ladies would love that—we are so rarely catered to when it comes to traveling. It would still be a novelty, but it would also be a welcome comfort for a lady after a long day in a carriage.”

“That would be a better direction for them to take.” He squeezed her shoulder. “You might have a talent for business, Miss Chapman.”

She didn't answer him for a moment. No one in her life had ever said such a thing to her. It was rather shocking, and she really didn't know how to react. Finally deciding to choose the modest route, she waved her hand. “I honestly have no idea what I'm talking about.”

“Don't say that,” he said darkly. “You are saying that because society has trained you to be reticent about matters in which men are considered experts. Our class is the worst of all

when it comes to forcing women to undermine their own intelligence.”

“Yet I have not been educated in masculine pursuits,” Charlotte said.

“That doesn’t mean that if you were, you wouldn’t be as skilled as any man.”

“It doesn’t mean I would be, either,” she countered.

“I think you would be,” he said. “I know our society disparages—no, *condemns*—women who have ideas, but you have opinions, Charlotte. Good ones.” He hesitated, then added in a low voice, “When you marry, you must find someone who respects what you have to say.”

She frowned, having a hard time picturing such a husband for herself. Unless... She glanced up at him to see him gazing at her. Their eyes locked for the scantest second, but then they both quickly looked away.

“Besides my aunt and uncle, who rarely speak to each other, I have only ever witnessed my parents’ marriage, and I hardly remember what they were like together. I do remember they loved each other dearly, but I’m not sure Papa respected what my mother had to say. Mama never contradicted or challenged him. His word was law, and that was that. There was never room for anyone else’s opinion.”

“Is that the kind of marriage you want?”

Her parents had loved each other. Wasn’t that enough? “I am not prone to bickering or challenging people—”

He gave a short laugh. “Except when you’re being kidnapped.”

“Well, that was an exceptional situation! Generally speaking, I am not argumentative, truly!”

“I know you’re not.” His chest rose and fell as he laughed softly. Then his arm tightened over her shoulders. “But would you want to be silent, or be silenced, whenever you have an idea or opinion?”

She imagined that scenario in her mind’s eye. Spending her

days ensuring her husband and children were happy without much input into their home, their choices, or their lives.

It was the life she'd envisioned when she'd planned to marry Mr. Bagshaw. She had convinced herself she'd be perfectly content with a life like that.

But... "No," she said firmly. "No, I would not."

"I wouldn't want that for you, either." Finn smoothed back a lock of hair from her cheek and quietly added, "I want you to be happy."

Perhaps she could dream of having more. Of having a *partnership* with her future spouse, having equal input into every decision that was made. The thought of it made her smile to herself. It was a pretty dream, even if it was unrealistic.

Finn cleared his throat uncomfortably. "I have no experience with happy marriages myself." She glanced at him again to see him staring up at the pink canopy—its color fortunately muted in the dim light. "My mother wanted nothing to do with us, hence her permanent escape from our family when I was a boy. And my father never had a kind word for anyone, much less his own wife and son."

Charlotte remembered how on school holidays, Finn always chose to stay with Chris over going home to his father.

"I always thought one of the worst things about them was how they spoke to each other with such derision and open animosity. I think it began with my father, and how he—" Finn broke off, then took a deep breath. "I will not abide you marrying a man like that."

"You have no control over who I marry," Charlotte said, and the worries that she'd set aside for the evening came rushing back. At this point, *she* had little control over who she married. All she knew was that it would not be Reginald Bagshaw. "My time has nearly run out. Once I return to London, I will need to spend every waking moment looking for someone who will have me. I won't have time to be fastidious. I won't have time to know if the man is willing to

discuss inn remodeling with me before I marry him. I probably won't even have the time to ensure that he'll be kind."

Finn's shoulder had gone tense beneath her. "He'll be kind. I'll make sure of it."

Charlotte frowned. If he cared so much about who she married, why hadn't *he* offered to marry her? It would solve her problem. She trusted him and had known him for many years. He'd been Chris's best friend, and Chris didn't offer friendship lightly. For his part, Finn's concerns about who she married showed he cared at least a little about her. And there was no doubt that he wanted her physically.

Dear God, she wanted him, too. More than she'd ever imagined wanting anything. Even now, lying tucked against him in the flickering light of a single candle, a mere glimpse at the angle of his jaw, sharp and square and masculine, set her nerve endings aflame.

He made a low sound deep in his throat. "Fine," he said moodily.

She startled. Had he heard her thoughts? Was he about to offer to marry her himself? "Fine?"

"Yes. Fine." There was a scowl in his voice. "You said you have until the first of May?"

"Yes." Her heart started pounding. Could this be Finn's gruff way of proposing? Hope surged through her, and she held her breath, tensing in anticipation.

"*Fine.*" He gave an annoyed huff. "I'll find you a decent *husband.*" He said the word "husband" like it was a wormy, rotten apple.

Oh. She swallowed down the disappointment she had no right to feel. "How do you intend to do that?"

"Interview every man of the ton until I find someone." He sounded disgusted. "Someone who will leave you alone."

"Leave me *alone*? What was all that you just said about wanting me to have a happy marriage?"

"Yes," he grouched. "That, too."

“What if...” Propping herself up on her arm, she cupped his jaw and turned his face to her. “...I’ve no desire to be left alone? What if I want to be *loved*?”

His eyes narrowed, and a thrill ran up her spine. “Charlotte.”

“What makes you care so much, Finn?”

“I—” He broke off, then swallowed hard, the emotion emanating from him speaking volumes. Telling her he cared about her despite not being willing to offer for her. Despite not having seen her for nearly two years. Despite never having truly been her friend or showing that he cared for her in the past. Despite whatever had happened the morning Chris had died.

“For Chris,” he finally said, his voice ragged, his eyes refusing to meet hers.

She didn’t quite believe him. He’d loved Chris like a brother, and she had no doubt that if Chris had asked, Finn would have promised to protect her.

But she also thought that there might be more to it than that. And, from the way tension radiated from the man lying next to her and refusing to meet her eyes, it could be much, *much* more.



# Chapter Thirteen

Finn woke up to sunlight spearing across the room. The temperature had risen again—perhaps by another ten degrees from yesterday at this time.

He glanced at Charlotte, who was still asleep, tucked into a ball on her side facing him. Porcelain skin. Dark, silky hair. Lashes fanning her cheeks. Eyes now closed but he knew them to be a beautiful clear brown. The slope of her nose, the pink bow of a mouth, delicate jawline, narrow shoulders. Her beauty did something to him. It froze him and made him wild and scared the hell out of him, all at the same time.

She was beautiful on the inside, too. He'd always known this and had been confused by it because she was a popular debutante, the sunshine of the ton, and weren't ladies of that reputation usually airheaded and silly and materialistic and spoiled? Didn't they only care about who wore the prettiest frock and who danced with the handsomest aristocrat?

Not Charlotte, with her kind words for everyone and her generous spirit. Beautiful Charlotte Chapman. The girl he'd been afraid to go near. The woman he wanted beyond anything else but could never have.

Yet, Charlotte felt pain, too. The pain of the loss of her brother and parents. And fear—though she hid it well, she continuously feared the loss of her livelihood. She kept those darker feelings hidden from not just the casual observer, but from *all* observers. Except for the few times she'd opened herself to him.

He closed his eyes and turned away. He had tried to hide how he felt about her, but last night, she'd broken through the wall he'd been trying to fortify, and he wasn't sure she'd completely believed him when he'd tried to tell her he'd done what he'd done solely out of loyalty to Chris.

How she'd looked at him last night, her eyes bright with passion, her body reaching for *more*, hadn't helped. He'd taken dangerous liberties with her, and he knew very well that she would have given herself to him. He'd only needed to ask,

and she would have been his.

But if that happened, he'd never be able to let her go. He couldn't do that to her. He wouldn't saddle her with a man like him. He loved her too much to do that to her.

He loved her.

He loved her *so damn much*.

She could never discover the depth of his feelings for her. Nothing good could come of that. *Nothing*.

"Finn?" Her morning voice was a smoky whisper, and his cock responded, jerking beneath the falls of his trousers.

He counted to three slowly before turning back to her. "Good morning."

"Mmm," she said sleepily, snuggling deeper into the covers. He squeezed his hand into a tight fist to keep from touching her. "It feels warmer again this morning."

"I think if we can get the carriage righted and the damage isn't too severe, we'll be able to go home today."

Not soon enough for his heart *or* his mind.

...

Downstairs, ham, toast, butter, and jam had been laid out for breakfast. Everyone wandered in at around the same time as Finn and Charlotte, and the mood was subdued, the conversation mostly revolving around packing and leaving.

"When do you think will be the best time to go?" Mr. Monroe asked.

"Around noon, I'd wager," Mariano said.

"But it will still be hard-going, won't it?" Miranda asked.

"Aye," Mariano said. "It'll be wet and muddy, and I daresay some of the larger drifts won't have completely melted."

Finn nodded. Mariano was correct, but he had faith in John's abilities, their journey wouldn't be an overlong one, and the carriage, if it remained in working condition after the crash, was well-sprung.

"Mr. Monroe and I will ride together as far as Cambridge,"

Mr. Plimpton said, “so we’ll keep an eye out for each other.”

“Mrs. Singh and I shall wait for the arrival of the mail coach,” Mrs. Buscomb said. “As that is the method by which we arrived.”

“Do you think the weather will permit the mail coach passage?” Mrs. Singh asked Mariano.

“Oh, most certainly. The mail coaches are always the first to be back on the road after a storm.”

Mrs. Singh and Mrs. Buscomb exchanged a look. With a last sip of her coffee, Mrs. Buscomb rose. “We shall go upstairs to pack, then.”

When they had gone, Mr. Monroe hummed. “What a fine woman.”

The group turned to Mr. Monroe, every brow raised.

He looked from one person to the next. “Mrs. Buscomb, I mean. Don’t you agree?” After everyone offered a noncommittal murmur, he said, “It is a wonder she never remarried. Indeed, I asked her if she might ever consider a proposal from...well, from someone similar to, say, myself, but alas, she said no. She will never marry again.”

Finn imagined there was a reason for that: her “companion,” Mrs. Singh. She’d told him that she and Mrs. Buscomb had lived together for nearly fifteen years now, and they’d danced together several times last night, and the way they’d gazed at each other during those dances?

Well, he was fairly certain there was more than friendship between the two of them.

When Finn had finished his coffee, he pulled on his coat, and he, Navarro, Tom, and John rode out to find the carriage.

It was less than a mile away, which seemed miraculous. It had felt like they’d walked at least a half dozen miles in that blizzard. The carriage was still on its side at the bottom of a small embankment, its lacquered black finish glittering in the sunlight. Around it, the snow had melted until it was only about an inch deep.

The men dismounted to analyze the damage.

“Axle’s neither broken nor cracked,” John called.

“Wheels look to be in alignment,” Navarro said.

It was all good news. They went to work, tying the ropes they’d brought to the carriage, then using the horses to haul it back onto its wheels. When it was upright, the men checked every connection, bolt, and fitting.

It was safe. Ready to take them home.

“Looks like you’ve a well-made carriage there, Mr. Jones,” Tom said.

It wasn’t Finn’s carriage, but he’d been with Chris when his friend had purchased it. He’d said he’d wanted only the safest of conveyances for his sisters.

Finn wasn’t sure if he felt relief or resignation. A part of him didn’t want to leave the safe cocoon of the Crooked Tower Inn...or the woman who’d shared a bed with him there.

...

Charlotte had mixed feelings about leaving. On one hand, she missed her sister and hated the fact that Celine didn’t know where she was. On the other, she had enjoyed her time at the Crooked Tower Inn. The company was good, the lodgings comfortable, the food excellent. She felt safe here. *Finn* was here. And at night, the way he had touched her...kissed her...the closeness and the sensuality had awakened something inside her. Something that desired. That *craved*.

Heading back into the tension between her aunt and uncle and her and Celine, not to mention anticipating breaking things off with Mr. Bagshaw and then rushing to find someone, anyone, to marry, sounded dreadful in comparison.

And she’d have to leave Finn. Of course, this was exactly what she should want, yet the thought of losing him made her stomach twist. At this point, she was having a difficult time remembering that he’d actually abducted her against her will. That she hadn’t wanted to be here, or anywhere near him. Because now, even after such a short time, she’d grown accustomed to the safe, warm comfort of him sleeping beside her. Of having him close.

It was time to go home, though. So go home she would. And she'd do it with a smile on her face.

Maybe Finn would agree to write to her, though it was difficult to imagine him sitting at a desk and penning a long missive. He wasn't the type of man to while away hours in a chair—he was more a man of action, always moving, always on his feet, except...

Except when he was beside her. She thought back over the past three days. The only times Finn's body had seemed still, quiet, was when he had been beside her, and most of the time, he'd been holding her hand. And by the end, instead of gruff, terse answers, he had begun speaking to her freely.

She loved it.

She puffed out a breath. It didn't matter. It was true that Finn had given signals that he felt something deeper for her last night, but whatever it had meant, he didn't love her. If he did, surely he would have asked for more. Maybe not to marry her just yet, but perhaps to court her. At least to *see* her again. But, no. He'd said nothing.

They'd reach Surrey this afternoon, they'd separate, and that would be the end of it.

After the dining room had cleared out from breakfast, Miranda asked Charlotte if she'd like to accompany her for some chores.

"I'd love to." After three long days cooped up inside, she was craving fresh air.

Charlotte rushed upstairs to don her cloak, scarf, and gloves. She was wearing the same dress today as she had the day they'd tromped through the wind and swirling snow to the Crooked Tower Inn, but Charlotte had mended it yesterday with Mrs. Navarro's help, and now it was clean and dry and pressed.

Fitting that it would see her into and out of this situation.

Back downstairs, she followed Miranda out the scullery door.

“Oh, my,” Charlotte breathed at the world of white that awaited them. Snow had piled up in huge drifts across the far end of the long stable building—the end where the roof had caved in. That area was visible now—a gashing hole along the slope that looked black against the white of the snow-covered roof.

“The coop is back here.” Miranda led the way to the dilapidated chicken coop, where she sprinkled remnants of the guests’ previous two meals along with some extra mashed grain. Charlotte hung back—she’d always felt chickens had a terrifying, soulless look about them—but these chickens appeared to be delighted with their feast, clucking happily as they rooted around. Miranda stepped back from the hens and glanced over her shoulder at Charlotte.

“Do you have chickens, Charlotte?”

“I generally stay away from the chicken coop. I don’t like birds much.”

Miranda raised her brows. “All birds?”

“Poultry specifically.” She gave a sheepish smile. “I was pecked rather brutally by a goose once when I was a child.” She had a small scar under her chin to remind her of it every time she saw herself in a mirror. “Since then, I try to keep my distance.”

“Ah, well, then,” Miranda said, “you’re doing well to be so close to my friendly hens.”

“They are distracted by their excellent meal,” Charlotte said.

“And you’ve likely never had to kill or pluck a chicken,” Miranda added.

“What makes you think that?”

Miranda chuckled. “’Twas obvious from the moment you opened your mouth.”

“Oh,” Charlotte said quietly.

“You’re quite a different sort of lady, though. Most fine ladies who come to the Crooked Tower don’t volunteer to help with my mopping.”

Finn had implied something similar to this last night, but Charlotte still didn't like that Miranda thought of her as different.

Miranda saw her expression, and her smile softened. "You haven't been high in the instep at all, contrary to the reputation of your class. In fact, you have become dear to me in a very short time. I should like to call you friend."

Charlotte dropped her gaze back to the chickens, who looked so benign it almost made her wonder why she feared them. "I already have thought you a friend, Miranda—in my mind, at least."

Miranda set down the bucket that had held the chicken feed and led them to an old wooden bench that rested against the outside wall of the henhouse. "Come, sit a moment."

Charlotte followed the older woman through the crowd of chickens and to the bench, trying not to flinch as a hen's feathers brushed against her skirt.

After they sat, Miranda patted the top of her hand. "I believe that there's something you're not telling me."

"What do you mean?"

Miranda took a long breath, then met Charlotte's eyes with her own. "You and Mr. Jones aren't married, are you?"

Oh Lord, ohLordohLordohLord. Charlotte's heart surged straight up to her throat. "What...what makes you think that?"

"I've seen so many married couples passing through the Crooked Tower. Rich and poor, old and young. There's some commonality between them, even the couples who have recently married. You and Mr. Jones are not wed, Charlotte."

Charlotte could lie.

Maybe.

No.

She was a terrible liar.

The truth suddenly loomed between her and Miranda, the heavy cloud about to swirl into a blizzard, on the verge of

burying her in snow.

Miranda was her friend, though. True friends could keep confidences.

She squeezed Miranda's hand tightly. "You are right. We are not married."

"You're lovers, then?"

"No!" Charlotte choked out the word, then frowned. Were they? She was still, technically, a virgin. But oh my goodness...she hadn't wanted to be one last night.

"But you are in love with each other."

"No. Not at all." That was a bad attempt at a lie. Or a half lie. Finn was not in love with her.

But she *was* in love with him.

Terribly, hopelessly in love.

Judging by the expression on the other woman's face, Charlotte knew Miranda hadn't believed her half lie for one second. Now, Charlotte really was at a crossroads.

She didn't want Miranda to hate Finn. But she also didn't want to continue to lie to her.

"I have known Finn almost all my life," she finally said. "But we haven't seen each other since my brother died. Just before the storm, I agreed to become engaged to a certain..." *Gentleman?* No. She might have once thought Bagshaw was a gentleman, but no more. "Man. But Finn knows him better than I do, and knows he isn't suitable—in fact, he isn't a good person at all. So Finn..." She chewed on her lip as she hesitated, then went on, "Well, he brought me here to explain to me the reasons I cannot marry that man. Neither of us expected to be caught in the storm."

"Oh my," Miranda said after all this sank in. "Were the reasons he offered compelling?"

Charlotte nodded. "They were."

"But why would you marry someone else when you love him?" Miranda asked softly, proving once and for all that



Charlotte was a terrible liar. Miranda hadn't believed for one second that Charlotte didn't love him.

"I always liked him, but never...and he never..." She shrugged hopelessly.

Miranda cocked her head. "You've fallen in love with him here, haven't you?"

Charlotte stared at her lap. "I...I think so."

Miranda beamed. "That is wonderful. And he loves you, as well."

"But he doesn't."

"You're wrong. That man is mad about you."

"He has been a gentleman—" That was the wrong word. When his hands were hot on her skin, his mouth pressed to her body...that had not been gentlemanly in the least. She tried again. "He hasn't... We haven't..."

Miranda's eyes widened. "You've spent three nights together without *sleeping* together? And the bed— The second bed in the room was ruined. At first, I thought it didn't matter, and then I believed that the two of you were lovers. I didn't realize—oh dear."

"It was a little awkward," Charlotte admitted, smiling. "But we made do."

"Why do you believe he doesn't love you?" Miranda asked, her voice gentle.

"Because if anyone, *anyone*, in London found out about us being here—in the same room—for three days, I would be ruined. My reputation would be shattered. I would be shunned. Literally, no one in society would ever speak to me again. Finn knows this." She sighed. He also knew about her desperate need to marry soon, her impending homelessness, and her poverty, but she wasn't going to get into all that with Miranda. "He knows, and yet he does not offer a solution," she finished.

"What solution would that be?" Miranda asked.

"To offer for me."

Both women were silent. Finally, Miranda frowned. “You’re right. It makes no sense he hasn’t offered marriage.”

Charlotte closed her eyes tight, swallowed down the residual pain of that truth, and squeezed Miranda’s hand. “Because he doesn’t love me. It is the only explanation.”

“There is another one,” Miranda said confidently. “There must be.”

The two of them eventually picked their way back to the house on the muddy path. Lost in her own thoughts, Charlotte helped Miranda prepare the luncheons for the departing guests.

Once the carriage was ready, Miranda gave Charlotte and Finn hot bricks to warm their feet on the road. Charlotte said goodbye to the three Navarro children, then turned to Miranda and hugged her. “Thank you so much for keeping us safe and warm. You have been so generous.”

“’Twas nothing at all.” Miranda squeezed her tightly. “It was a pleasure having you and Mr. Jones with us. You’ll write, won’t you?”

Charlotte pulled back. “I will. And you must write me back.”

“It is a promise,” Miranda said.

Finn helped her into the carriage, then went around to his side, climbed in, and sat thigh-to-thigh with her, tucking the thick blanket over both their laps.

The carriage swayed slightly as John climbed onto his perch...and then they were off.

# Chapter Fourteen

As soon as they rolled out of the village, Finn turned to Charlotte. "I intend to inform the Navarros of my true identity."

She tilted her head, frowning. "Why?"

"Mariano and I are thinking about engaging in a business endeavor together. If I do that, I cannot begin working with him under false pretenses. I trust him. He and his wife are honest and won't spread gossip."

"I trust them, too." She laughed softly. "Miranda already knew that we weren't married, and I'd wager that's the more dangerous secret, anyway."

He gaped at her. "How did she know?" He'd thought they were convincing. Lord, there were many moments even *he* had felt convinced.

She shrugged. "Intuition? She's observant."

What else had the woman observed? Finn fidgeted at the thought. "I'll write to Mariano tonight, then."

"Honesty is always best, isn't it?"

His mouth suddenly dry, Finn looked away. "It is."

But he hadn't been completely honest with Charlotte, had he?

Traveling over the storm-battered roads was slow, but Finn had expected that. Occasionally they came across wet snowdrifts that went up to his and John's knees, and they had to pause to shovel through. But slow as it was, they made progress far faster than they had the evening of the blizzard.

In truth, Finn looked forward to shoveling until his arms felt like jelly, because it gave him a respite from having to sit beside Charlotte. Even as he struggled with the fact that he'd continued to withhold information from her when she'd asked for it over and over and he'd only given half-truths, their nearness in the carriage sent yearning for her buzzing through him like a charge under his skin. The only way to soothe it

was to touch her. To make her his.

Something he could never do.

