


TURN OF THE CENTURY



My Lady
Pickpocket

ALLYSON JELEYNE

Contents

[Title Page](#)

[Chapter One](#)

[Chapter Two](#)

[Chapter Three](#)

[Chapter Four](#)

[Chapter Five](#)

[Chapter Six](#)

[Chapter Seven](#)

[Chapter Eight](#)

[Chapter Nine](#)

[Chapter Ten](#)

[Chapter Eleven](#)

[Chapter Twelve](#)

[Chapter Thirteen](#)

[Chapter Fourteen](#)

[Chapter Fifteen](#)

[Chapter Sixteen](#)

[Chapter Seventeen](#)

[Chapter Eighteen](#)

[Chapter Nineteen](#)

[Chapter Twenty](#)

[Chapter Twenty-One](#)

[Chapter Twenty-Two](#)

[Chapter Twenty-Three](#)

[Chapter Twenty-Four](#)

[Chapter Twenty-Five](#)

[Chapter Twenty-Six](#)

[Chapter Twenty-Seven](#)

[Chapter Twenty-Eight](#)

[Chapter Twenty-Nine](#)

[Chapter Thirty](#)

[Chapter Thirty-One](#)

[Chapter Thirty-Two](#)

[Chapter Thirty-Three](#)

[Chapter Thirty-Four](#)

[Chapter Thirty-Five](#)

[Chapter Thirty-Six](#)

[Chapter Thirty-Seven](#)

[Chapter Thirty-Eight](#)

[Chapter Thirty-Nine](#)

[Chapter Forty](#)

[Chapter Forty-One](#)

[Chapter Forty-Two](#)

[Epilogue](#)

[Author's Note](#)

[Excerpt: A GILDED DUCHESS](#)

[Prologue](#)

[Chapter One](#)

[Chapter Two](#)

[Chapter Three](#)

[Chapter Four](#)

[Chapter Five](#)

[Readers List](#)

[Other Works](#)

[Copyright](#)

My Lady Pickpocket

A Turn of the Century Romance

Allyson Jeleyne

CHAPTER ONE

London, 1900

She crouched in the rose bushes, watching the long line of carriages queuing at the kerb. Eliza tried to school her breathing, desperate to still the pounding of her heart. Her pulse throbbed hard enough to send the thorny bushes quaking, thus giving her hiding place away. If she didn't move quickly, she'd be caught.

Bloody hell, she'd picked the wrong pocket! The fellow had looked harmless enough, but she hadn't counted on the staggering, drunken toff to employ a set of keen-eyed bodyguards.

She'd seduced him in the shadows—pretending to be a working girl—and lifted both his pocketbook and his pocket watch. When he'd sounded the alarm, Eliza had dropped the watch in terror, yet the purse, which felt thick with pound notes, remained safely nestled in her skirt pocket.

Was a good night's take worth losing her neck over? Eliza heard the men's booted feet pounding the pavements. They called to each other as they searched the doorways and alleyways. They called to her, too.

“We'll find you, little kitten!”

One of them searched through a pile of street rubbish.
“Here kitty, kitty!”

Eliza felt sick. They'd kill her. They'd hurt her. Christ almighty, let her out of this muddle she'd got herself into, and

she would never, *ever* pick pockets again.

She crossed her heart in earnest.

She'd reform, she swore it!

If the thugs could be distracted long enough, she would race for the line of carriages. It was a fancy party for some duchess' daughter—she'd heard the drivers talking. Once their passengers had been dropped off for the evening, the coachmen and cabbies would return to wherever it was they came from.

She could slip into a carriage, stow far away from the men who hunted her, and simply hop out when the coast was clear. Whether she found herself in Bloomsbury or Belgravia, it did not matter. She could hoof it home easily enough.

Up ahead, a sleek, black landau pulled to the kerb. The horses fussed and tossed their great grey heads—a fine pair!—and the driver did his best to steady them as a young footman hopped down to open the door.

Eliza couldn't see the faces of the passengers as they disembarked, but she saw silk slippers and trailing skirts as a lady stepped onto the pavements. There was a flash of sequins in the lamplight and a soft sweep of fur as she pulled her sable cloak around her.

For a breath of a second, Eliza was envious. She imagined riding in fine carriages, attending parties, and wearing such elegant clothes. If she ever got the chance to do it all over again—life, that was—she'd be a fine lady full of grace and goodness.

“Oi! You there!” She heard the sound of a whistle. The shout of a bobbie.

A policeman spotted the two thugs suspiciously rifling through folks' private gardens, digging through street rubbish, and assaulting innocent pedestrians.

That sort of behavior might've passed unnoticed in other London neighborhoods, but the fine people of Mayfair would not suffer bad characters lurking 'round their mansions.

Eliza grinned as the policeman approached the fellows. They stammered out an excuse—a bratty little pickpocket had gone to ground somewhere nearby, flush with their master’s pocketbook. Thankfully, the bobbie did not buy their tale.

While the men were distracted, she took her chance. Eliza pushed off from the damp pavement and burst through the rosebushes, tearing her dress as she made a mad dash for the landau. She heaved open the carriage door and slipped in without being spotted.

As the carriage pulled away from the kerb, she looked through the window at the men. They had not seen her make her escape.

Grinning to herself, Eliza gave the purse in her skirt pocket a pat—it was still there, still filled to the brim with pound notes. She had made a clean break.

The carriage clopped onward. The thugs grew smaller and smaller until she couldn’t see them any longer. Finally, the two matched greys turned a corner onto Park Lane and picked up speed.

Safe at last, Eliza settled back into the velvet squabs.

It was only then that she realized she wasn’t alone. A dark figure lurked in the seat across from her.

How had she missed him?

Lamplight illuminated his face. He watched her keenly.

Before she could regain her senses and leap from the moving landau, the bloke reached out as quick as lightning and latched onto her arm.

His smile was grim as he hauled her across the carriage seat. “Who the bloody hell are you?”

Mark felt her pulse pounding in his grip. The girl’s heart raced like a trapped hare—and for good reason. She’d stowed away

in his carriage, the little minx. She'd best explain herself.

“Speak,” he said, tightening his hold on her, “Or I'll toss you out onto the cobbles.”

He wouldn't. Such a frail little thing, she looked like a street urchin. She *smelled* like a street urchin. If he chucked her from a moving carriage, she'd probably break every bone in her malnourished body.

“Speak! Sharpish!” Mark shook her—lightly—for emphasis.

“I-I'm sorry, sir. Truly, I am. You see, I was in a spot of trouble back there, and I needed a place to hide. I meant no harm, guvnor. I swear it!”

He eyed her. “What sort of trouble?”

She was going to lie to him, he knew. Her eyes looked everywhere but to his. “Two men were chasing me. Real rough thugs. Brutes, they were. I hid in the rosebushes 'till I found my chance. If you could just put me out on any corner hereabouts, I'd be ever so grateful. We could...say no more about it?”

Now her gaze met his. Her eyes were blue, rimmed with red—not from tears, but from a life on the streets spent inhaling soot and smoke. Mark noticed her skin was pale, streaked with ash and grime. She bore a scuff on her cheek. A fresh scuff, as if someone had dragged her face along a brick wall.

A prostitute, surely. Despite her wretched state, she was young and pretty enough to earn a decent living on her back.

“What did they want with you?” he asked.

He waited for a lie. What she did next surprised him.

The girl reached into her skirt pocket and produced a man's purse. “This,” she said, offering it to him.

Mark dropped her arms to reach for the wallet. It looked stuffed with money.

The instant he turned her loose, the little tart scrambled for the door. She wrenched it open as the carriage clipped down Park Lane. She was going to jump!

“Don’t!” he cried, letting the purse fall forgotten. “You’ll break your neck!”

She looked back at him, her blue eyes wide. She was scared. She did not *wish* to jump, but what choice had she?

Mark held his hands out to her. “I won’t hurt you. Please!”

The carriage door swung freely. It clapped against the side of the landau, which spooked the horses. *Clap! Crack! Clap!* The greys bolted. The driver shouted.

They picked up speed heading straight toward Marble Arch. The runaway team galloped toward their deaths, too dumb and too terrified to consider the consequences of their actions. If they hit traffic at this pace, it would cause an accident of terrible, tragic proportions.

Above him, in the driver’s box, his coachman fought to rein in the team. Mark could hear the man speaking to soothe the horses. In a desperate effort, the man hauled them back with all his strength, sending the landau careening up onto the pavement.

It slowed them long enough for the skilled driver to regain control, but the sudden jerk of the carriage sent Mark and the girl lurching forward. He lost his balance. She lost her grip.

She screamed as she fell through the open doorway.

CHAPTER TWO

The man's hand latched onto her jacket hem. He hauled her back into the carriage an instant before she splattered onto the cobblestones.

“Cor blimey!” she said as she sprawled onto the carriage floor. Eliza struggled to catch her breath.

“You little fool, what were you thinking? You could have got us all killed.”

“I'm sorry. I wasn't thinking. Please don't turn me in to the coppers.”

He blinked at her. “Why would I do that?”

She'd tossed him the pocket book as a distraction. It lay on the floor between his feet. She looked down at it, but all she could focus on were his polished black shoes. He'd been dressed for going out—he wore white tie and tails—but hadn't disembarked at the duchess' ball.

Again, he asked, “Why would I turn you in to the police?” He followed her gaze. Keeping one hand firmly on her arm, he picked the wallet up with the other. He thumbed through it. Just as she'd expected, the fine leather purse was stuffed with tenners and twenties. There must have been fifteen hundred pounds in there!

“Stolen, I presume?”

She nodded. “Please, sir. Not the coppers.”

He took a deep breath, trying to decide what to do with her. Yes, she was a thief, a stowaway. But she would surely hang for taking such a fortune. “If I promise not to report you, do you swear not to run? Give me your word, girl. When I turn you loose, you’ll stay put.”

For some inexplicable reason, she trusted this stranger. He’d saved her from falling, after all. “I swear it.”

He let go of her arm. The carriage had stopped. Eliza could easily have hopped out and ran off into the night, but she stayed where she sat.

The man leaned out of the carriage to speak with his coachman. When he was certain everything was all right—he asked about the landau, of course, but also after his fine grey horses and the young footman who’d nearly been bounced off the box—he closed the door. She’d missed her chance to escape.

“You’re kind to worry about them,” she whispered.

“Ah, so you do have compassion, then? A little late, perhaps, but I’m pleased to find you’ve some idea of the danger you put my driver, my footman, my horses, and myself in.”

He was cross with her.

“Again, I’m sorry.” She truly was.

The man sighed, settled back in his seat, and tossed her the purse. “How’d you come by it?”

She ran her fingers through the money. Such a fortune couldn’t be real. “Lifted it off a gent walking near Piccadilly. He was easy enough, but I didn’t realize he had pals.”

“The two thugs?”

She nodded. “They chased me ’till I was nearly out of breath. I ran and ran, and when I couldn’t run anymore, I hid. That’s when I saw your carriage at the kerb. I thought it empty.”

“And what did you intend to do with my carriage?”

“Hop out when it stopped somewhere far enough away that I’d be safe to walk home.”

The man studied her dirty face and ragged clothes. “Where is home?”

“Nowhere, currently. I’ve been sleeping rough.”

At that, he frowned. “I see.”

“Where is your home?” Eliza didn’t know why she was curious about him. She didn’t know him, and likely never would. Best case scenario, she never saw this fellow again.

“I suppose you’ll find out soon enough—we’re almost there.”

The carriage limped around the side of a large townhouse. Through the window, she saw bright lamps and flower pots on the terrace. This was Green Street, just off Park Lane, home to toffs and debutantes. A quiet, safe place where one might sip tea in one’s private garden or promenade in nearby Hyde Park.

“You live *here*?”

“Are you surprised, girl?” She swore a smile tickled his lips.

Eliza couldn’t help but grin. “I just meant...well, it’s rather grand, isn’t it?”

“Indeed it is.”

The carriage door opened. The footman stood at the kerb, trying his best not to stare at the stowaway. Seeing her must have been a shock, as no one but her gentleman savior had known she was even on board.

She climbed out of the landau. The man followed. Eliza tucked the pocketbook safely into her skirt and turned to extend her hand to him.

“Thanks for saving my life back there,” she said, “and I’m sorry about spooking your horses.”

He shook her hand. “Think nothing of it. When was the last time you had anything to eat?”

“Cor, not since yesterday.”

“I thought as much,” he motioned for her to come inside—through the *front* door. “Come.”

She started to, but then reason kicked in. She couldn’t go into a strange man’s house! “Oh, no, guv. I couldn’t possibly. You’ve been too kind already.”

“Nonsense. You’re hungry enough to steal, aren’t you? Why not take an honest meal when it is offered?”

“I expect your wife will have something to say about it...”

He turned, puzzled. “My wife?”

“The lady that got out of your carriage. The one you dropped off at the duchess’ ball.”

Realization dawned. Again, he almost smiled. “My sister, Ann.”

“Oh. Then I reckon *she’ll* have something to say...”

“She doesn’t reside here. I live alone,” he explained. “I only dropped her at the Duchess of Bodlington’s on my way home from my club, so no more excuses. Come inside and fill your belly.”

Eliza followed him up the front steps of his four-story townhouse. A butler held open the door, giving her a curious eye.

Inside, the foyer was large and freshly polished. The black-and-white marble tiles shone in the lamplight and smelled like lemon and beeswax. To her right lay a drawing room. The stranger led her there.

He switched on the overhead lamp. Blimey! Electricity! The room lit up, casting the leather Chesterfield sofa and upholstered armchairs in bright white light. While she studied the space, he spoke quiet orders to his butler.

After a few minutes, he joined her by the windows, which looked out onto the street. The man reached overhead, drawing the silk draperies closed. He didn’t want anyone to see her.

He might be kind, but no one was immune to gossip. His neighbors might spot her and believe he'd brought home a prostitute.

“Please, sit.”

She sank into an armchair. It was soft and cozy. She imagined him seated by the fire with a novel—something exciting. A man who rescued scatterbrained girls from falling out of runaway carriages would appreciate a ripper of a story.

He took the sofa across from her.

No, not a thrilling novel by the fireside. Eliza pictured him stretched out on the cushions while a beautiful lady read aloud from a book of poetry. He would smile and yawn at her soft words. A lazy Saturday afternoon. She'd have to wake him for tea.

“Girl.”

She snapped back to attention. “Beg pardon?”

“I asked your name.”

He'd been speaking the entire time she'd been daydreaming. “Eliza.”

“Eliza who?”

She shrugged. “Does it matter? I could lie to you.”

“You could. You *should*. But I've welcomed you into my home under no small amount of trust. You might walk off with the family silver. The least you could do is tell me your true name.”

“Elizabeth Summersby—but I prefer Eliza.”

“It's a pretty name.” He shifted in his seat. “I'm called Mark van Bergen. Now that we're properly introduced, tell me, Eliza, what you intend to do with nearly two thousand stolen pounds.”

CHAPTER THREE

“I hadn’t given it much thought,” she said. “I was only after his pocket watch. I don’t know what I’ll do with that much money—or where I’ll stash it.”

A street urchin wouldn’t have a bank to put it in, and without a roof over her head, wouldn’t have a safe place to hide the money while she spent it.

He ought to make her return the wallet to its rightful owner, but he didn’t like the idea of sending her to prison.

She was terribly small and weak-looking. With a few good meals, a decent scrubbing, and a month of sunshine and fresh air, Miss Summersby would grow to be a pretty woman. Sending her to gaol would likely kill her.

What this girl needed was not a prison sentence, but, rather, a hand-up. He doubted anyone would pick pockets for fun. Her thievery was borne of necessity. Given a safe home, a warm bed, a full belly, and clean clothing, she’d have no reason to return to crime.

He was no saint, but perhaps Eliza had been led to his carriage for a reason.

A footman brought a tray of sandwiches and a pot of tea. Mark wasn’t hungry, but he took a bite of the cold beef and cheese on bread. In the time it took him to eat one sandwich, she’d devoured two.

She was starved.

“Slow down, Eliza. You’ll make yourself sick.”

Reluctantly, she began to chew like a civilized woman and not a wild dog. He poured them both a cup of tea.

“There is plenty of meat and bread,” he said. “You are welcome to take some with you when you leave, but there is no reason to rush. Besides, you’ve nowhere else to go.”

She looked up. “I can take as much as I want?”

“All you can carry—and then some. I’ll have my cook pack you a hamper.”

At that, Eliza relaxed. “Why are you being so nice?”

He really did not know. “I suppose I admire your pluck. Thieving aside, you live on your wits. You are clearly a clever girl, and I like clever girls.”

“Oh, it’s like *that*, is it?”

“Like what?”

She tore a piece of her sandwich off with her teeth and spoke with her mouth full. “You think me a tart. A fast girl who’ll repay your kindness with parted thighs.” She was dirty, scuffed bloody, and nearly emaciated. Crawling into bed with her was the last thing he’d imagined when inviting her here. “I’ve resorted to many things in my life. Picking pockets isn’t my greatest sin, but I’m not a tart by trade.”

“Ah.” Well, he could not have faulted her for it. Anything was better than starvation, he supposed.

She stopped chewing for a moment to study him. “I would though, if you wanted.”

“What?” Her words stunned him.

“I’d lay with you. You’re handsome, and clean, and kind. Really, it’d be a pleasure.”

“Eliza...”

She shrugged. “Merely offering.”

“A kind offer, indeed, but I must pass.” The girl might not be a tart, but she was loose with her affections. Did she think that *he* would succumb so easily to her scant charms?

He was moderately good-looking and respected in his corner of society. He was a member of the best clubs, and his sister was friends with a duchess, for God's sake. Numerous duchesses.

Sir Mark van Bergen had no business taking this urchin into his home, much less into his bed.

“Finish your supper, Eliza.”

She did. “You're disappointed in me. Did you think I'd be an innocent virgin simply dealt a cruel hand? That through kindness and generosity, you'd lift me up from poverty?”

At that, he laughed—more at himself than her words. “I did.”

“My thanks, but I've learned to survive by my wits, as you say. The good and innocent don't last long in my world, so we adapt. We do what we must to get by—thievery, in my case. Prostitution, for others. My first lover was my landlord after I lost my mother. I had nowhere else to go and he was not a charitable bloke. Then the butcher when I'd gone days without food, and a copper when he caught me stealing so that I wouldn't *have* to tup the butcher again. You'd be my fourth.”

When he was silent, she prodded, “And you, guv? How many ladies have you blessed with your...”

“Plenty.” Mark didn't have to count them. He remembered every one.

“Did you love any of them?”

He nodded. “Some.”

“Others were just for fun, then?”

“I suppose so. None were strangers. None were transactions.”

Eliza sipped the last of her tea. “You're a gentleman. You've likely got ladies chasing after you—especially seeing you in evening clothes.”

It was true. He rarely wanted for female companionship. When the day came to put his mind to it, he would have no

trouble finding a beautiful, graceful, respectable wife. Likely, any lady he chose.

“If you straightened up your act, Eliza, you might find a husband. A decent, honest man. You could get yourself off the streets, and have a roof over your head, at the very least.”

“You think a girl doesn’t dream of such things? For most of us, it doesn’t quite work out so neatly.”

He chewed on that for a moment. “Do you want a bath?”

“No.”

“Why not? You need a scrubbing. I shan’t look in on you or anything.”

“Thanks, but no. If I went out looking freshly washed, I’d find myself jumped before midnight. Clean folk are targets in my world. If you can afford to wash, and if you can afford a coat that hasn’t been mended within an inch of its life, then you can afford to lose a bit of whatever coin you’ve got. How do you think I find my targets?”

Ah, the little pickpocket. A clever girl who knew how to survive.

“Being clean shouldn’t be a luxury.”

She smiled. “But for most folk, it is.”

CHAPTER FOUR

She liked him. He was naive, but he was kind. A toff if ever she saw one. He wouldn't last a day in her world, and she was glad. He belonged in his comfortable home near Hyde Park where he read poetry and made love to ladies as sheltered as himself.

She was sorry he hadn't taken her up on her offer. She'd imagine those kind eyes whenever she found herself in need of a fantasy.

"I should probably be on my way."

Eliza stood, and he rose to his feet. A true gentleman!

"It's late. Where will you go?"

"Oh, I've got a place to lay my head. It's a long walk from Mayfair, but I'll make it."

"Do you need my carriage?"

"Just the hamper, if you please." He'd nearly forgotten, but Eliza hadn't. She needed bread and meat far more than she needed a landau and a team of matched greys.

"Of course," he said. "Will you come this way?"

She followed him down the central corridor. His home was furnished tastefully for a toff. Usually, she pictured their houses gilded so brightly that their drawing rooms and ballrooms were blinding. He did own gilt picture frames and costly artwork, but also potted ferns on marble plant stands and China bowls filled with flowers. Soft carpets cushioned

their feet as they walked the length of his house, through a baize door, and down stairs.

The kitchen was mostly deserted. Everything had been cleaned and tidied for the night. Only a hall boy dozed at the table next to her basket of sandwiches. The lad didn't even rouse when his employer heaved the hamper and handed it over.

Eliza sagged from the weight of it.

"Thank you," she whispered so as not to wake the sleeping boy.

Mr. van Bergen nodded. "I told them to fill it with provisions. Eat your fill and share it with your friends in need. When you've finished with the hamper, it's yours to sell, if you wish."

He was a generous soul.

"You remember I've got fifteen hundred pounds now," she replied as they walked to the servant's entrance. "I might keep the hamper and fill it with all my new fine things."

He smiled. She smiled, too.

After a moment, he opened the door for her and stepped out into the night. He pointed her toward the stairs to street level. "Best of luck to you, Eliza."

"And to you, sir."

With that, she shuffled down the passageway and left Green Street behind. When she felt certain that Mr. van Bergen was no longer able to see her, she turned the corner at Park Lane and crossed the wide, busy road toward Hyde Park.

She'd lied when she said she had somewhere to lay her head. She hadn't, not really. Eliza could afford to rent a room for the night now that her pockets were fat, but she'd never be allowed to step foot in any Mayfair establishment.

And the hamper was heavy. By the time she found a secluded part of the park to hunker down for the night, her arms burned and her shoulders ached. Eliza tucked her weary body against a tree trunk and tried to rest.

She really ought not to have offered him her body. He was such a nice fellow. He probably disliked wanton women—she wasn't *truly* wanton, just lonely.

Eliza sighed into the moonless night. She wished she was a lady like Mr. van Bergen's sister, dressed in clean, fashionable clothes. Eliza wished she could take tea with a handsome man in his drawing room without saying anything crass or off-putting.

She wished when men like Mark van Bergen passed her on the street, they didn't pity her. As she fell asleep on the hard, damp ground without so much as a blanket for cover, Eliza wished she did not pity herself.

Mark watched until she climbed the stairs and disappeared around the corner. When he could not see her any longer—nor could he hear her boot heels echoing off the pavements—he returned inside.

He locked the kitchen door behind him and slowly made his way upstairs.

Truth be told, he worried about Eliza. She was a resourceful girl, and had got on well without him, but she now carried a dangerously large sum of money in her skirt pocket. Grown men were killed for less.

How could she, a young woman living on the streets of London, protect herself from those who'd think nothing of slitting her throat for their next drink of gin?

Ah, well, she wasn't his problem anymore. He'd done what his conscience had required—he'd given her supper, offered her a bath, and supplied her with more than enough provisions. He had even turned down her body.

She was out of his hands now. He only hoped the next man she set her sights on was a good chap, and not the sort to take

advantage. Though he doubted Eliza would allow anyone to take advantage of her...

Smiling to himself, Mark switched off the lamps in his corridor and the overhead light in his drawing room. He closed the shutters and checked all the locks, just to be safe.

He climbed the stairs to the upper floors. On the landing, he turned toward his bedchamber. He'd never noticed how quiet the house was this late at night. Every creak, every groan, every clang of pipe bounced off the walls. No, not quiet.

Lonesome.

He'd never noticed how *lonesome* the house was this late at night.

Stepping into his bedroom, he closed the door behind him. Mark stripped out of his clothes, not bothering to ring for Cabot, his valet. It was late, he was tired. He wanted to crawl into bed without any formalities.

He sank on his large, pillowy mattress listening to the sounds of the house settling. A breeze rattled the window panes. Somewhere below, a tomcat shrieked. In the distance, rang the siren of the fire brigade.

Through it all, he lay awake, wondering what Eliza was doing.

CHAPTER FIVE

Mark sat in his office overlooking Threadneedle Street. The morning had been filled with meetings and tasks, endless responsibilities that—thankfully—moved the day along quickly. He'd taken his luncheon, and no sooner than he had settled back into his desk chair, a clerk rapped upon the open door.

“Excuse me, Sir Mark,” the lad said.

He looked up from the stack of paperwork that had somehow managed to multiply in the hour he was gone. “Yes, what is it?”

“There was a messenger whilst you were out—from the Metropolitan Police.”

What on earth would the police want with him? Mark waited for the young man to elaborate.

“Your presence is requested at Bow Street, sir.”

“Is it indeed?” he asked. “No, I cannot be bothered. If the police have need to speak with me, they must come here.”

“Well...they did, sir, whilst you were out.” The clerk stepped into the office, his voice lowered to a whisper. If the Bank had not been so quiet, Mark might not have heard him. “I'm told it is of a sensitive nature...regarding a lady.”

Oh no. Oh dear. He knew only one ‘lady’ who would find herself involved with the police.

He stood and buttoned his jacket. “At Bow Street, you say? Fetch my hat.”

The clerk handed Mark his hat.

“I’ll be gone for the remainder of the day,” he said, fixing it atop his head. He plucked up his umbrella and strode purposefully from the office, down the endless labyrinth of corridors.

The young man followed at his heels. “You’ve a meeting in an hour. What is to be said of your absence, sir?”