In contrast to the trip out of London, their return was comfortable—as comfortable as it could be for a man who wanted the woman beside him more than he'd wanted anything in his life. They discussed additional ideas for the Crooked Tower Inn. They talked of how much she'd miss Chapman House, her childhood home, and her hopes to stay near Surrey, which, they both agreed, was the best county in England.

“I haven't been far north,” she told him, “but there's no denying that Surrey is in an ideal location given its proximity to London. And it is, by all accounts, one of the most beautiful areas in the entire country.”

“Beautiful,” he agreed, looking at her lips. Soft and full, rosebud pink. Lips he could kiss for eternity and be the happiest man alive.

He looked away. *She doesn't know what happened to Chris. And if she did, she'd never forgive you.*

Still...should he tell her some of it? Most of it, even? The parts that would drive in the knowledge of exactly how dangerous Bagshaw was to her?

They ate their luncheon, sharing bites of cold chicken, bread, cheese, currant cakes, and stewed pears. All of it uncommonly delicious, as the food prepared in Mrs. Navarro's kitchen always seemed to be.

When they finished eating, Charlotte laid her head on his shoulder and dozed as the carriage rattled on. He slipped his arms around her and held her in the cradle of his embrace, leaning back and closing his eyes, wracked with lust and guilt and confusion.

He'd told himself he'd kept the truth about Chris's death from her to protect her. But that was an excuse. Charlotte had said she wasn't a wilting flower, and she was right. The worst had already happened: Chris was dead. Knowing how it had happened wouldn't break her.

But her knowing might break him.

The carriage jerked to a stop, and Charlotte startled awake, blinking. “What?”

“Shh,” he told her. “Probably another snowdrift. Wait here.”

He tucked the blanket around her and stepped out. Sure enough, another drift was blocking their path.

He and John stood for a moment, assessing it. “Not too bad,” John finally said. “And we’re near the first tollgate. The roads should be passable from now on.”

As Finn dug his shovel into the shrinking pile of snow, the knowledge settled into him. He had to tell her.

Not ten minutes later, Finn settled back in the carriage. Charlotte pulled the blanket over him, then pressed her body against his. “Ooh, you’re cold.” Her brown eyes gazed at him so warmly, heat bloomed in his chest.

The carriage slogged through wet snow and mud as Finn gathered his nerves.

Charlotte was strong. She was resilient. She’d proven that over the last few days. Not telling her, at this point, was a show of disrespect. It would show her Finn didn’t trust her to manage the truth. It would also be the cowardly way out.

He looked up at the carriage ceiling and closed his eyes. “I think you should know...I think you *need* to know about the morning Chris died.”

When he turned his gaze to her, she was a shade paler than she had been the moment before. She pressed her lips together, then nodded.

Right. He’d best be out with it then. He pulled in a breath and blurted the truth. “He died in a duel on Wimbledon Common.”

Her lips parted in shock. She looked so vulnerable, Finn wanted to pull her into his arms and keep her safe from everything and everyone. “Not by a cutthroat, then?” she whispered.

“No. Not by a cutthroat.”

He watched her process this for a moment, her eyes squeezed shut.

“Tell me who he was dueling.” She opened her eyes, and they shone with tears. “Please, God, say it wasn’t you.”

“*No*, it wasn’t me. I wouldn’t...” Hell, if he’d been in a duel with Chris, he’d have let the man shoot him. He would never have aimed a pistol in the direction of his closest friend.

“Who was it? Was it...someone I know?”

He pushed out the word, “Yes.”

She reached a shaky hand toward his, and he took it, dwarfing her hand in his own, feeling the coldness of her fingers seeping through her kid glove.

“I...” She swallowed hard and tried again. “I think I understand now, why you did what you did. I was going to marry the man who killed my brother, wasn’t I?” The question came out on no more than a wisp of breath, her whole body vibrating.

He hated doing this to her. “Yes.”

“Oh God.” She slumped over and pressed the heel of her free hand against her forehead. Finn gathered her tighter against him. “Why?” she groaned. “Why *on earth* would he pursue me?”

“He always wanted you, but Chris refused his suit from the beginning. That only seemed to make him more intent on having you. And now...” Finn shook his head, unable to understand the workings of Reginald Bagshaw’s warped mind.

“I will speak with him right away,” Charlotte said rigidly. “I don’t want him anywhere near me or Celine, ever again.”

“Write him a note,” Finn said gruffly. “There’s no need for you to face him.”

“That would be rude.”

His little sunshine of the ton, polite to the point of her own detriment. She’d said yes to Bagshaw out of duty,

responsibility, and fear for her sister. Not because she loved him. She had taken society's lessons on polite behavior to an extreme, and now discourtesy wasn't in her repertoire. "If there is any person in this world who deserves your rudeness," Finn said darkly, "it is the man who murdered your brother."

They lapsed into silence for the next mile or so. He stroked her hair and down the little buttons on her back, committing the feel of her in his arms to memory. He'd never have this moment again. Didn't deserve to.

"Finn?"

"Yes?"

"Why did they duel? Was it because of the things Bagshaw said about me?"

He hated every second of this. Adding to her pain, compounding it.

Tightening his arms around her, he said, "It is not your fault." *It's mine.* "He dishonored you. Chris and I demanded an apology. He refused."

"You were there?"

He closed his eyes against the memory of Chris dying in his arms. "I was his second."

The half-truth curdled his stomach. It was more than that. He was leaving out parts of how he'd "been there." Parts that would make her hate him. Above all, he couldn't bear for her to hate him. He needed her to know she could depend on him.

It had been Chris's dying wish.

Finn had vowed he'd never let harm come to Charlotte or her sister, that he'd take care of them until the day he died. He vowed that Bagshaw would never hurt her. He'd meant those promises with every ounce of his being, and Chris knew that he did. In his own way, Chris had always known that Finn loved her.

"Did he suffer?" Charlotte asked.

Only for a few moments. "It happened fast."

She breathed out, and some of the weight seemed to lift from her shoulders. She pulled back from him, and Finn's heartbeat ratcheted upward in panic, but then she smiled softly. She touched his face, her fingers lightly skimming over his scruff. "I knew you were involved somehow, but I never truly believed you were responsible. Thank you."

He frowned. "What for?"

"For taking care of him. The best that you could."

In some ways, that had been true. In other, more important, ways, it wasn't.

It was his fault Chris was dead. He'd never allow himself to forget it.

...

Dusk settled over the countryside as they approached Crag's End. Finn had withdrawn as they drew closer, reminding himself that she'd be better off without him. That he had to let her go.

Finally, he could make out the lights of his house in the distance. Finn kept to himself out here, but that's not to say he didn't have an army of servants—dozens were necessary to maintain an estate the size of Crag's End. He lived here alone but never *really* alone. He was a recluse according to society, but the men and women who worked his lands would call him something different, perhaps. He hoped they would call him a fair and honorable employer.

"We are almost there," he said gruffly.

"I wish..." She trailed off, and he glanced at her then quickly looked away when he saw the expression of hope flitting over her face.

*No, Charlotte. No, no, no. I cannot.*

He imagined the ghost of Chris returning to torment him. Finn had already done enough. It could go no further.

"You will find someone." It was a promise, damn it. He'd return to London tomorrow to commence the search for a man good enough for her.



*You are not it*, he reminded himself. If only he could drill it into his skull so it would never go away. He kept forgetting. He kept allowing hope to creep in, which was absurd.

“Tomorrow, I’ll tell Aunt Esther that I intend to reject Bagshaw’s suit, and I’ll beg to return to London for the remainder of winter.” She looked away from him, her voice dull as she added, “So I can find someone else.”

The carriage stopped. Neither of them moved. Then, she wrapped her arms around him. Gazing up at his face, her dark eyes shining, she said, “Goodbye, Finn. Thank you.”

“You shouldn’t thank me,” he said.

“Of course I should. You saved me from marrying a horrible man.”

She pressed her lips to his. His eyes slammed shut, his arms came around her, and he deepened the kiss, pouring all his longing for her, his need for her, into it. Pouring all his dreams and wishes and desires into it. Pouring his love into it.

He loved her. And now that she’d been part of his life for four days, he had no idea how he was going to manage without her.

A throat was cleared loudly outside. John the groom, or maybe his butler, whose name was also John, come to see who had arrived.

He breathed her sweet lilac essence in for what was probably the last time as she pulled away. Staring into his eyes, she brushed a lock of hair away from his forehead. “You stubborn, beautiful man,” she murmured. “I am going to miss you.”

*I’ll be close*, he wanted to say, but he didn’t. She didn’t need to know how close he’d be, watching over her. It would only be a distraction, and she needed to find someone else.

*Someone who’s not you*, he told himself. *Who she will love with her entire enormous heart, who she will give herself to completely, who will care for her and love her and keep her happy for the rest of her life, who will give her children to adore...*

He couldn't bear it.

“Goodbye, Miss Chapman.”

He pulled away, tucked the blanket around her legs, and stepped out of the carriage.

He didn't look back.

# Chapter Fifteen

When Charlotte arrived at Chapman House, she was greeted by an annoyed scowl from her aunt and hugs and exclamations from her sister. Celine had read her short letter, which had been delivered to Chapman House only a few hours before Charlotte arrived, and Charlotte confirmed that she'd waited out the storm and come as soon as she could.

“In London?” Celine asked. “All by yourself?”

Charlotte didn't answer the first part of the question. “I wasn't alone at all, Celine. The house wasn't empty.”

Technically not a lie.

That night, Charlotte wrote a polite note to Reginald Bagshaw, telling him she'd given it much thought, but she'd decided not to accept his suit.

Aunt Esther was furious when Charlotte told her she had rejected Bagshaw, but she eventually agreed to return to London with Charlotte and her sister until Uncle Ralph returned from his trip to Yorkshire in a few days' time. No doubt Aunt Esther knew that Bagshaw resided in London, and perhaps she planned to help him convince Charlotte to change her mind.

Charlotte had not revealed to her aunt the true reason why she'd decided to reject him. There was no reason to lay that particular burden on anyone else. She'd merely said that she'd had time during the blizzard to reflect, and she no longer felt they would make a good match.

Also technically not a lie.

And that was how, three days later, Charlotte, Celine, and Aunt Esther found themselves squished together in the carriage on their way back to London. By now, the snow had completely melted, leaving a muddy track for the road to town, and Charlotte spent most of the bumpy ride gazing out the window and praying they didn't get stuck in a rut while her sister chattered on.

Celine had scowled when she'd heard the news of Charlotte deciding against marrying Bagshaw. “But if you close your

eyes and imagine him without that awful bend in his nose, he's so handsome!"

"It's what's on the inside that matters," Charlotte had told her sister patiently.

"*Pshaw.*" Celine's shoulders had hunched up then sunk low. "And now I won't have a Season, either. I was so dearly looking forward to it."

"You might yet have a Season," Charlotte had told her, although her sister was being a brat, and she felt like withholding a Season from her out of spite. "Our future has not yet been determined."

"Aunt Esther said we are destined for the poorhouse if you do not marry soon." She'd narrowed her pretty blue eyes as Charlotte, for the hundredth time, reflected on how truly unkind their aunt was. "I cannot end up in the poorhouse, Charlotte. I would *die* there."

Charlotte had ground her teeth. "That is not going to happen. I promise you."

Charlotte had only been nine years old when they lost their mother, and she had practically raised her younger sister since then. Now, she felt like she might have botched the job. Celine would be ready for a Season in a year or two, maybe even ready to marry, but she was immature, not to mention willful and self-absorbed at times.

Had Charlotte been like this when she was sixteen? She had been by no means perfect. Papa had just died, and she had clutched on to Chris, throwing tantrums whenever he'd left Chapman House for his frequent business in London. They'd both been in mourning, but she'd only thought of her own grief. She'd missed her father so much. Chris had been young and unprepared to become Baron Chapman, but he'd done so, all the while holding her hand through her tears.

Yes, she'd been just as difficult as Celine. Perhaps even worse.

Charlotte couldn't help but think that a few days away in a place like the Crooked Tower Inn would do her sister some

good. But first, she needed to deal with the immediate problem—the fact that she had three months during the quietest season in London to procure a husband. Surely there would be a few social events in the next few weeks—she only had to find a way to become invited to some of them. She had already written to everyone she knew in London to let them know that she would be remaining in town for the winter.

They arrived at the townhouse in the early afternoon. She descended the carriage and looked up at the red bricks. “Good afternoon, house,” she murmured under her breath. “I didn’t expect to be back, but here I am.”

Dobbs opened the front door for them, and he gave Charlotte a small nod, communicating to her that he and Mrs. Dobbs had read the letter she’d sent.

“You’ve received a few notes, Miss Chapman,” Dobbs said, closing the door. “You will find them in the drawing room. I’ll have some tea brought up.”

“Oh, yes, I am chilled all the way down to my very *marrow*. Tea at once, please!” Celine exclaimed.

Aunt Esther sliced an irritated look Celine’s way but agreed. “Yes, at once.”

“Thank you, Dobbs,” Charlotte said.

In the drawing room, four notes awaited her. She flipped through them quickly, opening the one from Finn first.

*I hear you are returning to London. Please send word if you require anything.*

-T

Well, that was terse. She expected as much from Finn. She smiled and unfolded the next one from one of her dearest friends, Georgiana Milford. It was an invitation to join Georgiana at the Willoughby Winter Ball tomorrow night. The third and fourth were similar invitations—one to a musicale and the other to join a family friend at a box at the theater.

“Can I go with you?” Celine asked.

“Of course not,” Aunt Esther snapped.

Charlotte shook her head. Celine was not out yet, and she knew very well that she couldn't attend any of those events. Before her sister could grumble about it, though, Dobbs entered. "Miss Chapman, you have a visitor."

"Already?"

"Yes, miss." He handed her a calling card. "Mr. Barton Greaves."

"Goodness. Why is he—" She broke off. She knew, of course.

Finn must have sent him. Chris and Finn had known Mr. Greaves at Oxford.

Celine looked at her with raised brows. She didn't know Mr. Greaves, but Charlotte did, of course—no man would dare call on her if they had not been acquainted.

She looked down at her rumpled carriage dress and sighed. There was naught to be done about it. The rest of her clothes hadn't even been unpacked yet.

"We cannot turn him away," Aunt Esther said. "We cannot turn any gentleman away at this point, apparently." She turned to Dobbs. "Show him in."

A moment later, Mr. Greaves entered the room, and the three ladies rose to greet him. Charlotte curtsied and said she was happy to see him again, then introduced Celine and her aunt and invited him to sit down. Aunt Esther welcomed him, her attempt at politeness hardly evident beyond her clear annoyance at her home being invaded mere minutes after they'd arrived.

Charlotte poured the tea, and they started talking about last week's terrible blizzard.

"Poor Charlotte!" Celine exclaimed. "She was trapped here for four long, frigid days!"

"It wasn't so bad," Charlotte said with a smile. It hadn't been at all. Memories flashed. Laughing with Miranda. Chopping onions and carrots. The raucous country dance in the parlor. Warming herself by the fire. Finn, his warm, strong

body beside her, his lips—

“I, too, was essentially trapped in my lodgings.” Mr. Greaves was a tall, slender man, who seemed to be all long limbs. The bones of his knees poked up against his trousers when he sat. “In any case, I am glad the weather has improved so we can all be out and about again.”

“I am glad, as well,” Charlotte said. “And the weather should only continue to improve until spring.”

They talked about springtime activities in London, about walks in the park and horse races and cricket matches and exhibitions. The conversation flowed rather well, Charlotte thought, given that Finn had probably ordered poor Mr. Greaves to call upon her today.

Dobbs entered again. “Excuse me, Miss Chapman. You’ve another visitor.”

She blinked at him.

“Mr. Reginald Bagshaw,” he said, voice utterly lacking emotion.

Oh, dear.

She glanced at her aunt, whose lips curled into a smile at this development, then over at Mr. Greaves seated on the sofa across from her. Swallowing, she nodded at Dobbs. “Show him in, please.”

“Yes, miss.”

This was going to be awkward—

“Charlotte! My darling!”

Bagshaw rushed in, and Charlotte couldn’t help it. She cringed away, her hands blocking her head as if he were a missile headed directly between her eyes. He skidded to a stop in front of her and wrenched her hand into his own. “Are you all right, my dear? I was so very worried!”

“Mr. Bagshaw”—Celine’s voice sounded like it was miles away—“it is good to see you again.”

Bagshaw didn’t spare Celine a glance. He stared down at

Charlotte with a passionate gaze that an outsider might consider romantic, but to Charlotte felt malicious.

*This man killed Chris.*

A worm of horror slithered up her spine.

“Yes. I am well, thank you,” Charlotte managed, her voice faint and warbling.

She pulled in a shuddering breath and met his eyes.

*He killed your brother.*

“I only just heard that you were trapped here during the blizzard,” he continued, squeezing her hand as he knelt down before her. “My poor darling dear. Were you very frightened?”

*Darling dear?* Had he not received her letter? She’d been very clear that she was breaking it off with him.

“I was not frightened in the least. I wasn’t entirely alone, after all.”

“I am so glad you waited out the storm and didn’t attempt to follow your family to Surrey.”

How did he know all this? She nodded warily.

“The dangers of the roads this time of year.” He shook his head soberly. “They must not be overlooked.”

“Quite true,” she agreed, but the spark in his eyes made dread well in her throat. Did he know something?

It was only then that Bagshaw seemed to notice the other occupants of the room. Without releasing Charlotte’s hand, he greeted Celine and Aunt Esther and then cocked his head in Greaves’s direction.

“And who is this fine fellow?” Bagshaw asked jovially, but his hand tightened on hers. A warning not to squirm away, which every bit of her ached to do.

Greaves looked down at Charlotte and Bagshaw’s clasped hands and then back at Bagshaw.

“Mr. Bagshaw, this is Mr. Greaves. He was a friend of my brother’s.”



“I see. Greaves.” Bagshaw gave the man a succinct nod. The other man nodded back.

“Mr. Greaves was just telling us about an exhibition they’re having this summer to display some of the great predators of Africa,” Celine said, in a clear—and brilliant—attempt to defuse the tension in the room. Bless her heart.

“Mr. Greaves says they will have a hippopotamus and a real-life lion,” Celine added. “I cannot wait to see it.”

“I should like to see a baboon. I hear they are quite intelligent,” Charlotte said. “Do you think they will have a baboon, Mr. Greaves?”

“They might well indeed,” Mr. Greaves said, as Bagshaw moved to sit beside Charlotte, holding her hand so tightly, she could hardly feel her fingers.

“Would you like a cup of tea?” she asked him, more out of hope he’d let go of her hand than politeness.

“No thank you,” Bagshaw said.

Aunt Esther remained silent, watching the proceedings with great interest—and that sly smile on her face.

“Do you know what I should *truly* like to see?” Celine said. “A penguin.”

“Perhaps not in this particular exhibition,” Mr. Greaves said, carefully polite.

“I daresay it’s rather warm in London for penguins,” Mr. Bagshaw said.

“They might have survived *this* winter, though,” Charlotte pointed out. “It has been particularly cold this year.”

Mr. Greaves smiled at her. “True.”

Just then, Dobbs entered again, looking harried. “Miss Chapman. You have another visitor.”

Oh, dear Lord above. Who was it this time?

“The Earl of Trevelyan,” Dobbs finished.

Oh.

Aunt Esther squealed—literally *squealed*—with delight. Probably at having an actual *earl* paying a call to her humble home.

Charlotte's throat went utterly dry. She glanced at Bagshaw, whose blue eyes flared with some emotion she dared not name. Greaves looked surprised but curious. Celine froze, eyes wide and staring at her. She knew the Earl of Trevelyan, of course, as he had been a friend of Chris's, but she'd thought him a rather frightening brute and had been deeply suspicious of him since his disappearance from their lives after their brother's death.

This was not the best time for Finn to come see her.

It was, in fact, a terrible time.

“Um...perhaps this is—” she began.

Finn barged into the room and reeled to a stop beside Dobbs, his large body bristling with danger.

Slowly, Bagshaw rose. Since he was gripping her hand, Charlotte was compelled to rise with him.

Instantly, the tension turned thick as pudding. Celine hurried over to stand at Charlotte's side, pressed up against her as she gazed in Trevelyan's direction with frightened, yet still somehow combative, eyes. Aunt Esther rose to her feet with a flurry of movement. Greaves, too, stood slowly, his hands out as if someone held him at gunpoint.

“My lord,” Dobbs choked out, holding up a trembling hand as if that had any hope of preventing Trevelyan from stepping farther into the room. The poor old butler looked diminutive and skinny compared to the tall, broad beast of a man beside him.

Charlotte needed to take charge at once.

Wrenching her hand out of Bagshaw's iron grip, she strode toward Finn until she stood right in front of him. “Lord Trevelyan,” she said brightly. “It is wonderful to see you again. It has been so very long. Are you chilled? Would you like some tea? We also have some very pleasant biscuits Mrs. Dobbs has made. Please, take a seat.” She gestured to the seat

Celine had vacated. “I will pour you a nice cup of tea. You take it black, don’t you? Do you know everyone here?” She turned to Aunt Esther, who had pasted an appallingly unctuous smile on her face. “This is my aunt, Lady Chapman.”

“My lord,” Aunt Esther said with an elegant curtsy. “I am honored to make your acquaintance.”

“Of course you know my sister, Celine.” Charlotte looked pointedly at her sister. Celine dipped her head, still bristling with that strange combination of combativeness and fear.

Charlotte turned to the teapot before realizing there was no additional cup for the earl. “Oh, dear. Dobbs, could you have more cups brought up? Another pot of tea, too. And more of those lemon biscuits. I do recall when we were young how much Lord Trevelyan enjoyed Mrs. Dobbs’s lemon biscuits. Do you remember, my lord?”

Finn ripped his attention from Bagshaw, his gaze landing on her. She instantly calmed. His regard was like a protective blanket covering her. She was suddenly glad he was here. So glad. Thank God he had come. She was safe with him here.

“I do remember,” he said quietly.

“You know Mr. Greaves, don’t you?” she asked.