“That it cannot be helped.”

Outside on the pavements, he shouldered his way through the crowd of pedestrians rushing about their daily business. The City was always hectic. On any other occasion, he’d have sent a clerk to hold a hansom for him, but he had dashed out of the Bank without thinking.

Mark stood at the kerb and hailed a cab. When the hansom slowed to a stop, he hauled himself in and shouted, “Bow Street!”

The drive to the police station was not far, but traffic moved slowly. Not even the rapidly expanding network of Underground lines could ease the congestion.

Mark shifted and sighed in the dingy hansom. He watched every street, every building, creep by. He checked his pocket watch. It would have been faster to walk the distance.

At last, the cab pulled in front of the Bow Street Police Station. Mark dug in his pockets to pay the fare. “Will you wait? This shouldn’t take long.”

“Aye, guvnor,” the man said, doffing his tattered cap. “I’ll wait for ye.”

Satisfied, Mark stepped inside the building. Other than a few belligerent women and some petty criminals waiting to be booked, the station house was calmly efficient. He walked up to the desk sergeant and gave his name.

“Good afternoon, I am Sir Mark van Bergen. I believe I am expected.”

The desk sergeant nodded. “Yes, Sir Mark. If you would please follow me.”

He guided Mark through the lobby and down a low, narrow corridor. He’d never been in a police station before, and could not resist peering through the open doorways to glimpse the offices, interrogation rooms, and storage closets.

In one area—a private waiting room of some sort—a woman quietly wept into her handkerchief. Two sunken-eyed, filthy children clutched to her skirts.

Bad news, he supposed.

At the end of the hallway, the desk sergeant paused to knock upon a door. He pushed it open and gestured for Mark to pass through.

Eliza waited inside.

She was dirty and disheveled, but that was to be expected. He was shocked, however, to find her bruised and bloodied, with her right hand wrapped in bandages. She’d been fighting. She’d also been crying.

She sniffled and wiped her nose with her bandaged hand. “Mark...”

He crossed the room without a care for the sergeant at the door. He crouched before her as she sat slumped on a hard wooden bench. “My God, Eliza, have they done this to you?”

She shook her head. “I got jumped heading toward Seven Dials.”

“The money.” He never should have let her or her stolen wallet out of his sight.

“No, they didn’t even know I had any. It was the hamper they were after—the food.”

He sat back, horrified. Someone would attack a girl for *food*? A few more blows to the head and they might have killed her. All over a bit of meat and bread.

“Oh, Eliza.” He brought a hand up to trace the swollen knot just above her eye. She winced, but did not shy away

from his touch.

Mark couldn't leave her here. He couldn't abandon her to the streets. She might be tough, but this young woman was in no condition to be wandering the city and sleeping out of doors.

"Are you under arrest?" he asked. He turned to the desk sergeant, who lingered in the doorway. "Is she under arrest?"

The fellow answered, "No, though we did wonder how she came to be in the possession of a hamper from Fortnum & Mason..."

Eliza glared at the policeman as she explained to Mark, "They asked me to fill out a report. I had to make a statement."

She was the victim of a crime who had the misfortune of being poor, yet Scotland Yard was concerned about a food hamper? It was unconscionable! Thank God she wasn't being detained!

"So you're free to leave, then." He stood and fished his card case from his breast pocket. He flipped it open and held out his card for the sergeant. "If you've any more questions for Miss Summersby, direct them to my address."

"Very good, sir," the desk sergeant said, showing himself out.

Mark turned his attention back to Eliza. She was smiling through the pain.

"What, girl?"

She laughed a little. "I told him my name was Smith."

Yes, she would lie to the coppers, wouldn't she? He offered her his hand. It took her some effort to stand. Even on his arm, she wasn't steady.

"Can you walk? I've a hansom outside. I shall take you back to Green Street. You'll be safe there."

He helped her down the narrow corridor. It would have been easier to carry her, but he knew the girl had her pride.

Arm-in-arm, they limped through the station house with their heads high.

Out on the pavements, he did lift her into the hansom.

She sat back into the threadbare squabs. Her shoulders bumped his. "I'm sorry I sent for you. I didn't know who else to turn to."

"It's not a problem, Eliza. I am glad you thought of me."

"The coppers said you work for the Bank of England. I didn't realize you were so important."

He shrugged. "I'm not so important that I cannot help a friend in need."

"Are we friends now?" she asked.

"I suppose we'll have to be."

CHAPTER SIX

There wasn't a part of her that did not hurt. Every time the cab lurched or hit a rut in the road, Eliza bit back the pain. She could not show Sir Mark van Bergen how weak she truly was.

What a little fool she'd been to drag his hamper through the streets. She had intended to share it with some orphaned children she knew, but had been set upon before she made it to Seven Dials.

She'd fought like the devil, but in the end, she'd given up her bread and meat. She'd given up the fine hamper that she'd hoped to display in her own rooms someday. It had reminded her of Mark and his kindness, and Eliza had wept to see it go.

Thank God, she still had her pocketbook. No one would have suspected *her* to have fifteen hundred pounds stashed in her skirts. As soon as she found a safe place to hide the money, she'd rent a room somewhere far from these bloodthirsty streets.

Suddenly, the hansom jolted. Eliza couldn't help but cry out.

Oh, those boys had walloped her! Her ribs ached, her backside stung. The hand she tried to brace against the seat smarted so badly that it stole her breath.

Mark's arm came around her shoulders. "We're almost there."

He held her steady while the cab navigated the jammed-up streets. He cushioned her from the ruts and bumps as best he

could. Eliza leaned against his shoulder, gritting her teeth into his black morning coat.

She'd never smelled a man so clean. He did not reek of sweat or even tobacco. He smelled of fresh air and laundered linen. A dash of shaving lotion, perhaps. She focused on him—on all the good things—and tried to block out the pain.

After an eternity of stops and starts, they arrived at Green Street. She studied the tall townhouses as the hansom clipped by. She saw flowers growing on terraces, muslin curtains dancing in the breeze. Folk could leave their windows open here without worrying about someone stealing in.

The cab stopped at Mark's doorstep. He helped her to the pavements and then paid the man an exorbitant sum. He didn't even flinch at the cost of the fare—but a man who worked for the Bank likely had heaps and heaps of money.

She clung to his arm as he helped her up the front steps. He rang his doorbell.

After a moment, the butler answered. The man looked shocked to see his employer home so early. "Sir Mark..." He stepped aside to let them in. He took Mark's hat and umbrella.

He tried to take Eliza's jacket, but she wouldn't allow it.

Mark explained, "Miss Summersby will be staying with us. She'll take the room next to mine. See that she is made comfortable here."

The butler nodded, but he did not seem pleased. "Of course, sir."

Mark turned to Eliza. "I don't suppose you'll take that bath now?"

A long, hot soak sounded heavenly. "I'd be grateful for one."

He smiled. "Come, upstairs with you. I'll show you where everything is."

She tried to climb the stairs, but every step was agony. She couldn't even clutch the railing with her injured hand.

Without a word, Mark gathered her into his arms and carried her the rest of the way.

“Your room is here,” he said, turning at the landing. “Mine is just next door.”

He sat her down on the threshold of a charming, sun-drenched bedroom. There was a large bed pushed against a wall that had been papered in blue damask. The draperies matched, as did the eiderdown.

On one side of the space stood an enormous wardrobe. On the other sat a dressing table and large oval mirror. There was even a fireplace to warm her chilly bones.

“I’ve never had my own bedroom before,” she said, in awe of the sweet little space. “Growing up, I shared a bed with my mother.”

“You’ll be comfortable here, I hope.”

“Yes, I’m certain I will be.”

Eliza limped across the carpeted floor to sink onto the mattress. It was soft and springy. Far better than a park bench or a cot in a cheap dosshouse.

“Thank you, Sir Mark. Truly, I cannot thank you enough—for last night, and today, and now this...” She was in danger of weeping. It had been such a trying twenty-four hours.

“Hush, girl,” he said, coming to stand before her. “There’s no need for any of that.”

Eliza brushed away the tears stinging her eyes. Her scraped flesh stung from the saltiness. Oh, she must look wretched, all beat up and bruised. She felt her eyelid beginning to swell.

Mark crouched to meet her gaze. “You are safe, Eliza. No one here will lay a hand on you or your money. Take whatever time you need to heal.”

She nodded.

“In the meantime, we’ll need to find you something to wear. These old rags will not do. I think my sister still has

clothes packed away. Whilst you have your bath, I'll hunt them down. They'll swallow you, but at least they'll cover you."

Eliza tried to strip off her jacket, but she couldn't manage much with one good hand and a battered body. She'd never be able to undress without help.

He watched her struggle. "Here, allow me."

His hands made quick work of her jacket. He was careful not to hurt her as he peeled down the sleeves and tugged it free. He tossed it to the floor in a heap.

Rags to him. To Eliza, the clothes on her back were her only possessions in the world.

Mark unlaced her boots and cast them aside. He did not reach up her skirts for her stockings, though she would not have stopped him if he'd tried.

His deft fingers unhooked her skirt and lifted her blouse over her head. What he saw beneath her garments made him take a step back.

"Eliza!" He touched a purpling bruise on her shoulder, the bite mark on the soft part of her upper arm. She had fought her attackers with everything she had, but they'd won in the end.

"Street boys fight like wolves," she said, inspecting her own body for bruises, bites, scratches, and scrapes. "Sometimes, fighting dirty is the only way to survive."

"You're lucky they didn't kill you."

The thought sent a shiver down her spine.

He mistakenly believed she was cold. "Let's get you the rest of the way undressed, and then settle you into a nice hot bath. Arms up."

Eliza lifted her arms as best she could.

"No corset, I see."

"The one I had didn't fit anymore, so I traded it to a girl who'd get better use of it."

“And what did you get in return?”

She wiggled her feet. “These wool stockings.”

He smiled at her. “A fair trade.”

Although she was stripped down to nothing but her underclothes, Eliza was still covered enough that he could not see her body. Her drawers spanned from waist to knees, and he guessed that they were at least ten years out of fashion.

Perhaps even twenty, if he took into account how tattered they were. He hadn’t seen a woman wear such outdated underclothes since...well, his school days.

Even more curious than her drawers was whatever she had wrapped around her breasts—filthy cloth binding. The strips of faded fabric encircled her torso from her armpits, over her chest, around her belly and her narrow hips. The bindings disappeared beneath her drawers.

“What’s all this?” he asked.

Eliza touched her uninjured hand to her bosom. “Sleeping on the streets, it’s best if I look *flat*.”

Ah yes, his little pickpocket. His clever survivor.

He had believed her small-breasted and skinny—she was, mostly—but her unattractive figure was a disguise. A woman was less likely to be targeted if she didn’t arouse a man’s lust.

“What a world you live in, Eliza.” It sounded bloody awful.

She shrugged. “The only one I’ve ever known.”

“Until now.”

“Yes. Now, I’ve got a bed to myself and my own room. Soon, a bath, and supper, and clean clothes without any holes to be mended. Can’t imagine how I got so lucky.”

He stood and dusted off his trousers. “I suppose you simply stowed away in the right carriage.”

Eliza laughed. Mark offered her his hand.

She stood, dressed in nothing but her bindings, drawers, and woolen stockings. How tiny she was without layers of skirts, blouses, and jackets.

“How old are you?” he asked, unable to bite back his curiosity.

“Twenty. How old are *you*?”

“Thirty-eight.” Nearly twice her age.

“Ancient, then.” She smiled.

Some days, he felt every minute of it. He turned from her. “Through here is the bath.”

She limped to the adjoining bathroom. When she saw the gleaming, tiled space, her bruised face lit up. He supposed for a girl accustomed to living on the streets, a modern bathroom was a marvel.

“Do you...know how to work everything?” he asked, trying to be delicate.

Eliza shook her head.

He showed her the basin, the toilet, the tub. He taught her how to operate the shower-bath—where she could stand and wash, which might be gentler on her battered body.

“I never imagined people really lived like this,” she said, fussing with the knobs to heat the spray.

Mark had never lived in a house without lighting, or heating, or plumbing.

“There are plenty of clean towels and flannels in the cupboard. Help yourself to whatever you need. Do you want me to send up a maid?”

“Thanks, but I’d rather be alone.”

“Of course. Take your time, Eliza. I’ll see there are clothes laid out for you. If you *do* need help, there’s a bell pull by the

mantel.”

She nodded.

Mark excused himself from the bathroom and closed the door behind him. While Eliza bathed, he rifled through the box rooms and attics for Ann’s cast-off clothing.

His sister had taken everything she wanted when she’d married. Her husband had seen to it that she received a new wardrobe. Anything packed away was unwanted and forgotten. She wouldn’t mind Eliza putting them to use.

He and a footman dragged it all into the blue bedroom. Mark sifted through nightdresses, dressing gowns, dinner frocks, hats, gloves, and shoes. He left it all for Eliza. What didn’t fit could be taken in, and altered as needed. If nothing suited her, he’d ensure she received new clothing of her choosing.

CHAPTER SEVEN

Alone in the bathroom, she felt free to inspect everything. She lifted the toilet lid and tugged the chain. She snooped through his cupboards filled with flannels, towels, and toiletry items—his shaving tackle, combs, hair brilliantine. Bottles of expensive cologne.

Manly things for a man's life.

On the basin, sat his toothbrush and toothpowder. She'd not had the luxury of cleaning her teeth since her mother died. Even if she had been able to afford the soft-bristled brushes and carbolic paste, any water she might have come upon would have killed her.

Eliza shook a bit of the powder into her hand and used her finger to scrub her teeth. Not the most hygienic practice, but her mouth *did* feel cleaner.

Then, she stripped off her bindings, drawers, and stockings. She unpinned her hair, shaking it free. It fell down her back in ratty, tangled knots.

Pushing aside the shower curtain, she stepped into the tub. Eliza had never taken a shower-bath before. She had never heard of such a thing until Mark explained how it all worked.

She had felt humiliated at her ignorance, yet he had not mocked her.

He was patient, understanding. Generous and kind. Devastatingly handsome, whether in white tie and tails for evening or dapper morning clothes.

He had stormed into the police station to rescue her, even though they'd only met last night. She had no reason to seek his help when he'd done so much for her already, but she had called him, and he had come.

Lost in thought, Eliza tried to soap her body and wash her hair, but it was difficult with one hand. Her bandages were soggy anyway. She unwound the dressing and set her injured knuckles beneath the spray.

She lathered her hair and scrubbed it until the suds ran clean. Her knuckles stung, but it was worth it. She used a bar of soap—now she smelled like *him*—to scrub her face, her neck, her breasts, her belly.

Eliza washed her entire body twice over. When she was through, she wrapped in a towel and stepped out of the steamy bathroom. Next door, her blue bedchamber had been transformed into a makeshift dressing room. Trunks of frocks, hats, and underclothes cluttered the floor, and her bed was hardly visible beneath piles of *more* clothing.

She'd never seen such pretty things!

Her hands flew through the trunks, hauling out silk skirts and shirtwaists. Jumpers and cardigans of the finest cashmere wool. Bonnets, and picture hats, and knitted mufflers. Shoes that looked hardly worn.

If this was Sir Mark van Bergen's sister's cast-offs, Eliza trembled to see the woman's dress bills.

She went to the wardrobe and flipped through the dinner frocks. She saw sequins, silk ribbons, dyed feathers, and ermine trimmings. Satin, taffeta, brocade, velvet. Eliza gawked, utterly struck dumb by the multitude of it all.

These were *hers* to wear.

She could not decide which to choose first.

Eliza walked to the mantel and pulled the cord. If she was to turn herself out properly, she'd need another pair of hands.

In a moment, a maid in a mobcap tapped upon the bedroom door. "You rang, miss?"

“Yes, come in,” Eliza said, stepping aside to let the girl through.

“*Cor!*” the maid whispered. Apparently, Eliza wasn’t the only one awed by it all.

“I know, it’s extravagant.” She held her injured hand out to the girl. “Hullo, I’m called Eliza.”

The maid wouldn’t shake her hand. She curtsied instead. “Jenny, miss, at your service.”

Did they think she was a toff? No one here needed to bow and scrape to her.

Eliza let her hand fall. “I’ve dirtied the bathtub. You’ll want to scrub it before it dries.”

“Not to worry, miss. We’ll have everything ship-shape whilst you’re eatin’ your supper.”

Supper—her stomach danced at the thought. What did a lady wear to dinner? Would Sir Mark expect her in a flouncy evening gown?

“I wondered if you’d help me sort through all this. I’ve busted up my hand, you see, and don’t want to bleed on anything. It’s all so very dear.”

“Oh, aye, if it belonged to Miss Ann, you can bet it would be. She goes down to breakfast lookin’ turned out for the races.”

Eliza grinned. “Will you turn *me* out for the races?”

“It’d be my pleasure, miss.”

Together, they cleaned off a space at the dressing table. The maid offered Eliza a dressing gown trimmed in frothy lace. Thankfully, when she dropped the towel to slip it on, Jenny said nothing about her bruises or bite marks. The girl plucked up a silver-handled comb and began working the knots from Eliza’s hair.

Jenny tried to be gentle, but the tangles were stubborn. She pulled and picked until Eliza yelped. “Ouch!”

“Sorry, I never seen hair so knotty before.” She raked the comb through one section. “In some places, there are great piles of it. Then there are bald patches in others.” Jenny lowered her voice, “You must not get enough to eat.”

Eliza’s shoulders sagged. “That’s true.”

“It’s all right, miss. I know the feeling. Before I came here, when I still lived at home, there never was enough to go ‘round.”

She met the maid’s gaze in the mirror. “I wonder why that is? Why do some folk have so much, whilst others have so little?”

“I try not to dwell on it. Sir Mark is a good employer, and pays well. He even helped out my family once when my youngest brother fell sick. He paid for his stay in hospital. Now the lad’s as healthy as a horse.”

Sir Mark *was* a good man. Eliza imagined few employers would not only look after their staff, but their staff’s families, as well.

When Jenny had combed, dried, and pinned up Eliza’s hair, they set their sights on the wardrobe. The two girls sorted through the most practical items, repacking the furs, ballgowns, and whatever else she’d never get a chance to wear in the storage trunks.

They kept the soft, summery frocks since the weather was turning warm. She hung blouses, skirts, dresses, and jackets. Jenny folded drawers, chemises, petticoats, and nightdresses in the cupboards.

There were corsets wrapped in tissue paper and delicate silk stockings, too.

Eliza traced the embroidery as she rolled a pair up her bruised legs. “Blimey! Look at these.” She held her legs out to Jenny. “Flowers stitched on silk when plain ones cost half as much. Bloody wasteful—who’ll be looking up my skirts to see them?”

The maid tossed her a set of garters. “Sir Mark, I reckon...”

“Oh, no. That’s not why I’m here.”

Jenny almost laughed.

“Truly, it’s not.” She grinned up at the maid. “Believe me, I already tried.”

“More fool him, says I.” She helped Eliza into a chemise and drawers, and then reached for a corset. “You’ve got a pretty face and a trim figure. Once them bruises heal, Sir Mark will be sorry he passed you up.”

Eliza studied her reflection in the mirror over the dressing table. She *did* have a nice figure, and her face had certainly turned a few heads. Likely, Sir Mark van Bergen had declined her offer for other reasons.

“He’s accustomed to fine ladies,” she said.

“Aye, all men are ’till they get a taste of a real woman. Why do you think so many toffs go lookin’ for bedmates elsewhere? The ladies of Sir Mark’s set are brought up to dislike physical intimacy. They hate liftin’ their petticoats.”

Eliza pondered that for a moment. Men like Mark wanted virginal wives. The lads that she and Jenny met didn’t mind so much, as long as their girls kept a clean house and supper on the table.

“It’s a different world than ours,” she said. “Different aims, I imagine. At any rate, I won’t be embarrassing myself in front of Sir Mark anymore.”

Jenny nodded, finishing up her lacing. She gave everything a solid tug. “Let him start askin’ for it. Make him beg you. That’ll teach him.”

Both girls laughed. The idea of Sir Mark van Bergen panting after poor Eliza Summersby was too silly to imagine.

“Now, which frock do you want to wear? I recommend somethin’ with a high collar so he don’t see your battle wounds.”

Eliza thumbed through the selection. There were so many dresses that she couldn’t decide. She picked one at random—copper-colored silk, trimmed in velvet, with long sleeves, and

a full skirt. The shade suited her, and the cut was modest enough to hide her bruises.

When, at last, she glimpsed herself in the mirror, Eliza hardly recognized the girl smiling back at her. Injuries aside, she looked like a fine lady.

“Is that me!?”

Jenny grinned, too. “Aye, it is, miss. What’d I tell you? A true beauty! Sir Mark will come to heel in no time.”

Eliza didn’t care a fig what Mark did. She was too pleased to see herself looking *well*.

CHAPTER EIGHT

He heard her footsteps in the hall—not the clicking of boot heels upon marble, but a gentle *tap, tap, tapping* of slippers accompanied by the tell-tale swish of silk skirts.

A lady approached.

Mark could not help but lean forward. He craned his neck to see her, both curious about her transformation and eager to greet his guest.

She'd endured a lot in her short life, not to mention the trials of the past few hours. The last thing he wanted was to upset her or put pressure on her. He hoped to make her feel safe and comfortable. He wanted her to heal, to thrive.

She turned the corner and limped into the drawing room.

Eliza—at least, he *thought* it was Eliza—wore a dinner dress the color of rich, iridescent copper. Her hair had been washed and combed, and then pinned upon her head in a fashionable knot. Little brown tendrils swept down her temples and along the back of her neck.

He wanted to brush them from her face.

The metamorphosis was, of course, breathtaking. In the span of a few hours, she had gone from a grubby little street urchin to a pretty, polished young woman. Yet what struck Mark most of all was the change within her.

She radiated confidence. Her back was straight, her shoulders high. She met his gaze head-on, as she typically did, and stole the breath from his lungs.

Mark was not a sentimental man. He was not given to spouting love-words, dissecting his feelings, or displaying affection. Yet when he whispered, “Eliza,” his voice trembled.

She dipped a clumsy, charming curtsy. “Sir Mark.”

“You look...lovely.” He cleared his throat. “Did you find everything you needed?”

“I did, thanks. The shower-bath was wonderful, and you’re awfully generous to lend me these fine clothes. Are you certain your sister won’t miss them?”

She came around the sofa to take a seat. Her silk hems trailed the carpeted floor. The frock was slightly too long for her, but could be easily remedied. When she sank onto the cushions, Mark noticed she wore a corset. The stays lifted her breasts and shaped her waist. She had a bosom now. She had hips. Bloody hell, she cut a fine dash!

“Ann won’t miss them,” he said. “She’ll be glad to see them put to use.”

“Thank her for me. Be sure to tell her how grateful I am.”

Mark nodded. “Of course.”

He’d poured himself a drink—a snifter of brandy to relax before dinner. It was his custom to sit and sip, to reflect on the day, and rest his tired eyes. Staring at bank ledgers and paperwork strained his vision. Reading spectacles eased the headaches, but the only true cure was an evening spent staring into the fire.

Or smiling into a pretty face softened by candlelight.

Eliza *was* pretty. He simply had not seen her clearly until now.

Naturally, the bath and the clothes had helped. “Would you care for a drink, Eliza? I have brandy, or sherry, if you prefer.”

“I’ve only ever had gin, and I did not take to it.”

“Lemonade then? Ann does not take drink either, so I always keep some on hand for her.”

Eliza nodded. “Seems your sister and I share a lot in common.”

He considered that development as he rang for a footman. His sister was a true lady and a credit to the family. All who knew her admired her. What would Ann think of his stowaway-turned-houseguest?

A footman returned with a glass of lemonade. Eliza plucked it from the tray and sipped. She made a pretty picture, sitting on his sofa with her silk skirts illuminated by the lamp glow. He hardly noticed that her lip was swollen and her cheeks scraped and bruised.

Mark moved to the armchair. “Have you given any more thought to what you’ll do with your money?”

“I’ll rent a room somewhere. A little flat in a proper boarding house. It would be nice to live with other girls and never have to worry about blokes lurking or leering.”

“A respectable establishment will want references. The rest are likely brothels.”

She smiled at him over her glass. “I think I can tell the difference.”

Yes, of course she could. “I’ll write you a character reference anyway. But you really ought to invest your money. You needn’t put up all of it, only what you’re not using. It will be safer than keeping it in your skirt pocket.”

He wondered where she’d hidden the stolen wallet. It wasn’t stashed in her skirts now.

“Thank you, but I like my money where I can see it, where I can count it. Where I can grab it and run, if need be. I know I’ve got fifteen hundred pounds guaranteed. I can’t afford to lose one penny of it.”

Mark sipped his brandy. Gambling away money was a rational fear for a woman in Eliza’s predicament. It was hard enough for a gentleman to put up his purse, so he understood her trepidation.

“A prudent investment could make you a wealthy woman.”

“I don’t want to be wealthy,” she replied, downing her lemonade. “I just want not to go hungry.”

Spending frugally, she could live off fifteen hundred pounds for the rest of her life. But what sort of life was that—cheap rooms, mediocre food, mended soles, and one or two new frocks per year? She deserved better than that.

“I doubt you’ll be going hungry any time soon, Eliza.”

“No, indeed. I intend to gorge myself on your generosity.” She grinned.

Mark couldn’t help but smile. It wasn’t his habit to blush and grin, but she was an amusing girl, and his cheeks were beginning to ache from holding it in.

As if on cue, his butler appeared in the doorway, just in time to find Mark mooning at their guest. The street urchin. The pickpocket. The radiant young woman in borrowed clothes.

The man frowned as he spoke. “Dinner is served, sir.”

Mark stood and offered Eliza his hand. She was still sore from the beating, and it took her a moment to rise to her feet.