“Of course.” Finn and Greaves nodded at each other.

“And this is Mr. Bagshaw.” Charlotte gestured at him.

Finn and Bagshaw stared at each other, hatred pulsing between them.

“We are well acquainted, in fact,” Bagshaw said. “We were old school chums, weren’t we? A pair of rascals. Whippersnappers. Scamps and knaves, we were, weren’t we, Trevelyan?” He took a step toward the earl. “Did you know that Miss Chapman has recently agreed to become my wife?”

# Chapter Sixteen

Finn glared at Reginald Bagshaw, his eyes dark blue chips of ice. Charlotte shivered. If she were Bagshaw, she'd be fearing for her life right about now.

With a smile that seemed about as distant from his eyes as the moon, Bagshaw turned to Charlotte and pulled her hand into his own yet again.

Menace radiated off Finn as he gazed at her and Bagshaw's joined hands, his body pulsing with a rage that surely every single person in this room could sense.

She'd hoped to not have to do this publicly to save them both from the embarrassment, but Bagshaw was giving her no choice.

"Mr. Bagshaw," she said quietly. "I believe you have misunderstood."

"Misunderstood? Surely not. You agreed to give me the honor of becoming my bride in this very room, seven days ago. The moment will be seared into memory forevermore as the happiest day of my life."

She pulled in a shaky breath. "Mr. Bagshaw—"

"Release her, Bagshaw," Finn said quietly.

The man scoffed. "She is my fiancée. How dare you—"

*"Unhand her."*

Bagshaw's hold on her hand faltered, then tightened.

"Mr. Bagshaw, I called off our engagement before it even began," Charlotte said. "Did you not receive my letter?"

Aunt Esther gasped, appalled that Charlotte was bringing this up, here and now, in front of three eligible gentlemen of the ton. "Charlotte!"

"I received no letter," Bagshaw said.

"She did write one," Celine interjected. "I saw it."

Charlotte looked him directly in his eyes as she said, "I did

not mean to address it here, so publicly, but I did write to you three days ago. In the letter, I let you know that I have decided not to marry you after all. I am very sorry.”

She wasn't sorry at all, but it felt like the right thing to say. Bagshaw didn't seem in the least bit surprised, which made her certain he was lying about not having received her letter. He had received it and read it, but he'd come here today to claim her anyway.

“Please,” she said softly. “Release my hand.”

There was a long moment of silence. Aunt Esther clutched her chest, her eyes wide with horror. Charlotte stared at Bagshaw. Her sister, Mr. Greaves, and Finn stared at him. Finally, he let her go.

Finn stepped forward. “Get out.”

Bowing his head, Bagshaw spoke only to Charlotte. “I will win you back, Charlotte. I do not know what this blackguard has told you, but whatever it is, they are all lies. Lies I will gladly disprove. I *love* you.”

“*Bagshaw*,” Finn growled.

The other man's head snapped up, and he gazed at Finn with open hatred. “I do not know how or why you've turned her against me, Trevelyan, but mark my words, you will regret this.”

Spinning on his heel, he stormed from the room, slamming the door like a child on his way out.

There was a long silence. Then, Mr. Greaves cleared his throat. “I...might perhaps...um...ought best be going,” he said.

“Yes,” Finn agreed tightly. “Go.”

Charlotte shook herself out of her stupor and gave Finn a hard look. “Nonsense, Mr. Greaves. Please stay.”

The maid walked in with a tray of fresh tea and more lemon cakes, but Greaves shook his head. “Er...no, thank you. I have overstayed my welcome, I believe. Ladies.” He nodded his farewell, then left.

Almost immediately, Aunt Esther settled back in her chair. She might not have known Finn personally, but she must have heard the rumors about his connection to Chris's death. That probably would make Esther like him even more—he had allegedly been part of what had given her husband the barony, after all. That, combined with his title, and Aunt Esther was probably half in love with him herself.

“Please, sit, my lord.” Charlotte gestured to the tray. “Have some tea and a lemon cake.”

Finn sat stiffly, and absolute silence filled the room as she poured the tea. She handed it to him, resumed her seat, and took a deep breath. It was time to address the issue she knew was foremost in everyone's mind. “Before we speak of anything else, my lord, I need to clarify to my sister that you are blameless in our brother's death.”

Again, Aunt Esther gasped. “Charlotte! Your brashness is beyond the pale.”

“Sorry, but it is necessary. Celine believes that Lord Trevelyan might have had something to do with us losing our dear brother. In fact, you might, as well, Aunt. But during the blizzard, Lord Trevelyan and I had a discussion about what happened when Chris died.”

“A discussion? When? Where?” Aunt Esther demanded.

Charlotte lifted her chin. “During the blizzard, as I said. The point is, Lord Trevelyan had nothing to do with his death.”

“Then, who did?” Celine asked.

*The man who just left. Who had the audacity to think I'd marry him after what he did.*

The truth of it still made her feel sick to her stomach. While Finn had held her in his arms on the ride home, she'd considered how and when to tell her sister. Perhaps in a few years when Celine had matured and was less prone to dramatics. Finding out in a room with Finn and her aunt was certainly not ideal—not with her sister's temperament.

She glanced at Celine, whose eyes had misted over at the mention of Chris. What would the truth do to her sister's state

of mind? And what would she do with that information? Even when her heart was in the right place, Celine tended to act irrationally when emotions were high.

This would certainly trigger intense emotions.

Finn watched her, gaze steady, and Charlotte's resolve hardened. "Who it was doesn't matter anymore," she said. "That person shall have no impact on our lives from now on. But please remember that Lord Trevelyan was Chris's friend. He's our friend, too, and as Chris trusted him, so should we."

Celine studied Finn warily. Aunt Esther looked at him with renewed interest, perhaps perceiving there was more to the story.

Charlotte smiled at Finn, who had touched neither his tea nor his cake and looked completely miserable. Charlotte herself felt rather euphoric...though if she thought about it, her future was still an unknown chasm looming in front of her. All she knew was that Finn's arrival here today, how he'd dealt with Bagshaw...all of it... It had made her love him even more.

He rose abruptly. "I should go."

She stood, too. "Are you sure?"

"Yes. I have... I have an appointment I must rush to."

"Oh. Of course. I'll see you out."

He said his goodbyes to her sister and Aunt Esther, and as soon as the drawing room door closed behind them, she put her hand on his arm. It had only been four days, but she missed him. He felt so warm, so solid under her hand.

"Are you all right?" she asked in a low voice. "I don't know what happened with Bagshaw. I am certain he received my letter. I don't know what game he's trying to play—"

"I'm going to hire someone to watch the house," he grumbled. "I don't trust that man."

She wanted to tell him that it wasn't necessary, but then she remembered the expression on Bagshaw's face. He'd been determined. He might actually try to see her again.

“I don’t, either,” she whispered.

“You’ll be safe. If he comes anywhere near, I’ll be alerted right away.”

They reached the stairs, but she stopped at the top one. “Were you alerted this time?”

He hesitated, then turned back to her. “I had a boy watching the front door. I was...in the area and I came as soon as I heard.”

Her heart gave a little flutter. “Finn,” she breathed. “You didn’t need to do that.”

“Of course I did.” He stared at her for a moment. Then, “Do you like Greaves?”

“Greaves?” She was confused for a moment, then recalled the first man who’d come to the door this afternoon, and the reason he’d come. That explained Finn’s proximity to her home. “Oh. Yes. Mr. Greaves.”

“Will he be suitable?”

“You cannot force the man to marry me.”

“He’s a good man, Charlotte. Kind. Gentle.” His Adam’s apple moved violently as he swallowed. “He would be very good to you.”

*I want you, you foolish man.*

*I love you, so how can you expect me to take notice of anyone else?*

“Right,” she said dully. “He seemed...very nice.” She couldn’t even remember what he’d looked like.

Finn’s eyes sparked blue fire, but then he turned around and stomped the rest of the way down the stairs. When he reached the bottom, she hardly had a chance to say goodbye before he was gone.

...

“I shall never understand why you don’t believe Mr. Bagshaw was a good match for you.” Celine was lying on her stomach on Charlotte’s bed as the maid styled



Charlotte's hair for the Willoughby Winter Ball. "He was the best option. So much better than that beastly Lord Trevelyan."

Charlotte let out a measured breath. If she didn't care so dearly about her sister, she'd tell her exactly why Bagshaw was not a good match. In the meantime, it was clear her attempt to absolve Finn of wrongdoing hadn't changed Celine's opinion of the man himself. "Beastly? That is very unkind of you to say."

"Hairy *and* beastly," Celine continued, unrepentant. "Lord Trevelyan's hair is far too long to be fashionable, and why doesn't he bother to shave as any true gentleman would? Did you see how ruffled he was? Did he steal that patched coat from a pauper? He must be quite impoverished. And he was beyond rude."

He had reason to be.

Celine huffed as she flopped over onto her back. "Mr. Bagshaw promised me a Season. Now I shall never have a chance to go to a ball and look as lovely as you look tonight."

Celine was young. Adolescents were prone to thinking only of themselves. Charlotte had to remember this. It was a challenging period full of dramatics, but it would pass.

Hopefully soon.

"You're fine, and you will continue to be fine," she told her sister. "I'm certain there will be several eligible gentlemen at the ball tonight, who are even more refined and handsome than Mr. Bagshaw." And while she had no interest in meeting any of them, she would do her duty for Celine's sake.

The maid handed Charlotte a looking glass. "There you are, miss."

Charlotte looked into it to see her hair swept up with sparkling pearls accentuating the twists. Loose curls framed her face on either side. The maid fastened another strand of pearls around her neck—the pearls had once belonged to her mother but now belonged to Aunt Esther. Her aunt had agreed to let her borrow them, on pain of death should she lose them.

"Whatever I can do to ensure an expedient match for you,

niece,” Aunt Esther had said. “I shall direct Dobbs to count them after you return them.”

Did her aunt really think Charlotte would steal one of her mother’s pearls? It was maddening and depressing at the same time.

Celine sat upright on the counterpane. “Stand, Charlotte. Let me look at you.”

Charlotte rose, brushing her hands down the skirt of her slightly outdated and quickly modified gown of white silk trimmed with tiny paste pearls, and stood patiently under her sister’s critical gaze.

“You look divine,” Celine proclaimed. “Now, go forth and find yourself a husband so I, too, can attend a ball one day.”

## Chapter Seventeen

Charlotte had never been to a winter ball before. The ballroom was magical, warm and dreamy, lit with hundreds of little candles that pricked across the ceiling like stars. The women in attendance wore white embellished with white fur, tiny white rosettes, glittering diamonds, or strands of pearls. The men wore dark colors, including Finn, who, to Charlotte's surprise, had attended tonight, clean-shaven, smartly dressed in black knee breeches and tailcoat with a crisp white waistcoat and cravat, looking like the true aristocrat that he was.

Had he come to watch over her? Or was he planning to send eligible men her way all evening?

He was so handsome. Charlotte had struggled to keep her eyes from straying toward him. She'd caught herself doing so a dozen times, each time chastising herself more sternly.

*Stop it, Charlotte! He's not for you!* His actions—no, inactions—had confirmed it.

Charlotte had danced four dances. When Finn had danced with their hostess, Lady Willoughby, Charlotte had been dancing with a man whose name she'd promptly forgotten as she mechanically went through the figures, anticipating the brief moment Finn's gloved hands would brush over hers. It had been just a few seconds as she'd passed from him and back to her partner, but the connection had jolted through her, undeniable and so powerful it weakened her knees.

Now, she stood shoulder-to-shoulder with Georgiana Milford, Georgiana's mother clucking sweetly over them. "How lovely you look tonight, my dears," she said now. "You are the belles of the ball. So fetching and comely, the both of you!"

Aunt Esther stood off to the side looking like a long-suffering martyr, her expression pinched, her arms crossed. She had always been unfriendly to the Milfords, as they belonged to the nouveau riche class she despised.

Charlotte and Georgiana, however, had been friends for most of their lives. Their parents had been close, and she, Georgiana, and Georgiana's sister, Elizabeth, had often been confined to the nursery during their parents' visits to house

parties and other social events they'd attended together. A year younger than Charlotte, Georgiana was fun-loving and cheerful, whereas Elizabeth, who was a year older than Charlotte, was quieter and always had her nose in a book. Elizabeth hadn't ever had a Season, as she had been sent abroad to live with distant relatives years ago.

They compared their dance cards, and Georgiana groaned. "Oh, you're so lucky. May we trade?"

"Why on earth would you want to do that?" Charlotte asked. Georgiana's card was completely full, while Charlotte's had plenty of open space.

Georgiana's blond head bent closer to hers, and she spoke in a low voice. "Look at these names." She ran the tip of her finger up the writing. "Fortune hunters, all. I wouldn't choose to dance with any of these men, but alas. *Propriety*." She gave a little shudder as her fingertip stopped on the next dance, the quadrille. "And look, you could dance with Mr. Merrington."

"I don't know him. Is he as merry as his name suggests?"

"Oh, yes, he is indeed. We've danced together before. He always stares at my mouth in anticipation, as if I'm some kind of automaton who spits gold coins. When I fail to do that and speak to him instead, his merriment inevitably fades to disappointment. Yet, he still comes back for more, at every dance we attend together. His hope never dies. Ugh," Georgiana murmured, "here he comes now."

They both pasted on smiles as Mr. Merrington approached and gave a gallant bow, looking quite merry indeed at the prospect of dancing with London's most eligible heiress. Mrs. Milford oversaw their brief conversation before the man took Georgiana's arm and led her to the line. Charlotte laughed to herself as she watched them go, taking in his expectant, hopeful expression as he stared at Georgiana's mouth.

The dance began, and Charlotte glanced casually around the room, searching for one particular handsome face in the crowd, but Finn was nowhere to be found. She hadn't seen him for almost an hour, she realized. Maybe he'd already left.

The thought left her feeling bereft, even though she knew if he was gone, it was for the best. It was impossible to focus on the other men here when the man she actually wanted was nearby.

Suddenly, the rest of the evening loomed like an unpleasant task.

“I’m going to fetch some punch. Would either of you like some?” she asked Mrs. Milford and Aunt Esther.

“No, thank you, dear,” Mrs. Milford said.

“Yes,” Aunt Esther said. “I am utterly parched. It is unbearably hot in here.”

Charlotte slipped away and made her way toward the refreshments room as the strains of the quadrille rose around her.

“Miss Chapman?”

Charlotte reeled to a halt and turned to look at the speaker.

It was Mr. Bagshaw, his hair looking darker than usual thanks to the pomade he’d used to style it. She hadn’t seen him earlier, so she’d loosened her guard. All at once, she stiffened, every nerve in her body on high alert.

“May I have a moment of your time?”

She glanced over her shoulder at her aunt. The woman gazed back at her and Bagshaw, a cunning smile on her face.

She’d be no help.

“I don’t think—”

“Follow me.” He gripped her hand tightly—why did he always hold her hand in such a proprietary manner?—and nearly dragged her through a small door into an empty corridor, where he snapped the door shut behind them, then stopped, facing her in the dim light.

Now would Aunt Esther do something? Probably not. She probably *hoped* for a scandal.

Charlotte was on her own.

Her heart tripped in her chest, then began to pound against her ribs. “Mr. Bagshaw, this is not at all—”

He pressed a gloved finger to her lips. “Just allow me to speak, Charlotte, then I’ll return you to the ball.”

She gritted her teeth at his use of her first name.

“I saw the disgusting glances passing between Trevelyan and you tonight, and I am compelled to warn you against the man.”

“‘Disgusting’ glances?”

“He stares at you like you are a lobster bisque, and he has been craving shellfish. It is revolting.” His lips twisted down in a clear representation of repugnance.

She narrowed her eyes. “Your warning is unnecessary, sir.”

“I assure you, it is quite necessary.” He brought up the hand that he still gripped and patted it with his other hand. “You see, I have some information that I am certain you would like to keep private. After all, your reputation—your *future*—depends upon it.”

Her throat suddenly dry, she licked her lips. “What are you talking about?”

“You claim that you were trapped in London during the blizzard, but I have it on good authority that you were instead stranded at a certain inn. Pretending to be married to a certain earl.”

Oh God. She jerked her hand away, but he held firm, his fingers tightening painfully over hers.

“Never worry, Charlotte dear. I shan’t tell a soul.” He gave a one-shouldered shrug, his eyes glinting with a vicious sheen. “As long as you agree to go forward with our engagement.”

She shook her head, feeling her body trembling from the inside out. “I cannot marry you,” she whispered. “Ever.”

His grip didn’t loosen. “But I adore you, Charlotte. I do. I promise you, I do.”

She gritted her teeth. “I cannot marry the man who killed

my brother.” Her voice shook with fury and no small amount of fear.

His expression darkened. “Did Trevelyan tell you that? That lying blackguard—”

“You must let me *go*, Mr. Bagshaw.”

Managing to twist her hand out of his, she jerked away and stumbled toward the door that led back into the refreshments room. He caught her forearm before she could open it.

“Wait.”

She tried to pull away, but he held her arm in a vise. “*Let me* —”

“If you will not marry me, then I will pursue another.”

“Oh, well, that is an excellent idea,” she bit out.

“Another Chapman sister.”

Charlotte went stiff all over as a slow smile curled his lips. “Little Celine likes me.”

She gasped.

“I see how she looks at me. She wants me.”

“Celine is a child!”

He waved that away. “She is sixteen, is she not? Not too young to marry. And she will agree to marry me in a heartbeat. I guarantee it. I can also guarantee that your uncle will approve of the match.” Seeing how this was enraging her, a smile played at the corners of his lips. “I hear your uncle is returning home tomorrow. I shall pay him a call, I think.”

Red-hot fury flooded through her. “*Stay away from my sister.*”

He smiled. “Just try to make me, Miss Chapman. I challenge you to try.”

...

Finn had watched Charlotte all night. She’d danced with four different men. They’d all wanted her—he could tell. Who wouldn’t want her? She was society’s ideal of beauty, with her slender figure, her lovely dark curls, her smile that lit the whole

room, her big, warm eyes. It was impossible for any man *not* to want her.

It had made Finn mad with jealousy.

So mad, he'd had to leave the ball early. Bagshaw hadn't made an appearance, and Lady Chapman and Mrs. Milford were looking out for Charlotte. So many people were crowding Finn at his first appearance in town since Chris had died, he could hardly breathe. He needed to be away.

So he'd slipped out early, stewing in his carriage all the way home, and finally, as the conveyance turned into his street, his mind reached the crux of the matter.

He wanted Charlotte.

More than anything.

More than his next breath. More than his honor.

He *loved* her. For years, his love for her had been a part of him he'd tried to silence, but now it was more than just a part. It was overwhelming. Every single part of him felt inundated with love. He was *in* love.

For the first time in his life.

And, when he thought of the looks she'd cast in his direction tonight, when he thought of the expression on her face when he'd asked her about Greaves yesterday, it occurred to him that she might love him, too.

At the front door of his townhouse, he said good night to the coachman and walked inside. It was still before midnight, but he'd told his staff not to wait up for him.

He untied his cravat and left it hanging loosely around his neck before heading upstairs to his study, where he poured himself a healthy tumbler of brandy and sank onto the chair behind his desk.

He riffled disinterestedly through the paperwork that had piled there while he'd been away. Bills, contracts, and correspondence. None of it seemed important compared to the thoughts ringing through his mind.

What if she loved him?



Couldn't they make it work?

She had seen him for what he was, hadn't she? The man who always preferred to take action, sometimes without forethought, rather than sitting idle. The man who shunned the pompousness and pretension of his class and preferred the company of real people instead.

He rose abruptly from his chair.

He wanted to take action at this very moment, but Charlotte was enjoying her supper at the Willoughby Winter Ball.

He'd have to wait until morning, at least.

He paced the room, finished his brandy, and poured himself some more.

The best idea would be to get some sleep, wake, have breakfast, go for a ride...then count the minutes until it was an appropriate time of day to call upon her.

Then, he'd tell her how he felt. And see if she reciprocated.

A sound interrupted his musings. A muffled scratching noise, and he jerked his head up, listening intently.

There it was again.

Was it his door? Was someone there?

He went downstairs, taking the steps two at a time, strode through his entry hall, and swung open the front door.

And there she was. Hooded, in a white cape with fur trim, her face pale in the weak light of the moon, she stood at his threshold in the misty night like a beautiful apparition conjured from his dreams.

"Char—Miss Chapman. What are you—?"

"My l-lord," she said through chattering teeth. "Thank God you are home."

He looked up and down the street and saw that it was completely devoid of life. "Where is your carriage?"

"I walked."

His jaw dropped. "It's the middle of the night. Are you

mad?"

"Possibly."

He pulled her inside, closing the door firmly behind them. He rubbed his hands up and down her arms to warm them. "You're freezing."

"I'm...a-all right," she managed.

"Dear God, Charlotte. You cannot walk across London alone in the middle of the night. You could have been attacked."

"I didn't walk across London. Only Mayfair." She was shivering with force now. "In any c-case, I b-b-brought a weapon."

From the folds of her cloak, she withdrew a knife.

"A butter knife!" he exclaimed. "Jesus. You *are* mad."

"N-not at all. It's serrated, see? It could cause qu-quite a bit of damage, I d-daresay."

Before he could stop himself, he drew her into his arms. There was nothing he wanted more than to keep her warm and safe, close to him forever.

Now he was shaking, too. "Don't do that again, Charlotte. Promise me you'll never do that again."

"I'm fine." Her voice was muffled in his waistcoat.

"Thank God." His arms tightened around her. "Thank God," he whispered into her hair.

She clung to him, and, ever so slowly, her shivers subsided. At length, he forced arms that seemed determined to keep her close to him to release their hold on her. "Come upstairs," he said. "There's a fire going in my study."

"That sounds nice," she said.

He led her upstairs to his study and sat her in the chaise longue by the fire, tucking a thick blanket around her lap. She smiled at him. "I'm quite comfortable now, thank you."

He turned away from her, making himself busy pouring her a brandy before forcing himself to turn back around and face

her. "Have this. It'll warm you."

She took it and swallowed down a healthy sip. "Mm."

He raised a brow. "That went down easily."

"I'm quite an experienced drinker, you know. Chris and I used to drink brandy at night and discuss the books we were reading."

He could imagine that—he knew Chris and Charlotte had been close and that his friend not only cared for and loved his sister but admired her, as well. He sank onto the chaise longue beside her. "Why are you here?"

She took a shaky breath, then another sip of the drink as if to fortify herself before saying, "Mr. Bagshaw appeared at the ball after you left."

Finn went rigid. "Did he approach you?"

"He did. He...pulled me into a corridor." She shuddered.

Finn's teeth ground together so hard, it was a miracle they didn't instantly become dust.

"Did he hurt you?" he pushed out.

The seconds it took her to respond sent his senses close to explosion.

"No, he didn't hurt me."

He released a hissing breath.

"He did threaten me, though."

"With what?" he said between his teeth.

"He said that he knew I was not at the London house during the blizzard. That he knew I'd stayed at an inn. With you."

Finn cursed.

"I don't know how he could have known," Charlotte said. "Miranda and Mariano wouldn't have told him."

"It must have been one of the other guests."

Charlotte nodded. "He also said that if I did not marry him, he'd spread rumors about how you and I pretended to be

married at the Crooked Tower Inn. And he intended to marry Ce”—her voice cracked with emotion—“Celine instead. I can’t—”

Finn released a louder and more vicious curse, then gathered her hands in his own. “I won’t let that happen, Charlotte. I’d never allow that to happen.”

She blinked through a sheen of tears. “I don’t know how to stop him.”

“I will,” he vowed.

“Celine...she is so young and foolish. She doesn’t understand who he is, what he’s done...what he is capable of —”

“Shh.” He released her hands and cupped her soft jaw in his big, rough palm.

She shuddered, then turned her lips into his hand and kissed it before taking his wrist and gently pulling it away from her skin. She gazed at him, biting hesitantly on her lower lip, her eyes shining.

“Charlotte, I...”

*I love you.*

Fear rushed through him. Fear like he’d never known. What if she laughed at him? What if she felt sorry for him and tried to turn him down gently? That would be the worst.

“I care for you.” His voice sounded like he’d rubbed it over sandpaper.

She squeezed his hands. “I care for you, too,” she said quietly. “Very much. But...I feel terrible depending on you for such things—”

“No. You don’t understand. I want you to depend on me... for *all* things.”

“But that wouldn’t be appropri—”

“It would,” he interrupted. She tilted her head in confusion, and he tried again. “I mean...it would...if you agreed...to be with me.”

Her brows drew together. “Are you asking...?”

He nodded vigorously.

“Oh,” she said quietly. “I see. You wish to become my protector. You want me as your mistress.”

His jaw dropped. “I—”

She pulled her hands away from his. “I am very sorry, my lord. As much as it...” She gazed down at her lap, her shoulders hunched over as if she were folding in on herself. “Oh dear,” she said in a near whisper. “Logic is informing me I should accept your offer. That I should burn down all my dreams for my future and think of my family. That I should become your mistress in return for your protection and assistance, and for the nights we would spend together. Those nights would be—they would be quite, *quite* spectacular, I am sure.” She shook her head as she looked back up at him. “But I am sorry. I cannot.”

“Charlotte, stop.” He reached up, cupping both her cheeks in his hands, not allowing her to look away from him again. “I wasn’t asking you to be my mistress.”

He drew in a wavering breath. He needed to thrust himself out there, to make himself vulnerable. He hated nothing more than being vulnerable. It put him in a position to be hurt. More than hurt. *Destroyed*.

But then he gazed at Charlotte, at her beautiful face, her porcelain skin, and soft brown eyes. The small divot between her concerned brows that he wanted to soothe away with his thumbs.

He wanted her. He respected her. He adored her.

He loved her.

If there was ever a moment to be vulnerable, this, right here, was it. If she said yes...God. Every moment of his life when he’d allowed himself to be vulnerable and then paid for it would have been worth it.

“I was asking you to be my wife.”

There, he’d said it. It had come out in a ragged whisper, but

out it had come. He'd done it.

But she didn't smile. She didn't throw her arms around him. Instead, the divot between her brows deepened. "Why?"

He'd already thrown himself out there. He couldn't bear any more. He couldn't blurt out his heart and soul. Not when she had such a confused expression on her face and she could destroy him with a word.

He looked away from her, his gaze dropping to the floor. "I told Chris I would never let Bagshaw hurt you. This is the best way. The only way."

She stared at him for what felt like an eternity. Despite the chill in the air, beads of sweat popped out across his forehead. Her hesitance gripped his lungs to the point he could hardly breathe.

Finally, she sighed softly, and he closed his eyes, bracing himself.

She was either about to make his most forbidden dream come true or shatter his heart.

# Chapter Eighteen

Charlotte's dreams were about to come true. Well, almost. If she said yes, she would be marrying a man she adored. But he was marrying her out of duty, to shield her from a villain. Not for the reasons she'd dreamed about. Not for love.

Sadness washed over her, but she thrust it aside. She needed to push her silly romantic dreams aside and do what was right. This was about keeping Bagshaw away from Celine, not about romance.

"Yes," she told him. "I will marry you."

He released a long breath and then gathered her in his arms before using a knuckle to tilt her chin up and press a soft kiss on her lips. "I promise, you will never regret this. I will protect you and your sister with everything I am."

She wrapped her arms around him, aching for more of his warmth. "I know you will."

"I will try to behave like an earl. I will try to be a gentleman for you, I vow—"

"I don't want you to be a gentleman. I like *you*, just as you are." Big, rough around the edges, abrupt and coarse, kind and giving, he was the most virile, handsome, *wonderful* man she'd ever known. And even if he didn't love her, she knew he wanted her. And she wanted him, too—his heat and his touch and his closeness would banish her lingering melancholy.

She pulled back and took a deep breath to fortify herself. "Finn...please take me to bed."

He gazed at her, longing etching lines at the outside edges of his shining sapphire eyes. Then, slowly, he nodded. "Come with me."

Taking her hand gently—not at all like the cruel press that Bagshaw had used when he'd grabbed her—Finn led her out of the study and up a flight of stairs into a warm bedchamber appointed with dark velvet curtains, matching bedding, and an intricately designed Aubusson carpet. A welcoming fire blazed in the hearth.

She found herself unable to keep the smile from curving her lips. She loved the space, how everything in it, from its smell to its big proportions, reminded her of him.

He led her to stand in the warmth in front of the grate, then reached up and untied her cloak before removing it from her shoulders and laying it over a nearby chair.

“Lean on me,” he whispered, kneeling before her. She rested her hands on his hard shoulders as he removed her satin slippers, then untied her garter before gently tugging her stocking down until he had it off her. He repeated the sensual treatment on her other leg, then pushed up to standing.

He’d removed her stockings before, but this time was different. This time, they were to be married. And this time, she was fairly certain that she would no longer be a virgin after tonight.

She pressed her knees together as he slid off his cravat, then flicked open the buttons of his waistcoat before shrugging out of it, pushing his braces off his shoulders, and grabbing his shirt behind his head and pulling it off.

Charlotte could watch him undress forever. There was something so utterly *male* about it. He stood before her now dressed only in the formal knee breeches and stockings he’d worn to the ball.

She traced her fingertips down his front, her fingers exploring the muscles of his chest and down, to the trail of wiry hair that arched into the waistband of his breeches.

He was beautiful. So different from her. Hard and masculine everywhere she touched.

“Turn around,” he said gruffly.

Her whole body felt like it was aflame, tender, aching. Not for the heavy, silky fabric draped over her, but for the tender roughness of Finn’s touch.

She turned, and, one by one, he opened the buttons of her ball gown and then pushed it off her shoulders, his warm lips traveling over her skin as he did so, leaving trails of heat in their wake. “So soft.” His nose rubbed over her shoulder. “You



smell like lilacs.”

He went to work on the remainder of her clothes and when she was only wearing her chemise, her whole body shuddering with an aching desire she'd never experienced before, he nudged her around until she faced him again.

“May I see you now?” he asked her. “All of you?”

She nodded and whispered, “Yes,” gazing up at him with trust and what must be raw lust. He saw it, surely he did, because his eyes darkened and his big hands trembled as he rucked up her shift, lifting it higher and higher until it was over her head. He tossed it away, then his gaze raked over her. Hungry...and more.

“You are the most exquisite, most precious thing I have ever seen.”

He cared for her. At that moment, she knew it without a doubt. And, in that moment, it was enough.

He swept up her trembling, needy body and carried her to the bed, where he laid her onto her back before kicking off his shoes and pushing down his breeches and stockings. Finally, he lay beside her, kissing her deeply before moving lower, pausing to press his lips to each of her breasts, his hands kneading her flesh.

His tongue passed over her nipple, and she arched toward him as he murmured, “You taste so good.”

He gave the other nipple the same treatment. “So sweet.”

His lips traveled across her stomach, his rough fingertips passing over her ribs and the dip of her waist. “Never seen anything so perfect,” he whispered.

The combination of his touch and his words opened her, made her even more needy. Her skin burned, and the place between her legs heated and ached until she flexed her hips toward him over and over.

He moved lower, his broad palm trailing over her hipbone and the top of her thigh, and she thrust her hands into his dark waves, his hair thick and soft.

He nudged her onto her back and moved over her, his hands pressing the insides of her thighs to open them, his lips moving between them until his face pressed against her center. He took a deep breath, inhaling her, and Charlotte felt his shudder.

The sensations were overwhelming. Her thighs trembled, her body shook. She gripped the sides of his head, pressing him deeper into her, the sensation of his hot mouth on her making her groan.

He pressed a finger between his lips and her flesh, then found her opening and pushed inside. She thrust into him, panting.

And then, he licked her. His tongue directly above his stroking finger, flicking, kissing, playing, started a heady build inside her. She arched her hips, panting, whispering, “Yes, yes, yes,” as his finger and tongue worked in harmony.

“Oh God,” she murmured, flexing her hips. “Ohhhh... good...God...”

Again and again, his tongue flicked over that sensitive area. Over and over, his finger grazed that place inside her that made her contract and tighten all around him as she climbed higher and higher.

And then, she was there, hovering at the peak. “Come, my love,” he whispered against her before kissing her harder, stroking her even deeper.

With a great surge of pleasure, she did just that, her body tensing for a second before she tumbled over the edge.

It went on and on, almost unbearable throbs of pleasure that made her groan and writhe. Finally, after what felt like long minutes, they subsided, leaving her shuddering and fulfilled, and Finn withdrew his finger from her. Slowly, gently, he kissed her center one final time, then moved up, scattering kisses over her skin until he reached her lips. He tasted like her, hot and sensual, and she whimpered into his mouth.

“Sweet Charlotte,” he murmured.

She felt drunk. Drunk on him, on life, on the pleasure that

still sparked randomly through her body.

He moved against her, and she could feel the hard ridge of him against her thigh.

“Now,” she murmured, wrapping her arms around him. “Now, Finn. Make me yours.”

He kissed her again. Soft, arousing, deep, his lips and tongue warm and smooth, like an elixir that flowed through her, awakening her to sensation yet again.

With his body, he moved her legs apart, and she felt him there as he guided himself, hot and blunt, and so large.

He slid through her wet folds, then notched himself into her opening. Ever so slowly, he nudged deeper and deeper, until she felt her own body, despite its arousal, resist. She closed her eyes.

“It will hurt,” he murmured, his voice full of regret.

She flattened her hands against his lower back, a silent plea to keep going.

With one smooth stroke, he thrust all the way inside.

She gritted her teeth at the flush of pain but held on, pushing into him even as he pushed inside her.

The pain subsided a little as he drew out. She sucked in air through her teeth at the exquisite friction, and then he pressed back in, slower this time, more sensually, and she groaned.

“Are you all right?” he whispered.

“It’s...it’s perfect,” she told him. She couldn’t tell if he was hurting her, but if he was, it was a beautiful pain, something she wanted more of. Something she needed.

Again and again he moved inside her, and each time he did so, pleasure overtook the odd discomfort in increments. His hand came between them, rubbing at that spot that made her pant and moan with every thrust he made deep inside her.

She moved against him, meeting his thrust for thrust, digging her nails into his buttocks, pushing him deeper and harder. Her body climbed toward that peak again, her legs

trembling with the need to let go.

“Now, love,” he ground out, rubbing the most sensitive part of her between his fingers. “Now.”

She broke with a scream, her body thrown into such delirious pleasure, she no longer knew where she was. All she knew was that every part of her, every inch, every cell, was flooded with it. Drowning in it. Her body moved beyond her control, jerking as she gripped Finn’s shoulders and held him against her, vaguely registering that he was groaning, too, moving with her, both their bodies in a harmony of release, of pleasure that whipped through them both, leaving them gasping.

They sank back onto the bed, limbs wrapped around each other, and caught their breath. After what seemed like an eternity, during which Charlotte flitted in and out of sleep and pleasant dreams of Finn caressing her, he pulled back. But not so far that they were separated. His forehead pressed to hers, his breath washing hotly over her.

“Does it hurt?” he murmured.

“No.” All that was left was a dull ache to remind her that she was engaged to be married. No longer a virgin, soon to be a wife.

She wrapped her arms around him until his warm chest was pressed to hers. And there, in the warm cocoon of his body, she fell asleep.

...

When Charlotte woke, a hush seemed to have settled over the world. She blinked groggily, for a moment not remembering where she was.

Then, it all came rushing back. She gasped, then turned over.

Finn was lying there asleep beside her, his lips curved in a small, secret smile.

She could stare at him all day. He was the handsomest thing she’d ever seen.

But...what time was it? She had to get back to Celine.

She slid out of the bed, looking around for her clothes, which were scattered everywhere. Finally, she found her chemise and slipped it over her head before she saw the clock on the mantel. It read half past five.

Oh no. The ball would have ended at around four in the morning. As soon as anyone in her household awoke, they'd raise the alarm. She should have been back over an hour ago.

She found her stays and awkwardly tightened them. Finn slept like the dead as she found her petticoat and dress and put them on. She couldn't reach all the buttons on her dress, but enough of them that she could cover them with her cloak and it wouldn't be too obvious.

She pulled her cloak over her shoulders, tied it on, and with one last look at the beautiful man who would be her husband soon, she slipped into the corridor.

She hurried downstairs, thankfully not encountering any of Finn's servants before she walked out of the front door and into the wintery pre-dawn.

As she rushed home, worries about Celine twisted around her head. What if, instead of calling on her today as he'd said, Bagshaw had gone to the house last night and spoken to Celine? What if he'd abducted her from her bed?

She tried to soothe herself, reasoning that it wasn't like Bagshaw to do something so rash. He was more of a careful, calculating sort of man. Unlike Finn, who, at the first sign of danger, had abducted her with the intention to take her all the way to Scotland to keep her safe. That thought brought a small smile to her face.

She needed to see Celine in the flesh to completely convince herself that her sister was all right. Fortunately, it was only a ten-minute walk to the townhouse, and, given the early hour, she didn't think anyone of note saw her. The streets grew more crowded by the minute, but this time of day they were filled with servants hurrying about, busy with assignments from their employers. Certainly, as long as she kept her head down

and didn't meet anyone's eyes, no one would recognize her.

Miraculously, the house was quiet when she entered through the mews. No one was in the scullery or the kitchens, thank heavens. She slipped upstairs and opened Celine's door.

Her sister lay in bed, sound asleep. Charlotte released a deep breath and slumped against the doorframe. Thank God.

# Chapter Nineteen

Just before noon, Charlotte left her room, where she'd been writing to Finn to apologize for not leaving him a note earlier. She slipped the letter into her pocket and went downstairs, intending to have a footman deliver it but instead distracted when she realized that Celine was neither in her bedchamber nor in the drawing room.

Charlotte hurried down to the kitchen, where she found Mrs. Dobbs chopping carrots with one of the kitchen maids they'd brought from Chapman House.

“Have you seen Celine?”

“Lord Chapman arrived about half an hour ago and summoned Miss Celine to his study straightaway,” Mrs. Dobbs said.

Oh no. Panic clawed at her chest. “My uncle is already home?”

“Yes, miss.”

“Thank you, Mrs. Dobbs.” She spun around and hurried upstairs, where she knocked urgently on the study door.

“Come in,” came Uncle Ralph's gruff voice.

She thrust open the door to find three people sitting inside. Her uncle, gray-haired and well dressed, rose when he saw her. Celine sat with her back to the door, dressed in white and looking very small and young in the oversized chair across the desk. And, beside her in another wingback chair, Reginald Bagshaw.

Bagshaw stood, Celine swiveled her head, and all three of them stared at Charlotte.

Her fingers clenched at her sides. *Calm*, she told herself. *Be calm*.

“Good afternoon. Welcome home, Uncle. I'm sorry to interrupt, but perhaps I ought to be involved in this conversation.”

Her uncle gave her a small smile. “Niece. There is no need for your involvement, as the conversation was just concluding.”

I heard you have rejected Mr. Bagshaw's suit, so therefore I have given him permission to court Celine."

Charlotte looked from Bagshaw, whose smile could be described as nothing other than malicious, to Celine, who looked slightly sick. Her own stomach churning, Charlotte somehow found her way into the room to clutch the high back of Celine's chair. "But sir, she is only sixteen." And Bagshaw was Chris and Finn's age—nine-and-twenty.

Celine rose from the chair. "Charlotte, they—" she began, but their uncle interrupted.

"True, she is young and she is not yet out, but it is not unheard of for gentlemen to court ladies her age, and, indeed, for them to be married."

Charlotte's mind churned along with her stomach. She glanced at Celine, who tried to speak again. "But I—"

Bagshaw cut in. "I shall be quite gentle with her, I assure you, Miss Chapman." His voice held the same kindness and charm that it always had, but now it felt slimy to Charlotte, and her stomach twisted even tighter. And the words he spoke sounded sinister—what was he implying?

She breathed carefully through her nose.

"And of course," Uncle Ralph said, "you will be responsible for chaperoning Celine whenever Mr. Bagshaw comes to call."

She thought of Finn. How, if he were here, he'd have stopped this before it even began.

He was not here...but Charlotte *was*.

"I must object to this. Most vehemently."

Her uncle's gray brows rose. "I don't believe this is your decision to make, Charlotte. You and your sister are facing a dire situation regarding your financial welfare, to put it bluntly. Mr. Bagshaw offered you an honorable solution—a generous solution—but you, quite rudely, rebuffed him. Now, he offers it again. He is a patient, humble man who, having been friends with your brother"—Charlotte couldn't hold back her cringe, but her uncle continued as if he hadn't seen it



—“holds a deep regard for your sister and for you. He even has offered to house you for as long as you require it.”

Charlotte couldn't help the sound of dismay that erupted from her. She couldn't even begin to envision either her or Celine living with their brother's murderer.

And Celine married to him? No.

Never.

“You should be gracious and thankful for his kindness, and yet you persist in being ungrateful,” Uncle Ralph continued. “For the life of me, I do not understand what is wrong with you, girl.”

“You might want to be asking not what is wrong with me, Uncle,” Charlotte bit out, “but what is wrong with Mr. Bagshaw.” Her nails dug so hard into the gray-striped silk upholstery that she was certain she was going to poke holes in it. “I will not allow my sister to live a life of misery with him.”

“Charlotte!” her uncle bellowed.

Red blurring the edges of her vision, Charlotte turned to Bagshaw. He looked concerned by the proceedings, as if it upset him to see her in such a state. But what should really be worrying him was the truth.

It was time to tell them who Bagshaw truly was. She'd been trying to protect Celine, but now, only the truth would do that.

She sucked in a deep breath and released it slowly. Three sets of eyes were locked on her. Bagshaw's lips parted as if he were about to speak, but she needed to go first.

“Mr. Bagshaw isn't who we thought he was,” Charlotte said. “It wasn't a cutthroat who killed Chris, Celine. He was in a duel with Mr. Bagshaw.” She watched Celine's mouth drop open as she added, “*He* was the person who murdered our brother.”

The room erupted—both men exclaiming loudly, but she only heard her sister, who, in a tiny voice, asked, “Charlotte, is that true?”

“It is.”

Celine's face crumpled.

"I'm so sorry." Charlotte gathered her sister close, tightening her arms protectively around her as Bagshaw took a step toward them, reaching out to touch Celine's shoulder.

"Stay away from us!" she hissed, backing them both away.

"You've been deceived. Lied to!" Bagshaw sneered. "I will not abide such slander. And I know exactly who is responsible for this."

Celine burrowed so deep into Charlotte, she thought she might stumble. She planted her feet and held firm. "It is not a lie! It is the truth." Charlotte looked at her uncle. "Did you know about this?"

Her uncle wouldn't meet her eyes.

Oh God.

*He knew.* He knew about the duel and believed sweet, innocent Celine should marry the horrid man anyway.

She and Celine were truly alone in this world.

No, that wasn't true. She had Finn. They both did.

Slowly, Uncle Ralph looked up, his jaw working. He didn't appear mortified or guilty—instead, he was furious. "How dare you," he growled out. "How dare you treat a guest in my home in such a fashion? One who has gallantly agreed to take the burden of you both upon his shoulders. You ungrateful cow."

"No, Uncle. I am not ungrateful," she said through clenched teeth. "I am grateful for all that you have done for Celine and me. I will keep my promise to be out of your house by the first of May. However, neither my sister nor I will be forced to lay eyes on this man ever again. We will not receive him, we will not speak to him, and neither of us will marry him. I will die before I allow *that* to happen."

With that, she wrapped her arm around her sister, turned away, and led her out of the room, closing the door firmly behind them.

...

Finn jerked awake at the sound of two sharp raps on his door.

He rolled over, searching for Charlotte's warm, soft body but finding nothing but a pillow. He opened his eyes. She was gone.

His heart pounding, he sat bolt upright in bed and looked at the clock on the mantel.

Good God. It was after noon. Even when Finn stayed up all night, he never slept in this late.