He was often surprised at how small she was. He felt protective of her, even in his own home. Mark hated that his butler judged her simply because she was poor and dispossessed. Eliza had spirit. She had a quick mind and a sharp sense of survival.

He was honored to have her on his arm.

CHAPTER NINE

He escorted her through to the dining room, careful to walk slowly and match her pace. Eliza was grateful because she was very sore. Beneath layers of skirts, petticoats, and underclothes, her skin stung and her muscles quivered.

The hot shower-bath had helped with her aches, but its soothing effect had worn off. Too bad she did not take drink. Eliza needed something to dull the pain.

His dining room was nicely furnished in his usual fashion—gilt-framed artwork and dark, polished furniture that was softened by potted ferns and vases of flowers. A China bowl of yellow roses sat at the center of his table, flanked by two silver candlesticks.

She lifted one to test its weight—heavy, expensive. Solid silver rather than silver-plate.

He watched her take stock. A smile pulled at his lips. He'd grinned at her earlier, and to see his dark eyes crinkle with laughter had warmed her heart.

She liked Sir Mark.

“Too heavy to carry beneath your skirts, I'm afraid.”

The butler looked shocked, but Eliza laughed. Yes, the candlestick was too heavy to pinch, but she could easily stow a silver fork or spoon in her stockings.

With a playful grin, she demonstrated just how simple it was to slip her hand across the table and slide a butter knife up her sleeve. “I could rob you blind, piece by piece.”

He held her chair out for her, and she shook loose the knives. Eliza sat, adjusted her skirts, and allowed him to push her chair in.

He was a gentleman. She was a thief. They admired one another across the table.

The horrified butler poured the wine while a pair of footmen served dishes of lamb and roasted potatoes. Eliza spooned mint sauce onto her chop. Everything smelled divine.

Two days prior, she'd eaten a half-slice of cold pie that had gone off, and choked it down with cheap, watery beer. The rancid meal was all she'd had to fill her belly, and beggars could not afford to be choosers. As expected, she had vomited afterward.

Food was scarce in her world. Food that wouldn't leave her sick was even more rare.

She cut into her lamb, which was cooked to perfection. Not tough or sour, but buttery and fresh. The wine was nice, too.

Sir Mark van Bergen did not know how good he had it.

He was watching her eat, she noticed. Eliza forced herself to slow down, chew, and wield her utensils properly. It had been years since she held a real fork and knife. She usually gobbled her food with her hands, ready to fight off starving beggar-men.

Eliza had some table manners. Her mother had made sure she did not embarrass herself. Mother had believed, incorrectly, that an education and some social graces would be necessary for Eliza's adult life. But pretty words and good posture had only got her so far with the butcher and their landlord.

Still, Mark looked impressed that she knew her forks.

"Who are you, Eliza. Truly? Were you not born into poverty?"

She could never tell him who she was. She could never tell anyone, though she did not know why she still upheld the

terms of a long-broken agreement.

“My mother and I were able to scratch out a decent living. Poverty by most standards, but we were happy enough. I rarely went hungry and was able to finish school.”

He took a bite of roast potatoes and chewed thoughtfully. “What changed then?”

“She died. I had no money coming in—leastwise not enough to keep the flat and feed myself. I did what I had to do, and when that wasn’t enough, I took to stealing. Picking pockets is easy for a nimble-fingered girl.”

“You’re not going to be a girl much longer. You are not one now, though you hide your age well. I’d consider it fortuitous that fifteen hundred pounds found its way into *your* pockets.”

She nodded. Thieving was hard for a fully-grown woman. She was blessed to have such a windfall before things turned tragic. “Now you see why I can’t part from the money. I cannot let it out of my sight, even to put it in the bank. It’s all I have got in the world.”

“I understand, and I’ll respect your decision. I shan’t bring the matter up again.”

Eliza was glad to hear it—she did not intend to give up her wealth to help fill others’ purses. No doubt Sir Mark’s intentions were good, but, should her investments fail, he’d still live comfortably with servants, and lamb chops, and fine grey horses, while she would be destitute.

When dinner had been finished and cleared away, the pair of footmen served the pudding. The two young men eyed her like a curious specimen. The butler disapproved of her presence, she knew, but the footmen were harder to read.

Eliza wondered what the gossip was below stairs. Jenny had assumed she was to be Mark’s mistress. The butler likely believed her a hired tart. Although Eliza wouldn’t mind her handsome new friend’s attentions, she meant what she’d said earlier—she would not embarrass herself by making another offer.

He'd declined her. They might be friends, but he did not see her as a lover. To be honest, it was a relief not to fear indecent proposals and untoward advances for once in her life.

She spooned a bite of *crème caramel*. It was rich and decadent, oozing a golden sauce that dissolved on her tongue. How long had it been since she'd tasted a sweet?

Sir Mark van Bergen likely ate such desserts every night.

"If you weren't so wonderful," she said, mouth full of custard, "I think I'd hate you."

He paused, spoon arrested halfway to his lips. "Why?"

"Because you live like a bloomin' prince."

"Would it ease your conscience to learn that I've worked hard to live so well?" Mark ate his spoonful of pudding and chased it with a swallow of sweet wine. "Mind you, I come from a prosperous family, but did not buy my way into a Director's office at Threadneedle Street. There are men with far more money desperate for my seat at that table."

"How does one become a Director?"

"Through connections, naturally—that 'foot in the door' cannot be downplayed—but also by distinguishing one's self in ambition, solid business sense, and financial expertise.

"I come from an old Dutch family of merchant bankers. I know the business, so to speak, and have spent the last ten years working my way up the ranks. I may be a van Bergen, but I was appointed to the Court of Directors owing to my clear vision and steady leadership."

"So other people chose you because they trust you with their money?"

"Yes."

She spooned caramel sauce into her mouth. "They respect you?"

Mark nodded. "I believe they do."

"It's strange to me, handing someone else my livelihood and trusting them not to cheat me. Must be tempting having

access to all that wealth. I'd not be able to resist dipping my fingers into the pot."

Not just any pot, but a certain pot belonging to a man she once might have called 'father'.

"Can you look at bank balances?" she asked. "Could you see the cheques folk write, or ones they might cash? Can you track funds deposited into private accounts or money withdrawn?"

"If you're worried I might discover the fellow you stole from, you needn't be. I promised I wouldn't report you."

She had not considered that, but it did not concern her. Eliza only wanted to know what happened to the money she and her mother had received regularly, and why it had stopped.

"I was just curious how much power you truly held."

His lips quirked as he drained his wine glass. "Enough, I should say."

"And you've never wet your fingers?"

"No, Eliza. I leave the thieving up to you."

At that, she laughed.

CHAPTER TEN

“Odd that *I’m* a thief, whilst *you* have got access to all the money in England.”

Mark offered her his hand. She stood, slowly, and allowed him to lead her down the corridor. “We’re an unlikely pairing, indeed.”

It was too late tonight, but some evening, he would tell her about the band of American forgers who nearly ruined the Bank. As a boy, the crime had horrified and intrigued him. There were many such stories of counterfeiters, embezzlers, and bank panics that would send a money-minded man diving beneath his bedcovers.

Eliza would enjoy such tales. No doubt she would side with the criminals.

When they reached the staircase, she dropped his arm and turned to face him. Her blue eyes raised to meet his, and for a moment, he believed she might kiss him.

Mark braced himself to pull away. Why?

She was pretty enough, young. Clean. Scrubbed and dressed for dinner, she no longer had the stink of the streets clinging to her hair or her clothes. Really, she looked quite civilized.

Eliza had comported herself admirably through dinner, navigating the table settings and making conversation. She hadn’t wolfed down her food or slurped her wine. Seated across the table from her, watching candlelight dance upon her

rosy cheeks and copper dinner frock, the evening had been pleasant.

Mark had enjoyed himself immensely, so why did he recoil at the thought of taking her into his arms? She was no innocent, no virgin. She'd already propositioned him, so he need not bother with seduction. He could have her tonight, if he wanted.

Although his body found her appealing, his mind would not allow him to forget that she was a vulnerable young lady sheltered beneath his roof. Only a cad would take advantage of such an arrangement.

She stepped back to a more comfortable distance. Her silken skirts whispered across the marble floor, dusting the toe of his polished shoes. Eliza placed her uninjured hand upon the newel post to steady herself.

“Thank you for supper, Sir Mark. It was a lovely meal.”

“You're quite welcome.”

“If you don't mind, I think I'm for bed.”

Of course, she must be exhausted. He felt rather weary himself, but it was still too early to retire. The hall clock had not yet chimed ten.

He bowed to her. “Goodnight, Eliza.”

She gave a little curtsy, and then turned to make her way up the stairs. Eliza held her skirts in her injured hand, clutching the railing with her left. She limped and struggled, still sore from her beating.

Mark watched her ascend. As she stepped onto the landing, he caught a flash of silk-clad ankle. She wore black evening slippers with a Louis heel and dark stockings embroidered with vines and flowers.

For a woman accustomed to life on the street, she had delicate ankles. Slim, slightly muscular calves. Mark recalled the way she'd looked in her granny-drawers, faded woolen stockings, and bindings when he'd helped her undress earlier.

He pictured her undressing now, peeling off layers of silk skirts and petticoats. Her corset, chemise, and drawers would fall free, and then she'd bend to slide off her garters and roll her stockings down to her toes.

Eliza would unpin her hair, brush it, and plait it. She would find a clean, fresh nightdress to wear, and gingerly slip the soft garment over her head. Then, his street urchin-turned-houseguest would tuck into bed and drift off to sleep in the room next to his.

Mark strode into his drawing room. The draperies had been pulled closed for privacy. A solitary lamp illuminated the comfortable space. He went to the sideboard and poured a second brandy.

Sipping the strong drink, he settled into an armchair and propped his feet upon the fender. He listened to the sounds of carriage wheels and horse hooves on Green Street. Pedestrians chatted and laughed as they made their way home for the night.

He heard the clatter of his servants clearing away supper and tidying the dining room. The groan of water pipes and footsteps shifting the floorboards overhead.

Mark listened to it all, knowing exactly where Eliza was, and what she was doing. She was safe. She was warm and well-fed. She was *here*.

Tonight, his house—and his life—did not seem so lonesome.

She had rung for Jenny, who helped her undress. They'd chatted about the meal, the evening, and the gossip downstairs.

As expected, the staff thought Eliza was a tart. That their staunch, upright employer had misplaced his moral compass when that couldn't be further from the truth.

Jenny had defended her to the servants, but it was more fun to speculate and whisper than to listen to reason. Sir Mark van Bergen was a true gentleman. They should be honored to serve such a good man when so many employers preyed on their housemaids and abused the footmen.

Such a terrible scenario was—Eliza suspected—how she came to be brought into the world.

Mother was no slouch. Even in her final years, she had grace, poise, and beauty. She had taught her daughter the makings of a lady while refusing to explain how she'd come about such knowledge.

She'd fallen pregnant, perhaps a victim of seduction. Before Eliza's birth, her mother had been cast out and left to the streets. But someone had taken care of them. Someone had sent money every month. *Someone* saw that Eliza and her mother received what they needed to survive.

Upon Mother's death, all assistance stopped.

Eliza was left to fend for herself.

If Sir Mark's servants knew how fortunate they were to be well-paid and cared for by an honest, respectable, and scrupulous gentleman, they would not gossip behind his back.

Alone in her bedroom, Eliza retrieved her stolen pocketbook from atop the wardrobe. She sat cross-legged upon the mattress and spread out every banknote. Fivers, tenners, and twenties littered the blue eiderdown.

The sight of the money, the feel of it in her hands, soothed her. Eliza had never seen so much wealth in all her life, and it gave her a sense of security that she had not felt in years.

In time, when her bruises healed and she was ready to venture out into the world, Eliza would be free. She would be independent. She could live quietly, chastely, and honorably in her own rented rooms.

She might never be a lady like her mother had prayed for, but Eliza would no longer be a pickpocket. When good people passed her on the pavements, they'd tip their hats and bid her good-day, rather than clutch their purses and rush ahead.

CHAPTER ELEVEN

Sunlight streamed through the windows. Birds chirped on the rooftops outside. Eliza shifted beneath the bedcovers, breathing in the scent of lavender and clean linen. She was warm. She was dry. Her belly didn't grumble.

She sat up, blinking at the unfamiliar space—a bedroom papered in blue damask. A wardrobe filled with frocks. A fireplace, and a dressing table, and an oval mirror reflecting soft morning light.

This wasn't a dream. She was not lying in a gutter or locked in a prison cell.

Eliza crawled out of bed and limped to the windows. Her room overlooked a garden and stables. Beyond that stood red-brick and Portland stone townhouses with wide, slate roofs and tall chimneys for as far as her eyes could see.

Mayfair!

Without bothering to ring for Jenny, she searched for her dressing gown and bedroom slippers. Eliza slipped the lace-edged garment over her shoulders, wincing at her stiff muscles and bruised flesh. She checked her face in the mirror. The knot on her brow bone had grown large and discolored, and her bottom lip was smarting and swollen.