Then he remembered being deep in Charlotte's body. The look on her face when he brought her pleasure. The feel of her wrapped in his arms as they fell asleep.

Of course he'd slept well. It had been the best, deepest, most contented sleep of his life.

The raps repeated—two knocks in quick succession on the door.

"Who is it?"

"John, sir. A lad called Jerry is downstairs asking to speak to you. Cook has him in the kitchen."

Jerry—the boy he'd assigned to watch over the Chapman household in the mornings. Finn leapt out of bed, then glanced back down at the empty space where Charlotte had been.

Had she left him? His heart raced, but he sucked in big gulps of air, trying to calm it.

No... He remembered the image of her as he'd closed his eyes. Her contented smile. Her soft brown eyes gazing at him in a way no one had ever looked at him before.

She'd probably woken up, saw him sleeping, and didn't want to wake him. That seemed like something she would do. He was perturbed, though, that she'd likely walked home rather than taking his carriage.

But why was Jerry here?

After throwing on some clothes, he hurried downstairs.

When he entered the kitchen, the boy looked up from the shortbread Finn's cook had given him, then jumped out of his chair and wiped the back of his hand across his mouth.

"Milord, I've come to report a sighting of Reginald Bagshaw, sir."

"Where? When?" Finn asked, though he could guess the answers to his questions. He was already stalking toward the door to the mews.

Jerry hurried to follow him. "At the Chapman residence, sir. About two hours ago, maybe, sir."

Finn spun on the boy, who stumbled backward. "Two hours? Why didn't I hear about this earlier?"

"Because, sir, I was runnin' so fast to tell you that the watch saw me and thought I'd been thieving. They caught me, sir, but I escaped their clutches and came straightaway."

Finn stared at the boy, then gave a sharp nod before resuming walking. "Good lad. Stay here and finish your shortbread and have Cook warm up some milk for you, too."

Within a few moments, he had a horse saddled. It was sunny out, but it was milky, wintery sunlight, and ice packed the crevices on the streets.

Five minutes later, he left his horse on the street and knocked on Lord Chapman's door. The butler answered. "Welcome back, my lord."

Seeing Dobbs the day before yesterday had felt like coming home. Like the family he'd served, the man had always been kind to him. Finn removed his hat. "Thank you, Dobbs. Is Miss Chapman at home?"

"I'll go see if she is. Please wait here." But he hesitated, his body blocking the door. "Er...you *will* wait, my lord, won't you?"

"Is Bagshaw here?" he asked Dobbs.

The butler frowned. "No, my lord. Mr. Bagshaw departed a short time ago."

“Alone?”

“Yes, sir.”

Finn cleared his throat. He wasn't sorry he had barged into the house the last time he was here, but he *was* sorry he'd upset Dobbs by doing it. “Then yes. I'll wait. Thank you, Dobbs.”

Dobbs nodded and turned away. Finn shifted from foot to foot, his hands clenched at his sides. It felt like an eternity, but the butler returned only a few moments later. “My lord, Lord Chapman returned this morning, and, hearing you came to call, asked if you would be so kind as to see him in his study before calling upon Miss Chapman.”

So, her uncle had come home. Finn had never met the man but he despised him on principle.

“Very well.” Finn hadn't been expecting to encounter the baron this morning, but since he was here, Finn was damn well going to make good use of this moment.

He followed the butler through the entry hall of a house that was almost as familiar to him as his own. The geometric pattern of the parquet floors. The winding mahogany staircase and the sleek rail he and Chris used to slide down when no one was watching.

Dobbs led him toward Chris's study, now the uncle's study. And when the butler opened the door, a man who was not Chris rose from behind Chris's desk.

It wasn't difficult to see his resemblance to the Chapman men Finn had known. The new baron was shorter, though he had the slender frame that seemed to run in the family. His hair was a shade lighter, and his eyes a shade darker. Nevertheless, there was something about them—their shape, Finn thought—that looked familiar.

Chapman was giving him a narrow-eyed speculative look Finn didn't like at all. The baron knew something, and it didn't take a great leap to determine what, exactly, that might be.

Finn ground his teeth. It seemed that bastard Bagshaw had made good on his promise to attempt to ruin Charlotte.

“Lord Trevelyan,” Chapman drawled, syrupy and unctuous, “welcome to my home. Please be seated.” He gestured to the silk damask chair near the desk, then took a seat across the expanse of mahogany. “How fortuitous that you arrived at this moment.”

Finn raised a brow as he took the proffered chair but said nothing, so the man continued. “You see, I have just heard some rather distressing news regarding my niece, Charlotte, and—”

“Stop right there,” Finn interrupted. “I don’t know what you have heard, but you needn’t say more. It is irrelevant.” He took a breath, then got to the point. “I’d like your permission to marry Miss Chapman.”

“Oh? Have you discussed this with her? You see, she has a habit of turning down proposals, despite the certainty of her impending destitution, and I’m growing—”

“I have, in fact, discussed the matter with Miss Chapman. She has agreed to become my wife. Pending your approval, of course.”

It seemed so stupid that he was expected to obtain the permission of this man, who didn’t know Charlotte at all. He was her closest male relative, but that hardly seemed to signify when he was on the verge of throwing her out of the only home she’d ever known.

“Well, good God, man, if you’re willing to take her on, of course I will approve of the match. You’re an earl.” Chapman leaned back in his chair. “I would be honored to welcome you into our family.”

Evidently, now that she was going to marry an earl, suddenly Chapman was classifying Charlotte as “family.” That rankled, but Finn kept his composure. “Excellent,” he said tightly.

The baron’s lips curved into a smile Finn didn’t like at all. “Well, this will be a satisfactory conclusion to our family drama.” He made a humming noise. “Imagine that. Both sisters married—”

Alarm flared in Finn's gut. "No. Celine will not marry Reginald Bagshaw. I will not allow it."

Chapman's thick brows rose. "I'm sorry, sir, but you have no authority over how I choose to conduct my family's affairs."

Finn opened and closed his fists over the chair arms. He'd been dealing with men like this all his life. He knew exactly what to say. For once in his life, he'd wield his power and position without an ounce of regret.

He leaned forward and spoke very clearly. "The number of people who know what Bagshaw did to Christopher Chapman is small because I've kept it small. You only knew because I allowed you to know. Because I believed—mistakenly—that if you were aware of what he'd done, you were gentleman enough to keep the sisters safe from him."

Chapman stared at him, unblinking.

"But if you allow him to marry Celine," Finn continued, "I will ensure the world hears the truth. When the most powerful men of England discover that you knowingly and eagerly handed your young niece over to her brother's murderer, what do you think they will do? You have recently been invited to become a member of White's club, where the barons of your line have been members since the place was founded. Do you believe they will welcome you with open arms if they knew you'd sent an innocent into the house of a nouveau riche criminal?"

Chapman swallowed.

"If you pursue this course, Chapman, all of fashionable society will hear of it. They will be disgusted by you. All the doors that have opened for you along with your newfound title will slam in your face."

Finn stopped talking. Chapman was silent, but the color had drained from his face. There was no doubt he understood that not only did Finn have the power to make it happen, but he wouldn't hesitate to do it.

Finally, the baron spoke, his voice tight. "I will inform

Bagshaw immediately that I have withdrawn my permission for him to marry Celine.”

Finn gave a short nod, then rose. “Is Charlotte at home? I wish to speak to her.”

“Of course.” Swinging open the study door, Chapman gestured for Finn to precede him into the corridor, then directed him through the double doors that opened into the spacious room, where he rang a bell. When a footman arrived, he said, “Tell my nieces that I require them at once. And have some tea brought up as well.”

The tea arrived moments later, and after another minute or two, Charlotte, composed and beautiful, entered the room. She gave Finn a stunning smile as soon as she saw him and stopped to curtsy. “My lord, it is so good to see you again. Forgive me, but Celine is indisposed. She just had some rather distressing news about our brother’s death.” She leveled her gaze at Finn. “It has been very trying for her, to say the least.”

“Well, that is no excuse for flagrantly rude behavior,” Chapman sputtered. “What have you been teaching her, niece, that Celine believes this is acceptable? When I call for the chit, I expect her to come, post haste.” He huffed. “And to think, I was going to tell her some news I’m sure she’d be happy to hear.”

Charlotte’s delicate brows rose. “What news is that?”

“I have decided that Bagshaw is not a good match for her.”

Charlotte coughed, then bit out, “Oh, really?”

Chapman ignored her sarcasm. “And,” he continued, “I have given Lord Trevelyan permission for the two of you to marry.”

She turned to Finn, her shoulders slumping in relief. He wanted to hold her to him and never let her go, but instead he took his hand in hers and kissed the back of it, her warm, soft skin feeling like heaven against his lips.

A smile curved Chapman’s lips as he watched the two of them, no doubt remembering how valuable Finn would be to his family connections. “I think we should celebrate, don’t you? With a soiree, perhaps? Where you might officially



announce your engagement to the ton.”

Finn cringed at the thought of such a public display, but he'd survive it.

He'd survive anything for Charlotte.

## Chapter Twenty

The soiree was arranged for a week later. Georgiana and her mother had come to call upon Charlotte the very afternoon her uncle gave Finn his blessing, and the Milfords had generously offered to hold the event at their house, which was far larger than the Chapman townhouse and could accommodate all of London's fashionable elite. And her uncle, suddenly "proud" of Charlotte's great success in having snared a prominent earl, had invited them all, eager to show off his newly forged link to the highest echelons of the aristocracy.

The worst part of being engaged was the fact Charlotte was no longer able to see her fiancé in private. They were allowed short promenades around the park, weather permitting, but only with a maid chaperoning them. And when Finn called on her, Aunt Esther situated herself uncomfortably close to where they sat side by side on the sofa.

Worst of all, Charlotte couldn't touch him. She thought she might die for wanting him. It was dreadful. Thank heavens it was to be a short engagement—just a month. And then they would be together forevermore.

She couldn't wait.

The night of the festivities arrived after a flurry of preparations, and Charlotte entered Georgiana's house early with a flutter of anticipation in her belly.

In the marble entry hall, Georgiana greeted her with a warm hug and ushered her upstairs, where they were to be pampered before the soiree.

Steaming baths had been placed side-by-side in a large bathing room, and both women sank into the fragrant water. Something had been added to the water that made it feel soft and sumptuous against Charlotte's skin. "Oh," she breathed. "It's heavenly."

"It is, isn't it?"

After Georgiana dismissed the servants, the only sounds were the gentle splashing of the water as Charlotte and Georgiana ran velvety, soapy cloths over their skin.

Eventually, Charlotte said, "You didn't have to do this for

me, you know. Sponsoring my engagement party. It's almost too much."

Georgiana laughed. "Truly, Mama is thrilled about it. Beyond thrilled. Not only does it appeal to her love of romance, but she thinks it will also appeal to mine."

"Doesn't it?"

Georgiana rolled her eyes. "My mother believes that if I see another lady my age succumbing to the bonds of matrimony then I will suddenly acquire the desire to be similarly bonded."

Charlotte had known that Georgiana had dozens of suitors and many offers, but she'd rejected each and every one of them. She looked through slitted eyes at her friend. "You don't wish to marry?"

Georgiana shrugged. "The men who have expressed interest in me are actually only interested in acquiring me—materially, bodily, and spiritually. I prefer being owned by myself, thank you very much."

"I see," Charlotte murmured.

"I have yet to see an unattached man who didn't have an avaricious glint in his eyes when he met me. They all anticipate owning me, spending my inheritance as if it were their own. I despise that." Georgiana gave a dramatic shudder, then raised her chin. "Therefore, I intend to live out my days as the world's most contented spinster, working in my father's business and happily in control of my own destiny."

They bathed in silence for a few minutes, Charlotte ducking underwater and rinsing her hair. When she came back up, Georgiana said, "So tell me about this earl of yours. I have heard rumors about him, but I confess to never having been introduced to the man."

"What rumors have you heard?"

"Are you certain you wish to hear them?"

Charlotte smiled. "Absolutely."

"They say he has little sense of propriety, he dresses like a laborer, and he is altogether indiscernible from the masses of

commoners.”

Charlotte laughed out loud. “I’d say that is accurate. Though he is completely capable of looking like a gentleman, as I’m sure you will see tonight.”

Georgiana frowned. “And yet, you find such a man attractive?”

“I do,” Charlotte said, a delicious shiver running up her spine as she thought about his heavy, masculine body pressing into her. She ached for it to happen again. She couldn’t wait.

“And he isn’t like the men you described. He has no interest in owning me spiritually. I have no fortune to offer him. He might desire to own my body...” Her chest heated, and she lowered herself until her chin touched the water. “But I have absolutely no problem with that.”

“Ooh.” Georgiana sounded deliciously scandalized. “So... have you...” She waggled her eyebrows. “You know...?”

Charlotte blinked innocently at her friend. “Whatever do you mean?”

“Hmmm.” Georgiana thought about it for a moment. “Well, have you kissed?”

Charlotte laughed. “Yes.” She cleared her throat. “A few times.”

“And...have you gone further?”

She looked at Georgiana. She knew she could trust her, but the question was, how much should she share? The thought of Georgiana remaining a spinster for the rest of her days, never experiencing the pleasure that Charlotte had under Finn’s capable hands, drove her to murmur, “Oh yes. *Much* further.”

Georgiana’s eyes widened, and she practically leaned out of her tub. “Really? What was it like?”

“It is something you’ll want to experience for yourself, trust me,” Charlotte said. “Again and again.”

...

The one redeeming thing about tonight, Finn decided, was that in a few hours, the world would know that he planned to make Charlotte Chapman his.

So he bided his time. After he and his fiancée briefly exchanged greetings, they were pulled apart. He went through the motions of listening to the not-particularly-melodious voices of the Favisham twins as they belted out love songs, and then the god-awful pianoforte concert of Prudence Pendleton. As that ended, someone clapped him on the shoulder. He turned to see Lord Ridgemont, dressed in a paisley waistcoat and a black tailcoat that had to have been sewn straight onto him.

“God help us,” Ridge drawled. “I never thought I’d see the day. Lord Trevelyan at a tedious society affair. There *must* be a good reason for this.”

“Trust me,” Finn said drily, “there is.”

“Hmm.” Ridgemont tapped his chin, his gaze searching the room until it landed on Charlotte. “Could it have something to do with a certain Miss Chapman?”

Finn should be annoyed at how his friend was toying with him, but instead all he could do was smile. “Possibly.”

“Then perhaps you should be thanking me,” Ridge said.

“For what?”

“My coat *was* absolutely ruined, you know,” Ridge said. “From being out in that wretched weather all morning while I rode to Surrey. And now, I see Miss Chapman is not, in fact, engaged to Reginald Bagshaw, so that disaster was successfully averted. But possibly, maybe, she might be engaged to someone else? A certain foul-tempered earl? Am I wrong?”

“You are not,” Finn admitted.

Ridge clapped Finn on the back. “Well. It is about time. I thought you’d never tell her how you felt.”

Finn hadn’t *exactly* told her how he felt. He cleared his throat. “It is a miracle that she accepted a lout like me.”

And wasn’t that the truth. Even before everything that had

happened with Chris and Bagshaw, he'd stayed away from Charlotte for a reason. Respect for her brother was only part of it. The bigger part was that Finn had been a tongue-tied boor who could hardly string two words together in her presence. He had been terrified of scaring her, or of her laughing at him, of those pretty eyes narrowing on him with disdain.

But he knew now that the thought of laughing at him had never crossed Charlotte's mind. And the way she looked at him was quite the opposite of disdain.

Damn, he was a lovestruck fool.

Ridge rolled his eyes. "You're not a lout."

"I have never been anything but a lout," Finn said easily. "Even my governesses couldn't tolerate me. I went through at least six of them before I was sent to Westminster School."

Ridge led him toward a more isolated area of the ballroom behind a palm, presumably so they could talk. When he spoke again, his expression was serious. "You weren't responsible for losing your governesses, Trev."

"Of course I was. I was intolerable as a child." His mother had already given up on him by then and was rarely at home in the few years before she'd disappeared altogether, but his father told him the reasons the governesses, and his mother, had left—he was a bad, ill-mannered oaf of a boy. Not even his own mother wanted him.

"Your sire might have told you that was the reason," Ridge said, "but I know for a fact that it wasn't."

Now both of Finn's brows rose. "What are you talking about?"

"I'll bet you a thousand guineas that each of those governesses was young and passably pretty," Ridge said.

Finn shrugged.

"The reason they left wasn't because of you, it was because of your *esteemed* father." He added a sarcastic inflection to "esteemed."

"What?" Finn asked, confused.

“He was a depraved, immoral, self-indulgent dissolute, Finn. He probably assaulted each and every one of them.”

Finn stood very still. Could that be true? He thought back to the times his father had been present with him and his various governesses, how stiff and uncomfortable the women had been, how they’d cringed away from the earl. His father had told him again and again they’d left because of Finn, because they found him intolerable. And he’d believed him every time.

But...what if Ridge was right? He leaned heavily against the nearest wall. “Do you think so?”

“I *know* so.”

“How could you know that?” Finn asked.

Ridge huffed out a breath. “Your father and mine were cut from the same cloth, my friend. Mine is blatant about it. Blatant enough that I am able to recognize men of his ilk from a mile away. I daresay that’s why your mother left, as well.” Ridge brushed his hands together as if to brush away this conversation, then raised a brow. “So are you going to thank me or not?”

Finn blew out a breath and straightened from the wall. “Thank you for ruining your coat for me.”

Ridge grinned. “It was worth it.”

They were summoned to supper, where Ridge and Charlotte were both seated at the opposite end of the table, and Finn was surrounded by arrogant snobs who wolfed down the never-ending courses of food. Finn couldn’t stop thinking about what Ridge had told him. The more he considered it, the more it rang true. He’d spent his whole life thinking *he* was the one who repelled others. The one who was undeserving of their love. But what if he wasn’t?

He looked down at the beauty at the end of the table, graciously talking with her dinner companions. Maybe he wasn’t as undeserving of her as he’d always thought.

Supper ended, and Finn danced with every simpering and giggling miss in London, it seemed. But before long, he’d had enough. As he danced with a girl so shy, she stammered every

word and gazed with utmost dedication at her silk-covered toes for the entire dance, he longed for Charlotte. His fiancée had never feared him, had always looked straight into his eyes. She understood who he was and what was important to him. She had given him so much, he felt like a complete man for the first time in his life. A man who could do good, be good, and someday leave a legacy of love and honor to his children.

The interminable dance finally ended, and after he escorted his partner from the dance floor, he wandered around the cavernous ballroom searching for Charlotte. He combed the room from one end to the other, then checked the partners lining up for the next dance. He passed Ridge, who was already standing across from a young lady who was fluttering her eyelashes at him. “Have you seen Charlotte?” Finn murmured.

“Not since dinner,” Ridge said. “Sorry.”

Ridge turned back to his partner, the dance started, and Finn started to grow concerned. Where was she? It was a crush of people, but he could always spot Charlotte in a crowd. He could *sense* her.

She wasn’t here.

...

Charlotte had enjoyed the evening so far. After their wonderful bath, she and Georgiana had been plucked and rubbed and brushed and trimmed and fussed over for the rest of the afternoon, and when she’d walked into the ballroom in her new gown—or newly altered gown, modified from one of Georgiana’s—and everyone’s appreciative gaze had fallen on her, she’d felt like the belle of the ball.

She’d talked and danced and laughed. She’d watched the delightful singing and the concert with awe. She’d eaten a delicious dinner surrounded by interesting people. She missed Finn...but she could always find him when she looked, watching the performers intently, smiling politely at his dance partner, or listening gravely to an older woman’s exhortations on the healthful effects of leeches.

She thought of him muddy to his knees, his face covered in dark scruff, and his wet curls hanging limply above his shoulders as he shrugged off his old, worn coat at the Crooked



Tower Inn. The vision contrasted with him tonight, with his fashionable eveningwear, his shaved cheeks, and his freshly cut hair that curled softly around his ears.

She couldn't decide which version of him she loved the most.

Honestly, she loved them both equally.

She couldn't wait until the announcement. It was under an hour away, and her whole body thrummed with anticipation.

The strains of music came to a close, and Charlotte bowed at her dance partner and then turned away, her gaze searching for Finn. Shouldn't they dance together at least once before the announcement?

As she wandered through the thick crush of people, smiling and nodding at everyone she passed, someone brushed by her a little more roughly than absolutely necessary. As she looked over her shoulder only to find the man had been absorbed by the crowd, Charlotte realized he'd pressed something in her hand. Her fingers had automatically closed around it.

A note?

She left the ballroom and went into the ladies' retiring room, where she unfolded the small piece of paper.

*Meet me in the library. Upstairs, first door on the right. It is important.*

*-Finn*

What could Finn want? She left the room and hurried upstairs, then pushed open the door to the library, slipped inside, and closed it behind her.

When she looked up, it wasn't Finn in the room with her. It was Reginald Bagshaw.

## Chapter Twenty-One

With a gasp, Charlotte spun around and grabbed the door handle. But she was too late. Bagshaw stepped between her and the door, and she had no choice but to step back.

She glared at him. “What are you doing here?”

His lip curled. “Such vitriol, Miss Chapman. I am unused to hearing such bite in your usually dulcet tones.”

“Let me leave at once!” she ordered. Then... “I’ll scream.”

“I doubt that. What would everyone think, you alone in here with a gentleman...and worse, a gentleman who’s not your intended?” He shook his head. “*Tsk.*”

“*What* do you want from me?”

His eyes gleamed with something that looked like victory. But that couldn’t be. He’d already lost. “I want your hand in marriage,” he said smoothly.

She threw up her hands in exasperation. “It is too late for that, Mr. Bagshaw. I’m marrying someone else.”

“Oh? Really?” He gave a grim smile. “Hm. What if I told the world the truth about the night of the blizzard?”

“So what if you did? I’m marrying Lord Trevelyan, and that’s all that matters.”

“Oh, does it? What if I told them the *real* truth? The truth that you spent that time with me, not Trevelyan. That we slept together in that leaky room in the Crooked Tower Inn. It would make sense, wouldn’t it? I’d proposed to you that very day.”

“You didn’t propose! You *proposed* proposing.”

He shrugged. “Close enough.”

Charlotte’s blood ran cold. “You wouldn’t dare.”

“Why not? Everyone would believe me, including your aunt, who was present when I proposed.”

“You’re wrong. No one would believe you,” she said with

more confidence than she felt. The truth was, people enjoyed gossip, the more salacious, the better. At a certain point, whether they believed it or not no longer mattered.

Bagshaw smirked at her.

She took a different tack. “You must know I would make a terrible match for you. There are so many better options than me. Ladies in possession of titles and fortunes, who might actually—”

“But they are not Christopher Chapman’s sister.”

Charlotte’s stomach churned. *This* was it. This was why Celine had “qualified” as well. “And what do you care about Christopher Chapman’s sister?”

“It’s complicated.”

“I have time.”

“Do you?” He pulled a pocket watch from his waistcoat. “There are only a few minutes left before your big announcement.”

“*I have time,*” she repeated.

“Then, please. Sit.” Bagshaw gestured at two chairs arranged in a nook between tall shelves of books.

She blew out a breath from between pursed lips and woodenly walked over to one of the chairs, then forced her brittle body into a seated position.

Bagshaw strolled over to the chair situated beside hers and sat in it, clasping his hands in his lap. “Your sainted brother. That’s what you think of him, isn’t it? That he was perfect, attentive, and kind. But he wasn’t. Neither was Trevelyan.”

“What are you talking about?”

“At Westminster School. I was smaller than your brother. Poorer than him. He and his friends, Trevelyan included, harassed me endlessly. They teased me about my family, about my size. Pushed my face into mud. Fed me horse dung in my sleep. They made my life a living hell.”

Charlotte wanted to call him a liar, but she couldn’t. His

expression was haunted, his eyes downcast. She cringed despite herself, her heart going out to the boy Bagshaw had once been.

Chris had been a kind and loving brother to her, but she didn't doubt he had been the ringleader among his friends in this, just like he'd been the ringleader in all the other trouble he'd sought out as a boy.

*Why, Chris? Why?*

She gave a shaky sigh. "I'm so sorry they treated you that way."

"And then...the first time I saw you. God..." Bagshaw looked away from her, his eyes shining. "You were in your first Season. You were the most alluring creature I had ever seen. I couldn't take my eyes off you. But then, your brother saw how I was watching you. He and Trevelyan dragged me aside. They told me I wasn't good enough for you. That I could never have you. But I wanted to be in their good graces. I wanted your brother's blessing to court you, so I kept trying. For *years*." His lip curled. "But then Trevelyan said he'd kill me if I ever laid a hand on you."

Finn had said that? He'd told her it was Chris.

"Then and there I became determined to prove them wrong. It would be my revenge upon them. I would have you. You'd become mine. And they'd watch." Bagshaw gave a grim smile. "The good earl didn't tell you the whole story about the night before your brother died, did he?"

She frowned, but a trickle of doubt crept in. "Of course he did."

Bagshaw cocked a brow. "Are you certain?"

They stared at each other in silence for a moment. Finally, Charlotte crossed her arms over her chest. "Fine. Tell me your version."

"The night before the duel, Trevelyan became belligerent. He decided he wished to kill me. He lost his mind, quite publicly, mind you. He literally, and in the most ungentlemanly manner, attacked me." Bagshaw leaned

forward. “Imagine the scene, if you will, Miss Chapman. Blood pouring from my face. Trevelyan with his hand to my throat, bellowing like an ox. He not only shouted slurs against me, he broke my nose. He only stopped when your brother pulled him off me. I demanded an apology but received none. To redeem my honor, I did what was necessary. I threw down my glove.”

“Wait,” Charlotte said shakily. “You called Lord Trevelyan out? Not Chris?”

“That’s right.”

“But...?” This didn’t make sense. She shook her throbbing head.

Bagshaw gazed steadily at her. “Yes, I called Trevelyan out. *Trevelyan* was the man who’d besmirched my honor. Yet he did not meet me on Wimbledon Common. Your brother took his place.”

“No,” she whispered in dawning horror.

“Trevelyan took the cowardly way out and sent Chapman to do the work for him. If either of those two possessed any modicum of honor, it was your brother.”

*No. No, no, no.* Charlotte put her face in her hands.

“I see you’re beginning to understand,” Bagshaw said quietly.

It should have been Finn out there that morning. Finn, holding the loaded pistol in his hand. But Chris had been there instead.

Chris had received the bullet meant for another man.

Oh God. Finn had let her brother die. He could have prevented it all—the violence, the demand for a duel, the duel itself. Its outcome. If Finn hadn’t lost his grasp on his honor as a gentleman, then had Chris duel for him, her brother would still be here. The horror of the last two years would never have happened.

Chris would probably be married by now. He might even have an heir of his own. He would be *happy*.

But he'd never have any of that.

Finn wasn't the one who'd pulled the trigger, but he might as well have.

Sickness churned in Charlotte's stomach, and she pushed her hand against it, beating back nausea.

"I...I have to go," she pushed out. She rose on unsteady legs and swayed toward the door.

But then, she stopped cold. Finn stood just inside the threshold.

He'd heard everything.

## Chapter Twenty-Two

Charlotte stared at him, her eyes glassy, a pair of lines creasing her brow, her chin quivering.

She looked broken.

He would have done anything, *anything* to prevent this expression on her face.

“Charlotte,” Finn whispered.

“Say it isn’t true.” She gazed at him, pleading, her need for him to say it nearly palpable. “Say he’s lying.”

Finn couldn’t lie to her. He’d caused the devastation on her face, and he could do nothing, nothing at all, to take it back.

It was the truth. He had broken the gentleman’s code of honor, and Chris had been the one to pay for it. Chris had responded to Bagshaw’s challenge before Finn even knew there *was* a challenge. Then, when Finn had told him that it was his battle and he should be the one to face Bagshaw on the dueling grounds, Chris had flatly refused. “No. You’re wrong. She is my sister, so it is *my* battle,” he’d said. “It never should have been yours. And in any case, it is too late to withdraw.”

None of that mattered now. There was only one truth: it was Finn’s fault Charlotte had lost her brother.

“Please,” she begged. “Tell me it isn’t true.”

He felt heavy. Heavier than stone. So heavy it was a wonder his legs held up the massive bulk that was his body.

He wanted to wrap his arms around this vulnerable, fierce woman.

He wanted to hold her. He never wanted to let her go.

But he would have to.

“Nothing he just told you was a lie. Everything was true.” Except for the extent of Bagshaw’s “fantasy” about marrying Charlotte. The things Bagshaw had said about her were despicable. He’d been drunk, goading them, trying all night to

get a rise out of one or both of them. He'd finally succeeded when he'd talked about Charlotte's "sweet, pink, virgin quim," and Finn had seen red.

He had lost his temper. And it had led to Charlotte's brother's death. He would never forgive himself, and neither would she.

"It was my fault," he whispered.

He watched as her warm, dark eyes iced over, turning cold and unforgiving. "Cancel the announcement." Her voice emerged in a ragged rasp. "I'm leaving. Never speak to me again."

She stalked across the room, shoved him out of the way, and opened the door.

And then, she was gone.

...

An hour before dawn the next morning, Finn paced his study.

After Charlotte had exited the Milford library last night, she'd left him facing Reginald Bagshaw.

"I heard what you said to her," he told Bagshaw. "I heard your threats."

Bagshaw had just stared at him, lips tight, eyes narrow.

Finn's fists curled into tight balls at his sides. "You intend to damage her reputation. With a lie."

Bagshaw continued to gaze at him mulishly. He knew where this was going.

"I demand satisfaction. Tomorrow, at dawn. Name your weapon."

"Pistols."

"Location."

"As before. Wimbledon Common."

"Very well." Finn had turned on his heel and left the room.

First, he had gone downstairs to find Ridge. He'd pulled him



away from the group he was chatting with and explained the situation. Ridge had agreed to be his second and said he'd take care of canceling the announcement of the engagement. "Go, man," he'd told Finn, squeezing his shoulder. "Get some rest. You'll need it."

Finn had nodded tightly and left, but he hadn't slept a wink. Instead, he'd paced his study and written several letters, including specific instructions to his solicitors as well as to his heir, his second cousin, who lived in Wales. Finn didn't know the man well but had no doubt he'd make less of a bungle of things than Finn had.

Last, he wrote a letter to Charlotte.

He didn't beg her to forgive him, though he wanted to. He couldn't forgive himself, so how could he ask it of her? Instead, he told her everything about Chris's last hours. What was said and how instinctually—and dishonorably—Finn had reacted. How the fog had been so thick that morning they could hardly see their toes, how the damp had permeated his coat and pressed chilled fingers into his bones. How he'd felt like he was in some strange dream. How, as he'd loaded Chris's pistol, his stomach had twisted, and he'd retched behind a tree.

The two men had taken their paces, turned, and fired. Both of them had missed completely. With shaking fingers, Finn had reloaded the pistol, and Chris and Bagshaw had fired their second shots. Chris had missed again. Bagshaw's had hit its mark. Directly in Chris's chest. Chris had fallen, and Finn had run to him.

"My sisters," Chris wheezed, his arm flailing upward. Finn had caught his hand and gripped it, settling it back on the damp earth. "Charlotte. P-promise... Don't let him..."

"I'll take care of her," Finn pledged. "I vow I will never allow harm to come to her, or to Celine."

Chris's eyes had fluttered closed, and his fingers had relaxed in Finn's hand.

He'd been dead within a minute.

Finn had paused writing the letter to Charlotte, his pen hovering over the paper. It was impossible to describe how he'd felt the moment after Chris took his last breath. The welling of grief and guilt and hopelessness. The sudden knowledge that he'd just lost what was most important to him. Not only his best friend, but he'd also sealed the coffin on his chances of developing any relationship with Charlotte.

He'd promised to keep Charlotte and her sister safe, and look at him now. He'd failed. Knowing her aunt and uncle, they'd probably be furious that Charlotte had yet again been unable to honor an engagement. They'd probably throw her out of her home even sooner.

Not only that, but Finn had hurt her. Broken her. He'd see the devastation, raw and aching, in her eyes.

He'd failed in so many ways. Maybe his father had always been right, after all.

If Bagshaw killed him this morning, he would deserve it.

Ridge arrived, and Finn left his instructions on his desk but took with him two small bundles of papers. As they rode in the carriage toward Wimbledon Common, Finn handed them to Ridge.

"After the duel, hand the first set to Bagshaw," he told his friend. "And if I die out there this morning, deliver the second set to the Chapman sisters."

The first set was filled with all the information Finn had on Bagshaw, and information about what would happen to the man if he ever bothered the Chapman sisters again. It guaranteed he'd finally leave Charlotte and her sister alone. Bagshaw had made it clear that he'd go to great lengths to acquire a Chapman sister, but Finn was certain he wouldn't go this far.

The second set contained his letter to Charlotte and his will, which he'd changed right after Chris's death. He'd left all his unentailed lands and the bulk of his fortune to the two Chapman sisters. He hadn't known the extent of their destitution then but now knew that it would keep them from

financial ruin. It still felt like little compensation for taking their brother and their home away from them.

“All right.” Ridge accepted the papers. “But you are not going to die, man. Not today.”

“Bagshaw doesn’t seem to care about letting his dueling opponents survive,” Finn said drily.

Ridge remained silent, but when they arrived at the grassy field of Wimbledon and stepped out of the carriage, he faced Finn. Putting his hands on his shoulders, he shook him a little. “Not today,” he said again, staring into Finn’s eyes. “I already lost one of my best friends in a duel. I cannot—*will not*—lose another.”

Finn tried to smile. Failed. He looked away, and Ridge’s hands slipped from his shoulders. Bagshaw was already there, standing with his arms crossed, glowering in their direction, his ginger-haired second at his side.

Unlike the last time Finn had attended a duel on this field, it was a beautiful day, sunlight glittering over the dew-damp branches of the barren trees. It was a cool morning, but still unseasonably warm for winter, as if spring were in a hurry to arrive.

His and Bagshaw’s seconds spoke to one another, then separated. He was handed a dueling pistol.

Charlotte filled his mind. Her kind disposition. Her tinkling laughter and her sweet, seductive kisses. Her bright smile that lit the world in a happy glow. She was *alive*. She made him feel alive.

God, he loved her.

She’d been his, if only for a moment. His life had been worth it just for that.

Finn and Bagshaw stood, back to back. Someone counted as they strode forward, the dueling pistol heavy on his right side. Twelve paces.

“Eleven, twelve. Take aim.”

He raised his arm, noting that it did not shake. He was

steady. Calm.

He had excellent aim. He could kill Bagshaw if he wished to. But he would not have another man's blood on his hands. Even this one's.

“Fire!”

He took the shot, deliberately firing slightly to the left of Bagshaw.

*Fire.*

Heat arrowed through him, leaving a trail of pain in its wake. He staggered backward, tripped, fell onto his arse. He looked up at the milky blue sky, gasping for air.

He'd been hit.

A face swam in his vision, and he blinked at the sight of Ridge's bright blue eyes.

“Trev?”

“He shot me,” Finn ground out.

It felt like his whole body was burning, the hot flames consuming him. Still, he struggled to rise. “Whoa, there,” Ridge said quietly. “You're bleeding quite a lot. You might not want to...”

Finn surged to his feet, blinking away the haze from his eyes, and staggered a few steps forward. Bagshaw was walking toward him, his expression flat. “Are we finished here?”

Finn looked at Ridge, ignoring the warmth pouring down his side. Was that blood? Couldn't be. There was too much of it. “The papers?”

Ridge nodded and hurried to fetch them from the carriage. When he was gone, Finn gathered all the strength he possessed and homed in on Bagshaw. “You will never speak to the Chapman sisters again.”

Bagshaw scoffed.

“You won't approach them again. Ever.”

“You cannot stop me from doing so.”

Finn met his gaze levelly. “I can.”

Ridge returned with the sheaf of papers.

“As Christopher Chapman died, I vowed to him that I would watch out for his sisters’ welfare.” Finn wavered against a crippling flood of pain but forced himself to hold steady. “It was a task I took seriously. I’ve been watching you.”

Bagshaw’s chest rose and fell more quickly now, and there was a slight part in his lips.

“I know of your operation in Southwold, where you ship your ill-gotten spirits. How your ‘fishermen’ row it in barrels from offshore and stow them in salt shacks. Barrels filled with brandy acquired from the French. I know where you keep your ships, who captains them, where you buy your loot, and where you sell it. I know all about how you use your legitimate business to cover up the illegal one.”

Finn smiled grimly. Blackness was encroaching on his vision and he was swaying on his feet. He glanced down. All he could see was red. So it *was* blood, after all.

Extraordinary. His head felt like it was floating far above the earth. He shook it slightly, trying to get it to settle back on his shoulders.

“If you ever speak to either of the Chapman sisters, this information will be shared with the appropriate authorities.” He stared coldly at Bagshaw, his senses coming back into sharp focus. “What say you?”

“You have nothing,” Bagshaw sputtered, now looking as nervous as a cornered mouse.

“I have proof.” Finn gestured to the papers. “More than enough for a conviction.”

“I’ll...kill you.”

“I don’t think so. You’ve already tried. And failed. And if you kill me, Lord Ridgemont and your friend here”—he nodded at the red-haired fellow who was staring at Bagshaw in shock—“will bear witness to what I said today.”

Bagshaw looked at Ridge, at his second, and then finally back to Finn, his lips tight. “And if I abandon my pursuit of Charlotte?”

“And Celine,” Finn said darkly.

Bagshaw’s lip curled. “If I abandon the Chapmans altogether?”

“Then I will keep this information to myself.”

Finn willed himself to remain conscious as Bagshaw stared at the ground, his jaw flexing as he ground his teeth. Finally, he bit out, “I will do as you say.”

His expression brimmed with hostility, but something told Finn he’d stand by his word. The man had a sense of honor, even if it was a sick one.

“Good.” Finn gripped Ridge’s forearm. He was fairly certain he had about ten seconds left before he fainted. “I sincerely hope that we never see each other again.”

“Trust me,” Bagshaw said, “the feeling is entirely mutual.”

## Chapter Twenty-Three

Finn didn't remember the drive home after the duel, or much of the fortnight afterward.

It turned out he'd been shot right below his left shoulder, splintering the bone and nicking an important artery, and he'd lost a great deal of blood. Later, he was told he had been feverish, and he'd kept repeating Charlotte's name and telling her "Please. Please, don't."

When he returned to himself, he'd had no idea what he'd meant. Charlotte. Please don't leave him? Please don't hurt him? Please don't marry Reginald Bagshaw?

All of the above, perhaps.

Recovery was slow. He'd never felt so alone. His staff doted on him, but of course, they were paid to do that. No one visited him except Ridge, who came daily to tell him of the goings-on in the winter wasteland that was London.

Charlotte hadn't come.

Not that he'd expected her to. He still couldn't stop his heart—damned lovelorn fool that it was—from breaking all over again.

Somehow, his body overcame the fever. He did not slip away. Instead, he fought, enduring nights of sweating and days of thrashing about deliriously, until he was on the road to recovery, thinner, paler, and weaker, but improving day by day. During his lucid times, his hired men reported on the movements of Reginald Bagshaw, who had kept to his promise and stayed far away from the Chapman sisters. After the duel, he had closed up his London house and sold it. Cutting all ties to town, he'd taken up lodgings in an area closer to where his ships landed with their illegal cargo.

Finn would keep an eye on him there.

Day by day, the swelling in his arm and shoulder subsided. He might never have full use of his left arm again. Not that he cared much. Everything seemed unimportant next to his own

folly.

After a few weeks, Finn was able to get up and walk a few steps with Ridge's help. Then, he ventured outside for a short walk. On the tenth of March, the day Bagshaw had originally planned to marry Charlotte, Finn rode in the park for the first time. The cool sunlight of early spring made him feel alive, invigorated for a short period. But when he returned to the stables, he was stumbling with exhaustion, and the groom had to brush down the horse for him.

The next day, Ridge said, "You're much improved, Trev."

Finn gave him his new one-shouldered shrug.

"It is time to rejoin the world," his friend announced.

Finn thought about all the projects he'd been starting before the duel. There were many, and they'd all been paused while he'd been recovering. So many people depended on him.

Tomorrow, he vowed, he'd get back to work.

...

Charlotte tapped her pen to her lips and looked down at the unfinished letter. It was a repeat of the plea she'd been writing to every one of her distant relatives.

*Would you happen to have room for the two of us?*

*I would be happy to serve as governess to James and William to earn our room and board.*

*Perhaps just a few weeks while we find a more permanent situation?*

They would have to leave the London house, and the sooner the better. The relationship between her aunt and uncle and her and Celine had never been so tense. Uncle Ralph and Aunt Esther openly despised them now, mentioning daily how troublesome they were, how spoiled they were, and how they couldn't wait to be rid of them once and for all.

Charlotte was growing desperate. She'd resorted to begging.

She laid down her pen, battling back the tears that stung her eyes. She hadn't stopped reeling from the fact that Finn—*her Finn*—was as responsible for Chris's death as Bagshaw was.



The truth hadn't stopped her heart from loving him, though. Foolish thing that it was.

She was grateful that the one night she and Finn had come together hadn't resulted in a pregnancy. She'd been so in love with him and knowing they were soon to be married, a part of her had hoped afterward that she was with child. But now... well, having a babe out of wedlock would eliminate the remainder of her meager options once and for all.

Still, she was tired of it all. So tired of being lonely and hurt and miserable. There was no way for her to find a husband in such a state. Not that she had enough time for that anyhow. She was out of time, and her options were so meager they were depressing.

Maybe Aunt Esther was right. Maybe they *would* end up in the poorhouse.

No. She'd sacrifice her pride before things became that dire. She'd go to Finn. There was no doubt he would help her. The thought of it made her shudder, but she knew, despite everything, he would help.

She didn't want his help, though. She'd never been a prideful person, but to go to Finn with her tail between her legs, begging the man who'd helped destroy her beloved brother—it just might kill her.

Who else was there? She'd come close to exhausting her distant relatives.

Perhaps Thomas Landry, her second cousin once removed, in Lancashire. He was only five-and-twenty—her age—and not yet married. He was rather young to be thinking of helping her and Celine. But maybe...?

She looked around her room. Bright sunlight sent warmth through her window, a sweet promise of spring. A delicious smell wafted up from the kitchen, the scents of apples and cloves seeping beneath the closed door. It made her think of the Crooked Tower Inn.

Which made her think of Miranda Navarro, whom she'd known for such a short time, but whom she missed dearly.

Then, she looked back down at the blank page on her desk.

She didn't write to Thomas Landry.

Instead, she dipped her pen into the ink and poured her heart out to Miranda.

...

On a bright afternoon in early April, Lord Chapman's coach and four came to a stop outside the Crooked Tower Inn.

Celine stepped out of the carriage and stood, hands on hips, studying the dilapidated Tudor building. Charlotte descended from the carriage behind her, and the oddest sensation swept through her.

*Relief.*

After John unloaded their luggage, she thanked him and told him to go—he had to be back in London in time to take her uncle to White's gentlemen's club. He'd been accepted as a member last month and had spent most evenings ever since ensconced within its elegant walls.

"Aye, Miss Chapman." John cast a longing smile at the inn—clearly, he'd enjoyed his time here. After tipping his cap at her, he ascended to his perch, where he clucked at the horses and rode away, leaving the sisters standing in the road.

"It looks old," Celine said, eyeing the building critically.

"It is old," Charlotte said. "*Quite* old."

Celine had resisted the idea of going to the inn at first. "Ladies don't live in *inns!*" she'd exclaimed.

Charlotte had patiently explained their other options—which were, essentially, none.

Miranda exited the inn, followed by Mariano, Tom, Betsy, and Bonny. The two girls threw their arms around Charlotte. "Mrs. Jones! We missed you."