She looked awful, but not even her injuries could dampen her spirits, for Eliza Summersby—recently of no fixed address—knew how it felt to wake up in Mayfair.

This was the first day of her *new* life.

Eliza tightened the sash of her frothy dressing gown, ensuring her modesty beneath layers of silk, lace, and soft linen. She threw open her door and stepped out into the corridor.

Sunlight from the glass dome above lit the space without the need for lamps. Gripping the banister with her uninjured hand, Eliza carefully made her way downstairs.

She looked into the drawing room. The draperies had been opened, spilling more sunlight into the house. The room had been swept and dusted, the cushions on the sofa plumped.

A housemaid bent to water a potted plant.

“Morning,” Eliza said, cheerfully.

The girl looked up. She put down her watering can and straightened her spine. “Good morning, miss.”

“Is Sir Mark about?”

“Yes, miss,” the maid said. “He is at breakfast.”

Eliza nodded and smiled. “Ta!”

With that, she turned from the drawing room and limped her way through to the dining room. Mark sat at the head of the table. He sipped tea while reading *The Financial Times*.

When he saw her, he moved to stand. He was dressed in morning attire, freshly shaven, and the ends of his perfectly combed hair were damp.

He’d be leaving for work soon.

“Good morning, Eliza.”

She grinned. He looked so handsome and well-rested. He looked ready to greet the day.

“Take a plate and serve yourself,” he said, gesturing to the sideboard filled with dishes of eggs, bacon, kidneys, beans, and toasted bread.

Mark sat while she spooned great heaps of food onto her plate. She poured a cup of tea and took the seat beside him. He smelled faintly of shaving lotion and soap.

She mooned at him over her eggs.

He turned a page of his newspaper. Unconcerned, he sipped his tea.

This was Heaven! A quiet morning, a handsome man, breakfast. For Sir Mark van Bergen, however, this was simply another day.

At last, he finished his paper, folded it, and placed it to the side. “What do you intend to do with yourself today?” he asked, topping off his teacup. While they spoke, he stirred in milk and sugar.

“What am I supposed to do?”

“It will take at least a week for your bruises to heal, so I don’t suppose you’ll be doing much of anything until then. Nap, eat, please yourself—just try to stay out of trouble. I haven’t decided how best to address whatever gossip will come of your presence here. I’m sure you understand.”

She nodded, mouth full.

“My house is at your disposal, my servants at your service. Nothing here is off limits to you because I *trust you* to behave yourself, and also to not rob me blind.” He smiled.

Eliza smiled, too. Did he even know how wonderful he could be? He trusted her and was giving her free rein to roam his home. She could put her feet up rather than search rubbish piles for something fit to eat.

“I’ll be as quiet as a little mouse,” she said, “and as respectable and well-behaved as any of your neighbors. I won’t embarrass you, Sir Mark, nor give anyone cause to whisper. I swear it.”

She crossed her heart for emphasis, and the corners of his mouth quirked up.

When they’d finished their breakfast and the hall clock chimed the hour, Mark drained his teacup. He helped her from her seat, and, together, they walked the length of the house.

In the foyer, his butler stood with hat and umbrella ready. The front door was open. Eliza could see the black-lacquered

landau gleaming brightly in the morning sunshine. The pair of matched greys tossed their heads and jangled their harnesses, eager to begin the journey to Threadneedle Street.

Mark lifted his top hat from his butler's hands and settled it onto his head. He touched a gloved finger to the brim of his hat and said, "I shall be back in time for tea."

She smiled and waved him off. He climbed into the carriage and soon disappeared down Green Street, leaving Eliza alone in his elegant townhouse.

The butler closed the door. He frowned down at her, but said nothing. He daren't offend Sir Mark van Bergen's dollymop.

Wordlessly, Eliza returned to the breakfast table. She heaped a second serving of eggs, bacon, and buttered toast onto her plate.

A pair of footmen appeared as she tucked in, clearly shocked to see her sitting there.

"Beggin' your pardon, miss," one said. "We thought you were finished."

"That's all right," she said, leaning toward them. She lowered her voice to a whisper, as if sharing a secret. "I didn't want Sir Mark to see me stuffing my gob. But now that he's gone...might I have a fresh pot of tea?"

She slid the silver teapot across the table.

The silent footman picked it up. They disappeared through the servants' door, returning a few minutes later with her steaming pot of tea.

"Ring when you've finished, miss."

Alone again, Eliza nibbled her breakfast and enjoyed her tea. The house was silent. There were no fighting pimps and prostitutes, no drunkards sick on the steps. No crying children. No whistling coppers.

Nothing but peace and quiet.

CHAPTER TWELVE

Stuffed to bursting, Eliza abandoned the dining room. Sir Mark's butler had hovered, eager for her to go so the staff could begin wiping, polishing, and tidying up.

He wanted her out of sight, she knew, so that she might not corrupt the footmen or maids with her loose morals and common ways.

But she'd taken her sweet time. Mark had given her the run of the house, and she wasn't about to retreat to her room like a prisoner. She was a guest and could do as she pleased.

It *pleased* her to lie down. She had eaten herself nearly sick on bacon and eggs, and drank an entire pot of tea.

Eliza made it as far as the drawing room, sinking onto the leather Chesterfield. The room was cheerfully bright and warmed by sunlight. Civilized pedestrian traffic and the steady clop of carriages just outside drummed a pleasant rhythm.

She stretched and settled into the cushions. She lay on her back and studied the painted plaster ceiling and the electric lighting fixture overhead.

How long had it been since she'd lain idle?

On the streets, she rarely slept. When Eliza did find time to put her heels up, she kept one eye open for thieves, coppers, or murderers.

She was never safe...until now.

Eliza spent the day resting, relaxing, and trying to stay out of the way. She watched the shadows creep across the carpet as the hours stretched by. She napped through luncheon, though she doubted any food had been set aside for her anyway.

When the hall clock rang three, she dragged to her feet. Sir Mark would be home soon, and she could not greet him in her dressing gown. He'd told her to please herself—and she *had*—but Eliza did not wish to seem lazy or ungrateful.

Yawning, she climbed the stairs to her bedroom.

Her sheets had been changed, the bed freshly made. The bathroom next door had been scrubbed, mopped, and scoured. Fresh towels hung on the rack. A spare toothbrush perched upon the edge of the basin.

Eliza washed her face and cleaned her teeth. She made use of the toilet, though she jumped when she pulled the chain. What noise! What a rush of water! Could the servants hear every time the cursed thing flushed?

She imagined them below stairs, tittering and gossiping, pausing to snicker whenever the pipes *whooshed*. Shameful business. For all Sir Mark's modern amenities, Eliza had no more privacy than if she'd hoofed it out to the privy.

Despite her bruised body and smarting hand, Eliza managed to dress in a soft, loose frock—a 'tea gown', Jenny had called it—which did not require a corset. It was what fashionable ladies wore to tea, but it was also pretty, feminine, and comfortable.

Eliza brushed her hair and knotted it atop her head. She pulled a few tendrils free to soften the look, as Jenny had done the night before. Satisfied, she walked downstairs to await her host.

The butler stood in the foyer. He checked his pocket watch, and then inspected the hall clock to ensure they were both synced and accurate.

Eliza lifted the hem of her tea gown so she did not trip over the trailing skirt. The man's eyes flashed from her bared

ankle to meet her gaze, disapprovingly.

She would not be insulted or cowed. “When is Sir Mark due home?”

“Typically between four o’clock and a quarter after.”

Rather specific. Eliza gathered this was a punctual household. She made a mental note never to be tardy. Clearly, Mark preferred his home life to be prompt, orderly, and managed with as little fuss as possible.

She nodded her thanks—refusing to appear uncomfortable in the old man’s presence—and crossed into the drawing room. It had been tidied since her nap. The cushions had been re-plumped. On a side table lay the day’s post and a clutch of periodicals.

Bored, Eliza plucked a paper from the pile. It was a fashionable gentleman’s magazine full of stories, articles, and advertisements. Mostly dull stuff—theatre reviews, society reports, general news of the world. Write-ups for invigorating tonics and male waist-reducers.

She skimmed a bawdy story called *‘The Society of Vice’*, which was not at all scandalous, and certainly not true. Eliza knew of old bagwomen in Covent Garden who could spin a racier yarn.

If *this* was all it took to arouse a toff, she felt sorry for them.

Eliza tried to picture Mark in such a heated state, but doubted he had a lusty bone in his body. Perhaps he was of the tender, monogamous type. No back-alley ruts or salt-barrel tups for him. He’d want a bed, or, at the very least, a sofa. Likely, he’d be gentle and quick about his business, not wishing to inconvenience a lady.

Eliza warmed, thinking improper thoughts about a most proper man.

Living in the streets, she was unaccustomed to idleness or even privacy. She had no bed to lounge in, no bath to sit and soak. She was too consumed with survival to dream about men—or what they did with their magazines and mistresses.

But Eliza was a woman. She sometimes had a woman's needs. With a full belly, a good night's sleep, clean clothes, and a roof over her head, her womanly mind found time to wander.

She was so distracted with thoughts of Sir Mark van Bergen that Eliza lost track of time. She did not hear the hall clock chime, nor did she hear carriage wheels slowing at the kerb.

She stared at the open page on her lap, dreaming of sultans and harems, Sir Mark and *her*. Eliza lifted her fingers to caress her flushed cheek.

Footsteps in the corridor begged her back from her fantasies. Masculine voices, the scent of expensive cologne...

Eliza glanced up from the magazine, blinking as daydream blurred with reality.

Mark stood in the doorway.

CHAPTER THIRTEEN

He'd thought of her all day. Through meetings and luncheon, he wondered what she was doing, how she was feeling. It felt strange to have someone—a woman—waiting for him at home. Almost as if they shared a secret, his pickpocket houseguest and him.

Truth be told, he worried. She was like a whirlwind tearing through his well-ordered life. She stole and ran from thugs. Climbed into strange carriages and pricked his conscience. She fought, she cried, she called upon him at work. She shared his table and slept beneath his roof.

Leaving Eliza alone was as sensible as dragging in a feral cat and setting it loose about his drawing room. She would be bored, curious, restless. She'd claw at his curtains and shred his carpets.

She was no house cat. Mark was almost afraid of what he'd come home to.

As his landau turned onto Green Street, he found himself sitting forward. His coachman hardly stopped the horses before Mark dashed out of the carriage onto the pavement. Pearson, his butler, stood at the threshold, sweeping the front door open to greet him.

“Welcome home, Sir Mark.”

Mark dragged off his hat and handed over his umbrella. The man looked cross, but not stressed or scandalized. The house was quiet. Everything seemed in order.

Leaving his butler to sulk in the foyer, Mark went in search of Eliza. Perhaps she was asleep or sunning herself in the back garden or raiding his dining room, stealthily robbing him blind.

As he passed the drawing room, he almost missed her seated on his Chesterfield sofa with her head bowed.

He stopped.

Her hair was pinned in that fashionable knot again, tendrils trailing her neck, tickling her cheek. She wore a tea gown of the softest pink chiffon, trimmed in cream lace. No corset, no stays. He knew what ladies wore beneath their ‘teagies’—not much.

He stepped into the room. She was so engrossed with the magazine in her lap that she did not hear him enter. She smiled to herself, sighing. Practically purring.

She *was* a house cat, a blue-eyed kitten wrapped in a pretty pink bow.

Idly, she reached to stroke her cheek. No doubt to brush one of those wayward tendrils that tempted his fingers, as well.

He wanted to go to her, to greet her. To touch her. To tell her how glad he was to see her, and how much he’d missed her throughout the day. It was a fantasy, surely, but Mark wanted *her* to say those things, too.

From the look of her, however, she’d hardly noticed he’d been gone.

“Eliza,” he said.

She turned at his voice, shocked to see him standing there. “Mark—er—Sir Mark.”

The pink tea gown brought out a pleasant rosy flush to her cheeks. She looked warm and drowsy. He hardly noticed her scrapes and bruises.

“May I sit?” he asked, gesturing to the armchair by the fireplace.

“It’s your house isn’t it?”

“But you are a lady. I ought to ask your permission.”

She shrugged. “Well, you have it.”

He sat, angled toward her. Normally, he preferred the sofa after a long day at the Bank, but he did not want to crowd her. She looked so comfortable without him.

“How are you feeling today?”

“Perfectly wonderful. I had two breakfasts followed by a nap.”

“Ah. I don’t suppose you’ll be wanting tea, then.”

She laughed. “I want tea and supper too! Are you hungry?”

Mark couldn’t help but smile. The girl would eat him out of house and home. “Starved.”

“Should we ring?”

“Don’t bother. They know my habits—I take my tea precisely half an hour after I arrive.”

She smiled. “Reckon they set a timer?”

He’d never stopped to wonder *how* his servants did it, only that the tea tray promptly arrived when he expected it to. “I haven’t the foggiest. Let’s keep an eye on the clock, shall we?”