Charlotte knelt down and hugged them back, glancing at her sister, who shook her head and cast her eyes heavenward.

"Not Mrs. Jones, you silly girls," Miranda said fondly.

“How could you have forgotten? It’s Miss Chapman. *Miss Chapman*, remember?”

“No,” Bonny said petulantly. “This is Mrs. Jones. I remember her very well, thank you.”

*Ah*, Charlotte thought. Bonny was bright and stubborn, just like Celine. She ought to warn Miranda about what might happen in two years when Bonny was sixteen.

Charlotte hugged Miranda and shook Mr. Navarro’s and Tom’s hands while her sister stared in shock. She knew what Celine was thinking: *Ladies don’t shake hands!* Finally, she introduced her sister. The Navarros beckoned them inside, where a few guests were sitting in the parlor reading, and then up the stairs...to the very room Finn and Charlotte had shared.

Charlotte’s chest went so tight she could hardly breathe. Mariano, who was carrying their luggage up with Tom, looked at her almost apologetically. “I thought your sister might like this room, Miss Chapman.” He leaned toward her so only she could hear. “The roof is all fixed up, good as new. The workmen have been busy—they are actually here today, but don’t worry. They’re out back working on the stables, so you shouldn’t find them too disruptive.”

Charlotte turned her smile on her sister. “What do you think, Celine?”

“It’s pink,” Celine said flatly. “*Everywhere.*”

“Indeed it is!” Charlotte said cheerfully.

Tom and Mariano set down their luggage, and Mariano said Miranda would welcome them downstairs whenever they felt up to it.

When Charlotte had written to Miranda to tell her about her failed engagement and her desperation to find a place to live, Miranda had written back immediately, saying the inn was open to Charlotte and her sister for as long as they needed. Charlotte had decided to become a governess, and while her education, background, and status as the daughter of a baron were more than adequate, she knew it might be difficult to find a position that would offer room and board to her sister, as

well.

Spring had sprung. The skies were blue and the world was coming to life, and Charlotte was starting to feel herself again. Well, a version of herself that she just might be able to live with, in any case. She'd start searching for a position as a governess as soon as they were settled. She would travel back and forth to London until she found someone who would take her and Celine on.

It would happen. She had no doubt. All would be well.

At least Celine was finally starting to understand how hard Charlotte had been trying to keep them safe. After the disastrous soiree, Charlotte had told her sister everything—leaving out the more intimate bits with Finn, of course. When she'd finished explaining the events leading up to the duel, her sister had wrapped her arms around her and squeezed her tight. "I'm so very sorry, Charlotte."

For now, Charlotte and Celine had decided to approach this next chapter in their lives as an adventure. They'd be residents in a little inn in a village outside of London. They'd have the ability to try new things, to meet new people, and above all, to be out from under the cruel thumbs of their aunt and uncle.

"How shall we spend our days here?" Celine asked as she gazed out the small window onto the narrow, empty street below.

"By helping the Navarros with whatever they require," Charlotte said firmly. "And if they don't need us, then we shall turn our attention to improving the pinkness of this room."

Charlotte had decided that while her sister had been raised in idle luxury, she needed to learn humility. And she needed to learn how to go about life making the world around her a better place rather than stagnating in it waiting for everything to be handed to her on a silver tray.

"If that is the case, then I have some ideas already." Celine pointed at the pink bureau, its color loud, a nearly grotesque contrast to the softer pinks that dominated the room. "I cannot abide that monstrosity. It must be modified immediately. I

wish to paint it white.”

“Excellent! I will ask Mr. Navarro if he has any paint.”

They continued unpacking for a while, and as Charlotte stepped into the wardrobe to hang one of her sister’s chemises, Celine murmured, “Charlotte?”

“Yes?” She turned to her sister, chemise still in her hands.

Celine was standing in the middle of the room, arms crossed tightly over her chest. “I’m sorry about...everything.”

“What do you mean?”

“I have been impossible these past few months. I just...” She chewed her lip. “Well, I was so afraid about what Aunt Esther said about the poorhouse.”

“It’s all right, dearest. Sometimes when we are feeling scared, we say things we don’t mean.”

Celine nodded. “I was scared. I still am.”

She walked over to Celine, the chemise over her arm, and gave her a hug. “Me, too. But we’ll work it out, I promise. I still want you to have a proper Season.”

“So do I. But if I don’t get one, I think, in the end, I might survive.”

Charlotte pulled back. “You *might* survive?”

Celine huffed out a breath. “Very well. I *will* survive.”

Charlotte grinned at her sister. “I’m glad to hear it.”

She started to turn away but Celine grasped her forearm, stopping her. “I was wrong about Lord Trevelyan, too, Charlotte. He is a better man than Mr. Bagshaw. By far. And... I actually never *really* thought he was beastly.”

Charlotte raised her brows. “Really?”

Celine gazed at her solemnly. “Yes. I was being dramatic. It is true that he is rather...*rough*-looking, but when he hit Mr. Bagshaw, I do not believe his intentions were bad. I believe he merely wished to protect you from that dreadful man.” Celine straightened her thin shoulders. “If I were there that night and

heard Mr. Bagshaw maligning you, I would have punched him in the face, too.”

“Celine!”

Her sister scowled. “Well, I would have! How dare he speak of you so boldly? Chris should have punched him, but he didn’t, so I am glad Lord Trevelyan did. And it’s Chris’s own fault that he accepted Mr. Bagshaw’s challenge in Lord Trevelyan’s place. Honestly, Charlotte, I’ve been thinking about this, and in a way I cannot understand why you have been so angry with Lord Trevelyan. What was he supposed to do? Take Chris’s place in the duel and leave our brother to be viewed as too weak and cowardly to fight a battle he’d already agreed to fight?”

“Well, no.”

In truth, Celine sounded exactly like the voice inside Charlotte that had been repeating these arguments ad nauseam for the past several weeks.

*Finn’s intentions were honorable.*

*He loved Chris.*

*He couldn’t have predicted what would happen.*

But still—

“So what is it, then?” Celine demanded. “Why are you so angry?”

“If Lord Trevelyan hadn’t punched Bagshaw, Bagshaw wouldn’t have challenged him, and Chris would still be alive.”

“That might be true, but he didn’t know that would lead to Chris’s death. And what is wrong with protecting those you love? I think it is noble. I can only hope that someone will protect me one day as he protected you.”

Celine pulled one of her dresses from the trunk. Charlotte turned away and finished hanging the chemise. They worked in silence for a while. There might be some merit to what Celine had said, but Charlotte wasn’t sure if it justified Finn’s temper. And it certainly didn’t justify him withholding the truth about that night.

Just as they finished emptying the trunk, Betsy and Bonny knocked on the door to invite Celine on a tour of the village.

Celine looked over at her, biting her lip, probably expecting a no. But this village was a safe place, and Betsy and Bonny knew it, and every soul in it, very well.

“Go on,” Charlotte said. “I’ll finish up here and then go visit with Mrs. Navarro.”

Downstairs, she found Miranda pulling a batch of biscuits from the oven. “Here you are, and just in time for tea!” she exclaimed. “And I’ve made a special batch of Filipino butter biscuits for you, too.”

A few minutes later, Miranda handed Charlotte a tray of tea and biscuits, and the two women went into the empty parlor.

They sat side-by-side on the sofa and poured tea. Then, Miranda took Charlotte’s hand. “How are you holding up?”

Charlotte pulled in a shaky breath. “Well...truth be told, I’ve been rather miserable. And desperate.” Aside from Chris’s death almost two years ago, the last month had been the most difficult of her life. The ache in her chest that came with knowing the whole truth about Chris’s death. The pain of missing both him and Finn. The panic that bubbled inside her every day like the contents of a cauldron that threatened to overflow, not knowing whether she and her sister would ever again have a home to call their own.

Miranda squeezed her hand sympathetically.

“My question is, how did Mr. Bagshaw know about Finn and I being trapped here during the blizzard?” Charlotte said. “Someone must have informed him, but I can’t imagine who it was.”

“Oh, I know exactly who it was,” Miranda said darkly. “It was the student from Cambridge, Mr. Plimpton. He passed through the village on his way to London just last week, and he told us your identity as well as the earl’s.” Miranda shook her head. “Mariano and I tried to look amazed and confused and asked him why on earth he thought such a thing. He said he’d known something wasn’t quite as it seemed between you

two, and when he returned to London, he investigated. Evidently, he asked so many folks about town about two mysterious people stranded at an inn during the blizzard that Mr. Bagshaw heard about it and went to him for details. Between the two of them, they put it all together.”

Charlotte groaned softly. “I suppose it’s for the best. If he hadn’t found out about where I really was during the blizzard, I would have never discovered Lord Trevelyan’s role in my brother’s murder.”

Miranda gave a sympathetic sigh. “Will you ever be able to forgive him?”

Charlotte took a sip of her tea before slowly setting it down. “I don’t know. A part of me feels like he may as well have lifted the gun and shot Chris himself.” She ran her thumb over the handle of her cup. “But this is all moot. He hasn’t asked my forgiveness. Instead, he has left me completely alone to fend for myself.”

“You told him to never speak to you again if I’m remembering your letter correctly,” Miranda said. “Perhaps he’s merely honoring your wishes.”

“Perhaps.” Charlotte’s heart was so hurt right now. Physically aching in her chest.

“I suppose the question is,” Miranda continued, “would you forgive him if he asked?”

“I... I don’t know.”

“He is a good man,” Miranda reminded her.

“I know he is, but—”

“He made a mistake.”

“But then he wasn’t honest about it. He kept the truth from me.”

“I think he only did that because he loves you and was afraid of losing you.”

Charlotte looked away.

“Charlotte,” Miranda said carefully, “have you ever seen



Lord Trevelyan's will?"

"No, of course, I haven't. Why would—"

"I've seen it," Miranda said.

Charlotte blinked. "What do you mean? Why?"

"He asked Mariano to be his new executor and wanted him to know what it contained before he died, in the event he had any questions."

Charlotte gazed at her friend in surprise. She didn't even know what to say.

"In his will," Miranda said quietly, "he leaves the majority of his land and fortune to you and your sister."

Charlotte gave a nervous laugh. "Of course not. He might have an heir someday, and if he doesn't, his second cousin will inherit."

"His cousin will inherit the title, a comparatively small percentage of his fortune, and all the entailed holdings. Lord Trevelyan possesses many unentailed holdings, however."

Charlotte opened her mouth. Closed it. She didn't know what to think. "Why...why does this even matter? Finn is young yet, and very healthy. He's not going to die. Why would he do this?"

"He thought he might die. Indeed, he almost did."

Charlotte went rigid. "What are you talking about?"

Miranda stared down at her tea.

"Is he... Is something wrong with him? Has something happened to him? Please." Charlotte's eyes filled with tears.

"No, dear. He's all right now." Miranda patted her hand. "However, you probably should know...he was in a duel."

Charlotte's eyes widened. "No."

"Yes. And he was shot."

With a gasp, Charlotte jumped up off the sofa. "Oh God."

Miranda was beside her in a flash. "No, no, Charlotte. It's

all right. He was shot in the arm and is completely recovered...well, almost completely.”

“Why...” Charlotte could barely breathe. “Are you certain? He’s all right? You’ve heard from him?”

“We have. He did develop a fever—”

Charlotte pressed her knuckles to her mouth. She wanted nothing more than to be beside Finn right now, but he was far away in London. Too far. How could she get to him? The mail coach wouldn’t arrive until ten in the morning tomorrow, and she couldn’t afford to hire a carriage.

“Is his life in danger?” she whispered.

“Not at all. I believe it was, for a few days, when the wound festered, but he pulled through.”

“I wasn’t there to help him. I should have been there.”

“It’s all right, dear. He’s well now. He is in fine form, in fact.”

Suddenly weak-kneed, Charlotte slumped back onto the couch. “A duel?” she whispered. “Why?” Why would he engage in such folly when he knew what happened to Chris?

Miranda spoke plainly. “He challenged Mr. Bagshaw to a duel for threatening to ruin you.”

“Oh no...no...*no*...” Charlotte’s head sank into her hands.

“All is well,” Miranda soothed, rubbing her back gently. “And have you noticed that Bagshaw is nowhere to be found?”

She nodded.

“That’s because of Lord Trevelyan.”

It hurt to ask, but she had to know. Charlotte pushed the words out. “Did...did Finn kill him?”

“Good heavens, no!” Miranda exclaimed. “Whatever happened between them ended with Mr. Bagshaw agreeing to never bother you again.”

Charlotte pressed the heels of her hands to her eyes, trying to sort through the tangle of her emotions. The hurt and panic

of the past month were still a part of it all, but now there were concern, gratitude, relief, and pride. A resurgence of love for the stupid man, too.

But most of all, there was rage.

She rose off the sofa again. “I need... I need some air.”

She’d go outside. Maybe sit with the not-so-terrifying chickens for a while. She needed to calm down. To think. To comprehend her true feelings about what she had just learned.

She turned toward the kitchen and the door that led out to the garden.

“Perhaps you shouldn’t—” Miranda began, hurrying to catch up to her.

But Charlotte was already opening the door and stepping out into the warm spring sunshine.

## Chapter Twenty-Four

Earlier this week, the workmen had begun to reinforce and rebuild the stables at the Crooked Tower Inn. Finn had ridden out this morning and planned to stay for a while to assist with the construction.

“Lord Trevelyan!” Navarro had exclaimed with his usual cheerful grin when Finn had arrived. “We didn’t expect you.”

“Of course I am here. I would have come for the roof, but I was indisposed.” He gestured to his left arm, which was still bandaged and bound in a sling. “Anyhow, I wouldn’t miss the opportunity to help with the stables.”

Navarro’s smile faltered for a second, then returned, brighter than ever. He clapped Finn on his good shoulder. “I’m glad you’ve healed enough to join us this time. We’re happy to have you.”

“Is something wrong?”

“No, no not at all.” Navarro waved his hand.

They’d worked all morning. One-handed, Finn helped as much as he could. It was warm out, so he’d shed his coats and worked alongside the other men stripped down to his shirt and braces. At noon, they’d eaten a delicious midday meal, and when Finn stood to return to the work in the back, Navarro and Tom hung back, saying they were expecting some new guests and wanted to greet them.

Two hours later, they were almost finished clearing out the debris from the damaged area of the stables when Finn heard a noise—a feminine gasp—that made him freeze. He turned to see a figure barreling toward him.

A beautiful figure. One his eyes drank in like they were dying of thirst.

Charlotte, wearing a pretty blue dress, her eyes shining and mouth pinched in anger. She wore no bonnet, her cheeks were flushed pink, and her hands were clenched into fists at her sides.

She reeled to a halt directly in front of him.

“You foolish man,” she bit out. “How dare you?”

Finn’s mouth dropped open. “I—”

“You could have been killed. You could have d-died.” Her gaze dropped to his bound arm. She covered her face with her hands and burst into tears.

“Charlotte.” Without thinking, he stepped forward and pulled her into his arms—well, his good arm.

She gripped his shirt in her fists and sobbed onto his shoulder.

“Shhh,” he murmured, bending down to press his lips into her hair. She smelled of lilacs, and he breathed in, his body reveling in being beside her once again. “Hush, love. It’s all right.”

“No,” she huffed. “*No*, it is not all right.”

He held her as she cried, murmuring gentle, soothing words into her hair.

Eventually, her sobs lessened until she was sniffing into his shoulder. Slowly, her body went stiff, and she drew back from him, glowering up at him from under eyelashes spiked with tears.

He swallowed through a sudden thickness in his throat. Looking around, he saw that the workmen and the Navarros had all left the vicinity, leaving the two of them in privacy. God bless Mariano. Finn knew that the man wouldn’t allow anyone to come back out here until Finn himself said it was all right.

“I’m sorry,” he said gruffly. Those two words seemed puny and worthless in light of all he’d done to her. But they were true.

She just stared at him.

“I’m so sorry, Charlotte. I will never forgive myself for...” His voice dwindled. *For essentially murdering your brother?* He couldn’t say it.

“For what?” she said dully. “For dueling? For offering

Reginald Bagshaw the opportunity to kill you?”

“No,” he said, surprised. “Not that.”

Her expression darkened further. She took a step back. “I have already lost one of the most important people in my life to a duel for which I was the cause. And you intended to be the second? You wanted me to suffer that much?” She stared at him, astounded. “Truly?”

It took him a moment to process what she had said. He was one of the most important people in her life? But he had no right to be. “No.” He shook his head. “If I lost my life, it should cause you no suffering whatsoever. In fact, you should feel vindicated. You must despise me after what I did.”

She held his gaze a moment longer, her jaw working. Then she looked away.

“I don’t despise you, Finn. I cannot.”

Despite himself, his heart surged with hope.

“Losing you would have killed me,” she whispered.

“But—”

She held up her hand to stop his words. “I am angry with you, but I do not hate you. You misled me.”

“Yes,” he said gruffly. “I am sorry.”

“I think I might be starting to understand why you did it,” she said. “You believed that if I discovered your role in my brother’s death, I would walk away from you like I walked away from Mr. Bagshaw.”

He stared at the dirt at his feet, utterly ashamed.

“But there are many differences between you and Mr. Bagshaw,” she said. “One is that I loved you.”

Finn’s heart broke all over again. She’d said it. Finally. The words he’d longed to hear for so long.

But they had been in the past tense.

They stood in silence for a moment, and then, she spoke again. “I feel we must start at the root of the problem. Your

involvement in Chris's death."

She took his good hand and held it between her own, squeezing tightly, gazing at him with an earnest expression. He couldn't meet her eyes. Instead, he looked down at the tips of his muddied boots.

"You loved my brother as if he were your own brother. You always did, didn't you? Ever since you were boys."

He thought of Chris. His wild, loyal-as-hell friend. His *best* friend. God, he missed him. "I did."

"And I think you must have cared about me, too, which is why you struck Bagshaw when he said something horrible about me. Something so horrible, I will probably never hear it repeated."

Finn didn't look up.

"You defended me. How could you have known punching Reginald Bagshaw would result in Chris's death?" She shook her head. "You didn't. If you had known, you never would have done it."

She was right. He would have found a way to protect Charlotte from Bagshaw, but he never would have knowingly sent Chris to his death.

She pressed her lips to his knuckles. "You feel responsible for Chris's death, and I think it eats you alive inside. I think that's why you didn't ask me to marry you when we were here the first time. You were wracked by guilt over what happened to my brother and felt that if I knew the truth, I'd walk away."

He'd been right, hadn't he? She *had* walked away.

God. He felt like a husk. She could blow at him, and he'd crumble to the earth.

She took a deep, shaky breath. "You made a mistake that night, Finn. But it is time to stop punishing yourself for it." She squeezed his hand. "Please. Stop punishing yourself."

He dragged his head up to face her and pushed out each word from somewhere deep within him. "Can you...forgive me?"

She hesitated, then whispered, “Yes. For your part in Chris’s death, I forgive you.”

He was so shaken, his knees were fast losing the ability to hold him up. “I... Is there someplace we can sit?”

She let go of his hand. “Come with me.”

He followed her to the old chicken coop—the chickens scattering throughout a small fenced-in area as she led him toward the rickety bench placed against the weather-beaten outer wall.

He sank down on it, and she sat beside him and folded her hands in her lap. He slumped against the wall.

“You shouldn’t forgive me,” he said dully. “What I did that night was unforgivable.”

“No. Mistakes are just that. They are always forgivable.”

“That is not true.”

“For me, it is.”

He sighed.

“But there is more. When you told me about Chris’s death, you omitted the truth about your involvement. That one is actually more difficult to forgive. That wasn’t a mistake—it was deliberate.”

“I was selfish. I wanted to keep you. I was desperate not to lose you. I felt so...unworthy.” He’d spent the past two years knowing he was the one Bagshaw should have killed that morning, not Chris. “I just...*couldn’t* tell you. I am so sorry for that, Charlotte.”

She gazed down at the chickens foraging in the ground where clumps of spring grass had begun to poke through the soil. Then she said, “I believe you. And I understand. It can’t have been an easy thing to reveal in any circumstance.”

They watched the chickens in silence for a moment, but then she straightened and crossed her arms over her chest. “Lastly...the duel. I am so angry with you for that.”

“It was for your honor.”



“That makes it even worse.”

When he thought about it, he could understand how that might be true from her point of view. If Bagshaw had killed him, she would have felt at least partially responsible.

“I have no doubt he would have happily killed you,” Charlotte said with a shudder.

She was right.

She turned to look at him. “Will you promise me something?”

He’d give her the world if he could. “Anything.”

“Never duel again, over me or anything else.” She glanced down, then her lashes swept back up as she gazed into his eyes. “I couldn’t bear to lose you that way.”

“I will never duel again. I promise.” He reached over and placed his much larger hand over her folded ones. “Forgive me for being...who I am.”

Her eyes narrowed. “*No.*”

The word felt like a bullet to the chest. He couldn’t breathe.

“I will forgive you for many things, Finn, but I won’t forgive you for that. Who you are is the man that I love. How can I forgive something I desire with all my heart?”

He shook his head. How could she say those things to him? Was it some kind of a cruel joke? “You can’t love me.”

*Naughty, bad, wicked, intolerable...* Those words had always been who he was. They were all he’d ever been. They had been cemented in his soul on the morning Chris had died. But Ridge had thrown a sledgehammer into that cement, and now Charlotte was pounding it to bits.

“But I can. And I do.” She pulled her hand from beneath his, reached up, and cupped his rough cheek in her soft hand. “I love the man you are. You are human. You have made mistakes. But deep inside, you are kind, generous, loyal”—he winced, but she continued—“and honorable.”

He was already shaking his head before she finished. “How

can you say I am any of those things? You know what I've done. You've seen how I destroy everything I care about."

"That's not true. Look around you. The Navarros love you. You are helping them find a way out of ruin. They are not the only ones, either." She gazed steadily at him. "I have heard of the various projects you have undertaken in Surrey. Your staff adores you, as well as the villagers. And Miranda told me what was in your will. You never told me about it—never tried to make yourself look better in my eyes, but you would have given Celine and me a fortune without a second thought."

She brought up her other hand, now cupping both his cheeks. "I don't know what happened to you to make you feel like you are a bad person, but somehow you have become convinced it is true, even though you have proven to the world again and again that you are not."

He closed his eyes. Images of his father beating him, telling him he was worthless, swept through him. His mother, before she'd left him all alone, her disappointment palpable whenever she looked at him. Later, his elders at Westminster School doling out punishment after punishment.

Chris had been one of the few who'd never thought he was inherently bad. Neither had Charlotte.

Miraculously, she still didn't.

And then, the miracle that was Charlotte Chapman took him into her arms and pressed her lips to his.

## Chapter Twenty-Five

Holding Finn tight, Charlotte strained closer, shuddering from the feel of his hard, broad masculinity pressed against her, his big hand flat on her back.

He tasted so good, his soft lips against hers, hot breaths washing over her, smoky sandalwood essence swirling around them both. She couldn't get enough of him.

"Finn." Her whole body was a shimmering nerve, open to him, wanting what only he could give her. Only Finn.

He yanked back from her, breathing hard, his blue eyes glittering like sapphires. "I love you, Charlotte," he said gruffly. "I've loved you for so long."

"How long?"

"Since we were children."

Her mouth dropped open. She'd always thought he never even noticed her. "Why didn't you say anything? *Do* anything?"

"Chris would have killed me if I went anywhere near you."

"Nonsense."

"Chris saw me at my worst. He wouldn't have wanted that for you. He wanted you to find someone better than me. Someone kind and gentle. Someone who deserved you. Someone perfect."

She blinked. "But you are that man, Finn. You are kind and gentle. You are honorable and kind. *You*, you wonderful man, are perfect."

He shook his head slightly. He didn't believe her—not completely. She touched his cheek in the softest of caresses. "Never be scared of us, Finn. My love isn't going anywhere." She put her fist over her chest. "It's right here, and I'm never going to let it go. You are everything I will ever want."

His eyes darkened. "You are everything I've *ever* wanted."

The intensity of his words moved through her like an erotic

wave that left her trembling. He kissed her again, sweet and hard at the same time, his mouth moving over hers in a way that sent arousal through her, so strong, she pressed her thighs together.

She needed him. Now. She glanced around. There was no one about, but that didn't mean they had privacy. "Is there somewhere more...private we could go?"

He studied her for a moment, the slightest grin quirking the corners of his lips. Then, "Follow me."

He led her around the chicken coop toward the inn, where a door led to several others. Probably the larder, pantry, and—

Opening one of the doors, he drew her into a tiny, dimly lit room. She glanced around and saw the sparse furnishings. A cot, a small table, a basin.

Before she could say anything, his lips were on hers, engulfing her senses yet again. She didn't even realize they were moving until her back pressed against wood and Finn was rucking up her skirts, his rough fingertips trailing against the skin of her thigh just above the edge of her stocking. When her skirt was out of the way, he flattened his hand, pushing up her thigh and between her legs, his fingers seeking her center.

"You're so wet," he breathed into her mouth, pressing against her so she felt the ridge of his arousal against her hip.

"Because I want you," she whispered.

He met her eyes with his own for one scorching second, then slid down to his knees as he nudged her legs farther apart with his shoulder.

And then his mouth was on her.

"Oh," she murmured. Then, as his lips caressed that place that made her knees quake, "Ohhhhh."

He pressed hot, wet kisses to her, and one spot he found again and again sent a sweet sensation arrowing through her, made her groan with pleasure.

Soon, she was panting, murmuring his name, angling her pelvis and widening her stance so he could kiss her just...

*there.*

And then, she wasn't sure she could stand anymore. Her legs felt no more substantial than jelly. "I can't..." she moaned.

He moved away just long enough to say, "Hold onto me." As soon as her hands were on his shoulders, pulling him back to her, he was kissing her again in a way that made her feel like she was losing her mind.

She cried out as the pleasure rose to a crescendo, then exploded in a firework of sensation, sparking through her body. Spasms wracked her and then spread through her limbs, disconnecting her from the world, from reality, from everything but the pleasure that suffused every part of her.

Slowly, she came back to earth, a shuddering heap. But Finn was there, somehow supporting her with one arm as she sank to the floor. He laid her down gently, her body still quivering.

"I want you, love."

"I want *you*." She watched as, using his right hand, he yanked his braces from his shoulders one by one and moved down to unbutton the placket of his trousers. "Hurry," she whispered.

He moved over her, her skirts a mess of crinkling fabric between them, and knelt on his right forearm over her. Charlotte was annoyed at all of her clothing—if only she could wish the bothersome fabric out of the way. But then she felt the heat of him press against her, and her clothes were forgotten.

*Yes.*

They both groaned as he pushed inside until she felt full. Complete. And completely needy. Hungry for all of him, she wrapped her arms around him and arched into him until they were locked together. He stared at her for a moment, his eyes so blue, she felt like she was looking into a deep sea of longing and desire. And, most of all, love. He looked at her like she was his savior, his dream. The most important thing in his universe.

She loved him so much. Her heart swelled with it, her body swelled with it, and when he finally moved, her entire being shouted out with joy.

He took her, deep. Hard. Thoroughly. Leaning on his good elbow, his fingers pushing roughly into her hair, his injured arm trapped between them, he thrust into her, both of them sharing sighs and moans of mutual pleasure. He grew larger inside her, and her greedy body stretched deliciously to accommodate him. His thrusts seemed deeper, heavier, and the tingling feeling within her began to rise again. Before she knew it, her body had reached the crest once more and was plunging over in a rush of sweet bliss.

As her body continued to pulse around him, he pushed inside her a final time. Then, he yanked out of her, reared to his knees, and spilled himself on her thigh, his face a beautiful contortion of pleasure.

Finally, he sank back against her, and she tucked her body against his, feeling utterly ravished and completely content.

He kissed the top of her head. They were quiet for a long while, Charlotte reveling in this moment where he belonged entirely to her.

Finally, he murmured against her hair, “I apologize.”

She pulled back a little to look at him, her brows drawing together. “What for?”

“For...this. For taking you on the floor like some wild animal.”

She snorted—a sound that, in fact, sounded rather like a wild animal.

His brow furrowed. “You deserve gentleness. Silk and velvet, and being made love to properly, on a bed. Not on the floor in a hovel, with my seed on your thigh and your frock all twisted up around you.” He closed his eyes. “God. I am a brute. Forgive me.”

She gaped at him a moment, then closed her mouth. *This man*. She saw the task she had ahead of her, of proving to him how wonderful he was. How perfect for her he was. How she

could never desire anyone as she desired him.

She was up to it, though. It might not happen overnight, but she would prove to him just how worthy he was.

Finally, she said, “No.”

Opening his eyes, he frowned at her.

“I won’t forgive you, because I wouldn’t have had it any other way.” She snuggled deeper against him, feeling the stickiness on her thigh, the crush of her dress. “You are perfect,” she murmured against his chest. “Against the door, you made me feel womanly. Desired. Utterly wanton. And I wanted you inside me right where we were, and I wanted you to be hard and rough, just as you were. I wanted you to take me here, so I could take you, too. If it was brutish, then so be it. I am a brute as well.”

She felt a tremor run through his body. She wrapped her arms around him and drew him to her, and she held him there, safe in the circle of her arms.

...

Finn carefully stripped Charlotte of her layers of clothing, took her to the cot, and made love to her again. Once more, he pulled out of her body the moment before he came. The first time they’d made love, he’d known they were to be married and he’d come inside her. He knew she loved him now, and that was a miracle and a treasure he’d hold close as long as he could. But after all that had happened, he didn’t know for certain if she’d go so far as to marry him.

Afterward, they lay tightly together on the narrow bed, comfortable and content, a warm, naked Charlotte curled up against him, her head cushioned on the crook of his good shoulder, and talked. He told her about the incriminating information he had on Bagshaw’s illegal smuggling activities and how Bagshaw agreed to never bother either her or her sister again.

“Do you believe him?” Charlotte asked.

He thought about her question for a moment, then nodded. “I do.”

“Why?”

“Because he understands it is not an empty threat. If he fails to satisfy his end of the bargain, he will be held responsible for his illicit actions. I have incontrovertible proof of his guilt. He would hang, and he knows it.”

Her chest rose and fell as she took a deep breath. “I hope we never see him again.”

“I’m certain he’ll make every effort to avoid a confrontation. As will I.”

She nodded, then reached up to touch his bandage. “Is it very bad?”

He glanced down at his upper arm. Aside from having to make some adjustments while he was loving her, he’d hardly noticed the wound today. “The bullet shattered the bone, but it is healing.”

“And the wound festered.”

“Yes. But it is better now.”

She shuddered. “I cannot believe that man attempted to kill you.”

“I can,” he said quietly. Then, “Charlotte...he was right, you know. Chris and I bullied him when we were children.”

She stiffened against him.

“I feel sick about it now. Actually, from the time I was old enough to think back on how I treated him, I’ve felt sick about it. I encountered him in a tavern years ago and tried to make amends. Told him I was sorry. Said I was a right ass when we were boys. But he didn’t forgive me.”

He was quiet for a moment, trying to dig deep, to understand himself, why the hell he’d been so unkind. “I don’t know why I did it.”

Maybe a part of him did know.

*You are a bad son, Finneas.*

*You are an awful, naughty child.*

*You wicked, wicked boy.*



Those were the truths he'd lived by for so long, but now they felt like lies.

"Perhaps there's a way to make amends," Charlotte said softly.

"How?" Finn asked.

"Not with Bagshaw." She made a small sound in the back of her throat. "I fear that ship has sailed. And he shot you, after all. His quarrel with you is certainly resolved, at this point."

"One would hope," Finn said.

"But perhaps when you have a son of your own, you can teach him how to be kind. How to show empathy rather than cruelty, how to be a friend rather than a bully."

"I will, if I ever have a son of my own."

He thought of a small boy with Charlotte's dark hair and eyes, looking at him like he was all-knowing, like Finn had looked at his own father once. Finn knew what he'd needed when he was that age. Acceptance. Understanding. Love.

He could give that to his son—*their* son—someday. If...

She hummed softly, and he wondered if she was imagining the same thing he was. He tightened his arm around her, then kissed her until they were both breathless. Several minutes later, Charlotte pulled back, laughing. "My sister probably thinks I've been abducted."

"Not this time," Finn said, grinning.

She grinned right back. "Shame."

He helped her dress and fix her hair. But there was no way to explain away the wayward brown strands, the wrinkles in her clothes, or the flush on her cheeks.

He kissed her temple. "You look like a woman thoroughly bedded."

"Well, I am glad I don't look half bedded, or even a quarter bedded. I'm sure that would look much worse," she said lightly. "But it's all right. I shall take the back staircase. The only risk is that my sister will be in the Pink Room and I'll

have to explain myself. Or...maybe I won't need to, since she will see you at dinner and no doubt make her own conclusions."

"Is that what you want?" he asked her.

Charlotte sighed. "I cannot keep Celine sheltered forever. She already believes she's ready for the marriage mart."

"Is she?"

"Absolutely not," she said. "But she will be, soon enough. I can no longer treat her like a child."

When Charlotte was safely back in her room, Finn bathed and dressed for dinner. Just before he was to head to the dining room, there was a sharp knock on his door. When he opened it, he blinked in surprise at his friend standing across the threshold.

"Ridge. What are you doing here?"

Lord Ridgemont shrugged. "I thought I'd take a look at your latest charity case."

Finn frowned. "This is not a charity case. It is a partnership."

Ridge raised a brow. "Well, then. Perhaps I could meet your partner and hear about your plans."

"Absolutely. I'm just about to join Navarro and his family for dinner. Care to join?"

"Certainly. I'm famished. The ride out here was insufferable."

"Try it in a blizzard," Finn said wryly.

As they walked toward the dining room, Finn slung his good arm around his friend. "I am glad you're here, Ridge," he told the other man.

Finn *was* glad, because he had a plan. And he was thrilled Lord Ridgemont would be here to witness it.

## Chapter Twenty-Six

Celine had not, in fact, been in the room when Charlotte had arrived there after the most wonderful afternoon of her life. But she'd come in shortly after with tales of the village and the nearby ruined castle with its crooked tower: "A lovely place for a picnic!"

Charlotte had sat her down and told her that Finn was here and that they'd reconciled.

"Good," Celine proclaimed. "I'm glad. I'm also hungry after tromping about the countryside all day long. When is dinner?"

Charlotte hadn't known what kind of reaction to expect from Celine, and she laughed. "Soon. Let's dress and go down."

When they entered the dining room, the men rose, and Charlotte was surprised to see the Marquess of Ridgemont beside Finn.

"Lord Ridgemont! How good it is to see you here!" Charlotte greeted him as Celine smiled and curtsied to both men. Ridgemont, like Finn, had spent a great deal of time in the Chapman household when he was a youth, and she had always liked him, even though he used to call her "that silly female" when they were children, as if they belonged to different species. Elegant in his finely tailored black coat and crisp white cravat, he was coolly polite to everyone assembled at the table.

Miranda served a delicious concoction of beef and rice in a sauce that smelled so rich and savory, it made Charlotte's mouth water. Evidently, the other guests at the inn had ordered their food brought to their rooms tonight, so it ended up a gathering of the Navarro family, Finn, Lord Ridgemont, and the two Chapman sisters, all of them talking and laughing. Surrounded by the people she loved and by her friends, it was the loveliest dinner Charlotte had ever had.

Charlotte watched her sister devour the food, then sat back herself, satisfied. From the corner of her eye, she caught Finn smiling at her. She lifted her gaze to his and smiled right back.

Surely there was no doubt in anyone's mind that she loved

him. Which was perfectly fine with her. She wanted to shout it from the rooftops.

After dinner, they all retired to the parlor, the talk flowing like smooth wine, until Finn set down his glass and rose. “I am glad to be surrounded by friends this night,” he said. “Because I wanted to speak to Miss Chapman about something.”

He took the few steps toward her, then helped her out of her chair before sinking to one knee.

There was at least one feminine gasp—perhaps three or four of them—but Charlotte only had eyes for Finn. He licked his lips, and as he clenched his good hand at his side, Charlotte saw that it was trembling.

He glanced around at their assembled friends. “I’m— I’ve never been very good at this. Speaking in front of a crowd, that is. But I’d like you to all be my witnesses.” He cleared his throat and turned back to Charlotte. “There was only one woman I ever wanted to marry, and I never thought I could have her.”

He took one of her hands in his, and she felt the tremor running through him. She squeezed tightly.

“I have done wrong by you, Charlotte, and I will spend the rest of my life regretting and repenting those things I did that caused you to suffer. I love you so much, and I kneel before you to offer you my heart, open and pure. I offer you every part of me, my love. Every bit. Forever.” He gazed up at her, his blue eyes soft. “Charlotte Chapman, will you do me the honor of becoming my bride?”

Charlotte sank to her knees in front of him, taking both his hands in her own. “Finn,” she breathed. “I never thought I could love as I love you. I never thought I’d have what we have when we are together. I love you with all that I am and all that I will ever be.” She blinked through her blurring sight. “Yes,” she said in a joyful, breathless rush. “Yes, I will marry you.”

The room around them broke into cheers, applause, and excitement. But in their bubble within it all, there was just

Charlotte and Finn. Together.

And this time, it was forever.

# Epilogue

*Four Months Later*

What on earth? Charlotte rushed toward her sister. “Celine! Why are you wearing trousers?”

Celine shot her a saucy look. “Well, good afternoon to you, too, sister.”

“I swear, I leave you for a week and you turn into...”

Celine grinned. “A heathen? A *boy*? Oooh, heaven forbid. Please calm yourself, Charlotte. It’s simply too difficult to scale a beam while one is wearing a fashionable frock. And thanks to my brother-in-law”—here, she gestured toward Finn—“*all* my frocks are fashionable now, and I have no desire to ruin any one of them.”

Charlotte threw a “what are we going to do with her?” look at her husband.

But Finn was already starting toward the new chicken coop. “Mr. Navarro told me you’ve built this on your own,” he said to Celine.

Charlotte picked up her skirts and hurried after them.

“I did.” Celine set her hands on her hips, looking at the half-built structure with utter satisfaction. “What do you think?”

Finn walked around it slowly, studying the joints and rafters. “I’m impressed.”

Celine beamed, then turned to Charlotte. “What do *you* think?”

“I am in awe, Celine,” she said after she’d studied the structure for a moment. “I never thought you would express interest in creating something like this.”

“It’s lovely, isn’t it? I think they will be the happiest chickens in England, once they move in.” Celine grinned, then showed them some of the details of the coop. Where the laying areas would be. A little storage loft. The feeding trough. An ingenious idea to circulate water so the chickens would never

be thirsty.

Three months after their wedding, Finn and Charlotte had taken a delayed honeymoon to the seaside resort of Brighton, where they'd spent seven perfectly lovely days. Now, revived, blissfully happy, and more in love than ever before, they'd returned to fetch Charlotte's sister before returning to Surrey and Craggs End.

"You know I cannot leave," Celine said now. "Not until it is done."

Finn laughed. "Of course you can't. We'll stay a few days, at least."

He had wanted to stay anyhow because on the road from Brighton, he'd found a location that would be perfect for a new hotel, and he wanted to discuss its potential with Mariano and maybe even take him out to see it.

Charlotte spent the afternoon in the kitchen catching up on all the latest gossip with Miranda and telling her every detail about their days on the seashore—minus, of course, those many special, personal moments that had happened in the privacy of her and Finn's hotel suite, and—well, yes—that one time on the secluded beach in the moonlight.

"We are so happy," she said with a dreamy sigh.

Miranda smiled and handed her an onion. "I knew you would be. Now, chop that up so you can pretend that's the source of those watery eyes, *milady*."

With a throaty chuckle, Charlotte took the sharp kitchen knife out from its block and started chopping.

"How was Celine?"

"Just lovely," Miranda said. "I thought she might be a bit of a challenge, but she was amiable as could be. I think if she were a lad, she'd be a woodworker or carpenter of some sort."

Charlotte shook her head, grinning. "Who would have thought?"

...

Later that night, Finn led his wife upstairs to the Pink Room, which actually required a new name, since it was no longer pink. It was still a little feminine for his taste, though, with its ornate furniture, mirrors, flowered bedclothes, and tasseled carpet. But since his little room on the ground level was too small to contain both him and Charlotte, he'd grudgingly agreed to stay here whenever they came to visit the Navarros, while Celine took a smaller room across the corridor.

The last few months had been the best of his life. Bagshaw had stayed away as promised. Finn and Mariano had a dozen ideas for a new chain of inns and hotels they wanted to develop, and Ridge was considering an investment in the endeavor.

And, best of all, there was Charlotte.

His light. His sweetness. Her beautiful, sated face was the last thing he looked at before he fell asleep at night and the first thing he laid eyes on in the morning. He'd never tire of her—of her soft, petite curves or her bright smile. Of the way she made him feel—like he was a man who was respected, even admired. Like he was good. Like he was loved. And he loved her with everything he had. He always would.

Now, he undressed her slowly, both of them working tapes and buttons and laces in silence. She loosened his cravat. He unbuttoned her dress. She unbuttoned his waistcoat. He loosened the laces of her stays. And on and on until they were lying in bed, utterly naked, their limbs wrapped around each other's.

She pushed him to his back and climbed atop him, gazing down at him. A goddess with the ends of her silky hair brushing erotically over the peaked tips of her breasts.

"You're so beautiful," he told her.

She bent down to kiss him, her breasts brushing over his chest, and he slid his hands to the dips in her waist. Having her on top of him this way, skin to skin, the feminine curve of her under his palms, his cock responded eagerly, and a moment later, she was guiding him in.

He watched her as she rode him, her eyes dark with lust and pleasure, her pink lips parted, her breaths coming out in hard pants whenever she seated herself so he was deep inside her. At first, she moved at a slow, steady pace, until both of them



gritted their teeth, and she changed the angle slightly, giving out a gasp.

Then, she rode him hard, her neck arched, and when she came, her head thrown back, her mouth releasing beautiful, breathy sounds of pleasure, he tightened his fingers over her hips, thrust up into her once, twice, and then came, too.

When it was over, she collapsed on top of him, and he held her there, sprawled over him.

It felt like ages later when he opened his eyes and found that they were on their sides, and she was gazing at him with a small smile on her face.

“What is it?” he asked.

“Thank you again,” she said.

“For what?”

“For saving me from Reginald Bagshaw,” she said.

“You’re welcome, love.”

“And from a life in the poorhouse,” she continued.

“Well, that might be redundant, as Celine has already thanked me for keeping you out of the poorhouse.”

“When was that?”

“When we first arrived at Craggs End back in May. We were having breakfast one morning, and she said, ‘I suppose I should thank you for keeping us out of the poorhouse. So, thank you.’”

Charlotte laughed. “That sounds like her.” She reached up, touched his face gently, and whispered, “Thank you for being the best husband in the world.”

He cleared his throat. “You’re...welcome.”

She grinned. “Bravo! You didn’t immediately naysay me when I called you the best husband in the world. You’ve made strides, my love. Well done!”

“It’s your fault,” he grumbled. “You’re filling me with grandiose notions about myself.”

Her smile softened. “Not grandiose, Finn, *true*. I love you so much. Thank you for making me the happiest woman alive.”

And that, right there, was what he had never dared to dream he’d ever hear. He’d made this woman happy. And as he gazed at her radiant, beautiful face, he knew it was true.

Nothing had ever felt sweeter.



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# About the Author

*USA Today* bestselling author [Jennifer Haymore](#) is the author of over a dozen award-winning historical romances. When she's not dreaming up scandal in Regency England, you'll likely find her avidly listening to an audiobook while sailing, walking her spoiled husky, or on an airplane heading off to visit the exciting locale of her next novel. Jennifer loves reading romance and writing happily ever afters, and she's grateful to all her readers for giving her an opportunity to share her stories with the world.

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