As expected, tea arrived right on time. Eliza erupted into giggles as soon as the footmen appeared. Mark felt foolish for being so exacting, but he wouldn’t apologize for wanting things done when and how he liked them.

“Do you know how to pour out, Eliza?”

She blinked at the tray, as if searching her memory. “I do. Or I did. My mother taught me, though our tea service was nothing so fine as this.”

Although she was rusty, she managed well enough. He wondered about her mother, a woman of straightened means who’d done her best to bring up her daughter in a ladylike fashion.

He marveled at his pickpocket friend, who sipped tea and nibbled watercress sandwiches. She was a bit common—she'd lived among the rabble long enough to lose her polish—but Eliza was not the wild-eyed urchin from two nights ago.

Mark helped himself to a rhubarb tart. “I noticed you were reading. I haven't many books, but you're welcome to them. I prefer magazines, myself.”

“Like this one?”

She gestured to the periodical she'd been flipping through earlier. The latest issue of one of London's many gentleman's weeklies by the look of it. He hadn't read that one yet.

“Those are for chaps. If you ask Pearson, he might pick you up some ladies' papers.”

“Who's Pearson?”

“My butler.”

She shook her head and waved him off. “Oh, no. I'm alright. I wouldn't know anything about ladies' magazines. But I like this sort of thing...” Eliza flipped open the paper and handed it to him.

'The Society of Vice'.

He nearly choked on his tart.

She laughed, taking the magazine back. “Got any more of them?”

“That is not appropriate for ladies, Eliza.”

“Why? It's not at all scandalous. They gloss over the good parts.”

He sighed. “I am deeply concerned that you even *know* of the good parts.”

Still, she laughed. She was not shy of her knowledge. “Live my life long enough and you'll be corrupted. I've stumbled upon things that would make a dockworker blush. I'm not one of your fine, sheltered ladies. I am a woman of the world.”

“Are you indeed?” Mark studied his teacup. He’d been acquainted with worldly women, and had enjoyed a few. But Eliza was frank when so many of her sex prided themselves on flirtation and innuendo—on what was *not* said, but subtly implied.

It was a dance Mark knew well, yet Eliza’s shameless honesty reduced him to a stammering schoolboy.

Refusing to take pity on him, she prodded, “So, shall I ask Pearson for more of these raunchy rags...”

He glanced up at her, horrified. Surely, his butler would die of mortification, keel over at the very mention of such publications on a lady’s lips.

Eliza winked at him. “...or will you?”

Mark laughed so hard he nearly dropped his rhubarb tart.

CHAPTER FOURTEEN

Sir Mark van Bergen had a laugh that could light up a darkened alleyway. His lips curved, his eyes softened, and for one perfect moment, he looked at her with real warmth.

Eliza's stomach fluttered. There was that feeling again—the creeping heat that had swept over her when she read *'The Society of Vice'* and dreamed of the arms of a much closer, yet no more attainable man.

She sighed.

Mark's laughter faded to nothing more than a chuckle as he said, "I'll send Pearson to buy an armload of magazines tomorrow so that you may pick and choose the ones you like."

"That seems an awful waste. What will you do with the extras?"

He shrugged. "They shall be your magazines. Do whatever you like with them."

A week ago, an armload of paper periodicals would have been a rare treasure. She might have used them for a pillow or as rough insulation in a drafty garret. "Tell Pearson to buy every magazine he can find. I don't mind if they're for women, or men, or even little children. I promise I'll put them to good use."

"Very well," Mark said, reaching for another tart. "But you needn't ask me. You can tell Pearson directly. You are a guest here, and it is his duty to see to your comfort. That doesn't

mean simply food and fires, Eliza. Whatever you desire, you need only ask.”

She smiled. “Thanks.”

On a whim, he set his cup and saucer aside. “Let me show you something.”

Mark rose to his feet and then helped her to stand. He offered his arm and she clung to it, for her muscles still ached from her thrashing in Seven Dials. Together, they walked the corridor that led toward the rear of his house.

“I forget sometimes,” he explained, “how fortunate I am. I’ve a substantial income, a large and comfortable home, but I’m mainly a creature of habit. My days are dull and commonplace. Yet this must be so new to you. You must think me mad for taking all of this for granted!”

Eliza turned her face to his, admiring the sharp features of his patrician face. The creases in the corners of his eyes when he smiled, and the closeness of his shave despite the fact that it was late in the afternoon. The faint dusting of silver at his temples.

She did not think him mad at all.

She thought he was the most handsome man she’d ever clapped eyes on.

He continued talking while she mooned at him. “I don’t think I shall take anything for granted as long as you’re here, Eliza. In fact, there is something special I’d like to show you.” At the end of the passageway stood a door. His hand turned the knob, and in a moment, they were bathed in warmth and blinded by a bright light shining into their faces.

She gasped at the sensation of sunlight, spring air, birds, blossoms, and more buzzing insects than she’d ever seen in her life! Mark had revealed the best gift of all for Eliza—a *garden!*

The private rear garden of Green Street was a verdant and leafy sanctuary amid the brick-faced, bow-windowed townhouses surrounding it. A wooden tea table and a clutch of striped canvas deck chairs sat beneath a canopy of trees.

Mark escorted Eliza down the steps leading from the back of his house. The soles of their shoes met soft green grass and stone-paved paths that were bordered by flowerbeds and box hedges. In the center stood a marble fountain with a wide, shallow basin for water to pool. The gentle bubble and gurgle of the spray helped to hide the noise of Mayfair, which stood just beyond its walls.

They sat together on the fountain's edge. Eliza grew tired easily, and he sensed that she needed to rest for a moment before continuing their ramble.

She took a deep, bracing breath. "So this is where you've been hiding all the sunshine and fresh air in London." Her smile brightened as she teased him. "You've been keeping it for yourself!"

Mark laughed. "Believe me, I pay for the privilege."

He'd worked hard for his home and was pleased with his success, though he rarely found time to enjoy the outdoors. His life revolved around the Bank, which suddenly seemed a shallow and empty existence. Why could he not prioritize a walk in his garden every evening or take tea among the plantings of irises, foxgloves, and purple alliums? Perhaps he too needed to feel the sun on his face...

"You're welcome to come out here any time you like," he said. "I only ask that you remain discreet. No cutting cartwheels on the grass or dunking your toes in the basin."

Eliza feigned disappointment, asking, "What about my fingers?" Her blue eyes glimmered with mischief as she let her hands hover over the pool. Without warning, she plunged her palms into the crisp, clear water and splashed him.

She was like a child who couldn't resist playing in a puddle in her Sunday clothes. She was boisterous and badly

behaved. Intent on doing the very thing he'd asked her not to do—namely, not to draw attention to herself.

But her laughter was infectious. Her grinning, upturned mouth looked imminently kissable. Mark wondered when he'd last felt so delighted, so amused, so enchanted by another person. He'd lived alone for a long time. He had grown too quiet, too sober. Too bloody dull.

Mark splashed her back for good measure. He pitched a palmful of water into the air, drenching them both. She was small and likely sore, and he never wished to harm her. Despite her hardships, cruel reality hadn't broken her spirit or her sense of fun.

As long as she was laughing, he sensed, she was living. He vowed never to make her frown.

He caught Eliza's hands and held them fast. Water soaked the cuffs of his shirt sleeves and dampened the backs of her scraped knuckles. Little droplets dribbled off her nose and chin, and Mark worried that he'd grown wet, as well.

"Enough, girl," he scolded her softly, "or my neighbors shall come to their windows and shake their fists at us." He released his grip on her hands, though she did not pull away. They sat in a half-embrace with knees brushing and fingers entwined. Without thinking, Mark reached to sweep aside a wisp of brown hair that clung to her moistened cheek. "You're fortunate that I have to change clothes for the evening, otherwise I'd be rather cross with you."

He wasn't certain anyone could stay cross with Eliza for long.

"Going somewhere?" she asked.

"I am afraid I must attend a Bank dinner tonight with my fellow directors. It's being held at the home of Lord Revelstoke, so I ought to at least put in an appearance."

"Seems strange knowing somebody who knows an honest-to-goodness lord..."

"He's not a real lord. His father was granted a title in recognition of his work in finance," Mark explained. "He's the

head of Barings Bank.”

Eliza appeared suitably impressed, though he wondered whether she understood the power wielded by Barings, Lloyds, Hoares, and Coutts, Rothschilds, Barclays, and Schrodgers—Mark could list the great banking institutions of London off the top of his head. He knew them well, and fostered connections within every counting house from the lowliest clerks to the loftiest board members.

It was his business, and he took his occupation seriously.

“Is that how you got your title, Sir Mark?”

“My honors are very old and very Dutch, though one could argue that I earned my English baronetcy after surviving the Panic of 1890 when many of the private banks in London nearly collapsed. I did well for myself amid those dark days. I’m not ashamed of being savvy. You see, I’m not a real lord either, though my future wife shall be known as ‘Lady van Bergen’, which will be a treat for her, I’m sure.”

Eliza laughed at that. “You toffs are silly. Why does it matter where one’s names came from or how one got them?” She tilted her head to regard him. “Would you want a wife who only married you for what you are, rather than who you are? Such things don’t mean a fig where I come from.”

“To some folk, one’s name and noble origins mean a great deal. Why else do we paint them on signposts or chisel them in stone above doorways? Our past and our people make us proud.”

Thankfully, she let the topic drop. He couldn’t argue with a woman who knew nothing about herself, and he didn’t wish to offend Eliza by reminding her of her dubious parentage. Her mother likely hadn’t married her father. Her family had very likely cast her out.

It was a shameful situation for all involved, but her past wasn’t his concern. He wished to see her respectably settled and honestly self-reliant. He’d get her back on her feet in some decent society, and then send her on her way.

Yet, for now, she remained in his care.

Mark stood and helped her to rise. Warm sunshine coaxed little highlights from her hair, making each strand sparkle and shine. She had color in her cheeks and a healthy glow about her. It seemed that fresh air and natural light had done her some good, after all.

“To answer your question, Eliza,” he said as he led her indoors. “I do not desire a wife who only wants me for my money or my name. It wouldn’t be fair, for I wouldn’t care what she had or what she was called. Other things—ambition, intellect, affection, and devotion—are far more important to me.”

CHAPTER FIFTEEN

She'd meticulously counted her fifteen hundred pounds, arranging the fivers, tenners, and even twenty-pound banknotes across the blue-scrolled counterpane on her bed. Seeing the bundle soothed her. The prospect of security, respectability, and independence—now literally within her grasp—cheered her. The act of totting up her wealth became a compulsion, and Eliza couldn't help but fondle the money she kept stashed atop her wardrobe.

Each precious note read '*Bank of England*', which had issued into circulation the currency upon which her life depended. It all reminded her of Mark, an intelligent and important, man born into an old and noble family, who'd ascended to the pinnacle of his career, and he was not yet forty!

Sir Mark van Bergen was the sort of bloke girls dreamed of. Yet he'd whisked *her* away in a fine carriage, given her pretty clothes to borrow, and put a roof over her head. Although Eliza could provide for herself with her stolen fortune, theirs was a friendship she would cherish long after this interlude had ended.

She returned her wallet to its hiding place, and then went in search of Mark. Eliza didn't mind when he went to work at the Bank, for a man had to earn his living, but she would miss his presence at the dinner table tonight. She longed to spend a few minutes with him before he left.

She passed by his bedchamber door, spying over the open threshold to discover him dressing. An electric lamp illuminated the space. The soft light through its amber shade cast his tall, handsome figure in a burnished glow. His attractive, patrician profile was turned to admire the cut of his evening clothes in the mirror.

When Mark saw her studying him, he called to her, “You may come in, Eliza. No need to be shy.” He gestured to a servant’s reflection in the glass. “This is Cabot, my valet. He keeps me presentable.”

She nodded to the man.

Cabot returned her greeting in kind.

The valet moved swiftly and almost silently throughout the room, fetching golden cufflinks, collar buttons, shirt studs, and a white silk tie from a nearby chest of drawers. Of course, Mark was no tailor’s dummy standing idle. The two men worked in efficient harmony to turn him out for his Bank dinner.

Eliza observed the process while she investigated Mark’s decor. Against one wall, there stood a brass-knobbed double bed flanked by a pair of wooden bedside tables. Across from that was a wardrobe and chest of drawers. A framed mirror hung over the carved mantel, and some old family photographs were lovingly placed around the space.

It was a cozily masculine domain boasting smokey, cinnamon-colored wallpaper and a matching eiderdown counterpane draped across the mattress. His bed was topped with crisp, clean sheets and soft, fluffy pillows.

Eliza perched at the foot of the brass bed. She’d never felt anything more comfortable than this plush, feather tick. She practically sank into the stuffing! Mark’s mattress was a far cry from the coffin-beds and twopenny hangovers that she’d been fortunate to rent on nights when her ‘take’ had been exceptionally lucrative.

She bounced her backside on the springs before addressing his handsome reflection in the mirror. “Cor blimey! With a bed

like this, I reckon you never wake up stiff!”

He smiled. “There’s nothing better than a good rest after a long workday. Proper mattresses, pillows, and linens are important investments—remember that when you furnish your own lodgings.”

“To think that I was ever content in a cheap dosshouse...” Eliza flopped backward onto the eiderdown. She’d never be happier anywhere short of Mayfair.

“So long as you leave Green Street suitably spoiled,” said he, “I shall consider my job well done.”

She grinned at the bronzed lighting fixture on the ceiling. “Perhaps I’ll move into a little flat nearby. We can be neighbors!”

“I’d like that. Now, sit up and tell me, how do I look?”

Eliza propped herself up on her elbows to appreciate him. He wore an immaculately tailored black dinner jacket and trousers, polished patent leather shoes, a starched white shirtfront, and an expensive gold watch slipped into his waistcoat pocket. His thick, dark hair, threaded with silver at the temples, was slicked back against his high brow, emphasizing the perfection of his features.

“It ought to be a sin to look that good.” He laughed and she poked out her lip in a petulant pout. The act was for his benefit when she asked, “Will there be women at this dinner?”

“Some, yes. Mostly the wives and daughters of my fellow directors.” He stooped and scolded her like an old beau. “Don’t be jealous, Eliza. After all, I’m coming home to *you*.”

She liked to imagine him missing her. She wanted Mark to *want* her, to wonder about her, and to wish that it was she who was seated beside him in silks and sables while the menfolk discussed their financial concerns.

He signaled to his valet. With a polite nod to Eliza, the man went to ensure that the carriage waited in readiness at the kerb. Sir Mark van Bergen would never suffer tardiness.

Her handsome host kept a precise schedule and rarely deviated from it.

Only Eliza's presence kept him on his toes. He offered his hand to help her from his bed. "How will you amuse yourself whilst I'm gone?"

Eliza swung her legs off the mattress and landed on the carpeted floor. She stood, saying, "I'll take my supper on a tray, and then have a long hot soak in the bathtub 'till I go pruney. Maybe I'll read another one of your gentleman's rags if I'm not too drowsy."

"Ah, well, you needn't wait up for me. Pearson, Cabot, and the other servants know my routine. They'll see me safely to bed."

Mark escorted her through the doorway of his bedchamber. They stood together on the landing, which was dim, cool, and lit by moonlight through a glass skylight overhead.

His hand still held hers as he said, "I'm sorry to leave you. I would cancel if I could, but a Bank dinner is terribly important, and with the Boer war escalating..." he sighed and shook his head. "Never mind my excuses, Eliza. Believe me when I say that I'd rather be sharing my supper with you than discussing business with my colleagues—it's all the same with them, you know. Now they're champing at the bit to fund this fighting. What I wouldn't give for one of your clever remarks to shift them all off-kilter!"

She laughed. "They won't know what to think if you start speaking out, and the less your fellow directors know about me, the better."

"That's true enough." Mark dropped her hand to cup her bruised chin in his palm. For a moment, she believed that he might kiss her, yet he let her go. "Enjoy your evening. I shall do my best to enjoy mine."

With that, he descended the staircase and soon disappeared. Eliza was left on the landing wondering what she'd do without him—tonight, tomorrow, and for the rest of her days.

CHAPTER SIXTEEN

Candlelight gleamed against a great lot of gilding—the walls, the art, the furnishings, the fixtures. The china and cutlery, and even the wineglasses were edged in gold leaf. Mark had never noticed the extravagance of his fellow directors, nor would he have cared to judge them for it, but he thought of Eliza as he forked through his plate of Dover Sole. He toasted her, secretly, as he drank champagne, and wished that she might've accompanied him tonight.

How they would've laughed at Lord Aldenham, whose beard was dribbled with sauce! She would have made wry remarks about Gladstone, Hambro, Prevost, and Cunliffe, who were as ignorant, pompous, and prejudiced as the rest of the Bank's court. Truly, Mark was surrounded by overbearing men of a bygone generation who served no master but themselves.

Their wives, however, were lovely—as were their daughters, granddaughters, and wards. He glanced around the dining room, which was twice as large as his own. Seated between the gentlemen, elegantly dressed ladies in shimmering silks and diamond baubles smiled and simpered through the meal. These women were attractive, attentive, and yet unobtrusive. They prettied up the table like a vase of hot-house roses, but added nothing of substance to the conversation.

No doubt, they had learned from girlhood not to speak over a man or offer their opinions too freely. In return for their acquiescence, they'd never begged for their bread or stolen to keep a roof over their head. They would look down their noses

at Eliza, he knew, but they might learn something from her, as well.

Surely, a modern man wished for a *wife*, not window-dressing.

Mark turned to his neighbor at the table, Miss Prevost. She was a vibrant, dark-haired beauty, and also a talented watercolorist. Her father was next in line to become Governor of the Bank of England, and her dowry was rumored to be astronomical. Little wonder why she was seated beside the youngest and only bachelor in the court.

“Tell me,” said Mark, “of your sketching tour through Italy. It must have been a lovely winter along the Riviera.”

She smiled. “Oh, yes, the weather was simply *deevvee!*”

“And the art? The architecture?” He prodded, “I wager you saw many divine things to tempt your paintbrush.”

“I spent entire afternoons wandering the Promenade of Sanremo and sketching beneath the palms.” Miss Prevost took a long and fortifying sip from her wine glass. “It was thrilling to watch the trains chug by! They passed so near that one could almost reach out and touch the hands of the passengers!”

His brows lifted. “Train-spotting is a daring hobby for a debutante.”

“That’s what Papa said, but in Italy, I was not a debutante. I was a tourist like everyone else.”

“Then that begs the question of where one finds oneself happiest,” he gestured to the general grandeur of their surroundings, “in London...or in Italy.”

“Not both?” she asked.

“It is my experience that neither man nor woman can live comfortably in two spheres. You cannot have one leg in Italy and another in London without one side suffering a cramp.” He teased, “You’re either in or out, Miss Prevost. So, will you be an artist sunning yourself in Sanremo or a debutante amid the lights of London?”

She considered her answer for a moment before her father spoke for her.

“Don’t ask the girl questions that will only confuse her. I was against those damned watercolor lessons from the start, but a young lady must have an accomplishment, you know!” Prevost snorted. “In my day, it was unseemly for a girl to walk the halls of the British Museum without a husband to shield her. Now they demand trips to Italy and holidays in France! Girls ought to keep at home until their honeymoon, I say, but I shouldn’t wish my Hilda to feel disadvantaged against the other girls this Season.”

The other fathers grunted in agreement.

Lord Revelstoke, their host, warned from the head of the table, “Matrimony is a tricky business, Sir Mark, but fatherhood is a quagmire. Mind you watch your step!”

Mark’s peers ribbed him for being the only unmarried gentleman among their number. Yet he knew—as did the ladies—that his bachelorhood was his greatest asset. He was wealthy, well-connected, and ambitious. With another twenty years in the Court of Directors, *he* might become Governor someday. What woman wouldn’t wish to become Lady van Bergen and reign supreme as mistress of the Bank of England?

“Speaking of matrimony,” said Mr. Sandeman with mischief in his eyes. “What’s this I hear of you dashing about in the middle of a workday to bail some young damsel in distress out of gaol?”

He was not surprised that the other directors had learned of Eliza’s dilemma. The halls of the Bank might be hallowed but they weren’t silent. “Unfortunately, a friend of mine ran into a spot of trouble in Seven Dials,” Mark explained. “She was set upon and robbed over a Fortnum’s hamper.”

The ladies gasped. Mrs. Cunliffe clutched her ample bosom and asked, “Was she on a charitable errand? I cannot imagine any other reason for a woman to venture into danger if not for the welfare of others.” Her large eyes implored him. “Sir Mark, is she a crusader?”

Eliza's journey to Seven Dials had not been undertaken beneath the flaming sword of social consciousness. She had gone to share her meat and bread with others because it was the right thing to do.

"She's a fighter, certainly," he replied. "I can report that my dear friend escaped with only a slight bruising, yet the lads in question shall think twice before tangling with her."

The group uttered their displeasure.

"Something must be done," cried Mr. Hambro, "about the criminal element in this country!"

"I quite agree." Mark had thought of Eliza's plight many times since the night he met her. She was a thief by necessity. She was assaulted because food was scarce and competition for life's basic necessities was fierce. "Solving the rampant poverty in London's poorest districts should eradicate the criminality that thrives there. We are a modern, civilized metropolis. Starving children oughtn't to be driven to kill for their next meal—yet they do, I'm told."

Lord Revelstoke frowned. "Never expected *you* to have a bleeding heart, Sir Mark, but I suppose the young folk fancy that sort of thing nowadays."

He wasn't a benevolent campaigner for social reform. He believed in being honest, fair, and upright in all his dealings. Like Eliza, he had good intentions, though his colleagues in banking glared at him as though a radical had suddenly infiltrated their midsts.

Mark shrugged off their stares. "Lately, I've learned to see the world through different eyes."

He couldn't wait to return home to Eliza and tell her all about his evening.

Miss Hilda Prevost touched his sleeve with her delicate, gloved hand. "I think your lady friend sounds marvelous and so very brave, but you must warn her to heed your words. She cannot safely straddle the line between Covent Garden and Mayfair, just like I cannot be an Italian artist and a London debutante. It's two feet forward into the breach or nothing!"

Her answer suddenly became of the utmost importance to him. “Which life would you choose, Miss Prevost, were the choice your own?”

“My heart belongs on the beaches of Sanremo, and I shall live there through my watercolors, but sun-drenched dreams won’t keep me warm, fed, and dry, so I must choose the safe bet every time.”

Inwardly, Sir Mark van Bergen did not wish to be any lady’s safe bet. He longed to be a risk—a daring leap of faith, a heart-pounding wager, a greedy grasp at that brass ring of happiness—which paid in spades.

Outwardly, he was no different than any of these judgmental, white-whiskered, overbearing men with whom he shared his occupation and his meal. What brave girl would take a chance on marrying *him*?

CHAPTER SEVENTEEN

Mayfair was quiet at night. There were no shouting prostitutes or drunkards brawling on the pavements. She didn't worry about anybody kicking in the doors or scrabbling up the trellises looking for a warm, dry place to lay their head. She was safe here. This was no cheap doss-house. This was Green Street and—for now—it was *home*.

All the lamps were switched off. The townhouse was dark. Eliza sat on the staircase with her nightdress tucked beneath her bare toes. She crossed her arms over her knees, letting her wild, loose hair tumble around her like a curtain, and hid her face in her lap.

She had learned that pose as a girl, when her nose was cold, and the coal bill had gone unpaid. Or when the landlord was banging on the windows and threatening eviction, and she had wished that she'd been anywhere else, just to avoid him for one night.

Eliza didn't wish to escape, but she hated being alone. She didn't know what to do with herself without somebody to run from, hide from, or dodge. There weren't any pockets to pick and no need to scrounge for her supper. A feather bed awaited her upstairs, in her own bedroom, where she kept fifteen hundred pounds stashed atop the wardrobe. She had everything a girl could want. The only thing missing was Mark.

He was due home any minute—she'd counted down the hours on the big, hall clock.

Her breath puffed against her knees. She closed her eyes and wondered about Bank dinners. What was a dining room like where men were so rich that they could buy titles? How beautiful were the women who gave their favors to such fellows? She'd seen gentlemen and ladies strolling down Piccadilly in their silks, sables, and shiny top hats. She'd stood in the shadows of Covent Garden to watch the toffs climb in and out of their carriages and had imagined catching the eye of some handsome lord. But her gaze inevitably fell to their pocketbooks, and they wisely gave her a wide berth.

She had light fingers and swift feet, and somehow those particular skills had carried her to a faraway land. They had changed her life, and she would never worry about money again. But would she be welcome at the home of Lord Revelstoke? Would she ever attend a Bank dinner on Sir Mark van Bergen's arm?

Really, how could a girl sleep stuck on the sidelines when she longed to be in the thick of things?

At last, she heard his key in the latch! Eliza looked up to spy him slipping over the threshold with his hat, stick, and gloves in his hands. His sharp, dark features—such a contrast to his starched white shirt—were smudged from a long night and too much champagne, making him soft. Making him smile sweetly when he saw her sitting on the stairs.

“You've stayed up late,” he said. “You must be exhausted.”

She shrugged. “I'm alright. How was your dinner?”

“Tedious, actually.” He deposited his belongings in the hall, and then sank onto the steps beside her. He sighed and said, “The food was delicious, but the conversation was very meager.”

Eliza smiled, feeling as warm and cozy as if she'd downed a pint of gin. She cuddled her knees and mooned at him. “What did you eat?”

“Let's see...we were served Dover Sole doused with a large quantity of some creamy sauce. Very rich. Little wonder that most of the Court of Directors are hobbled with gout.”

“Do you fancy fish?” She fancied fish suppers when her purse was plump.

“I do, rather,” he replied.

This was good information to glean. Eliza pressed him further, asking, “Did you have a pudding?”

“*Bombe surprise.*”

“What’s a *bomb sou-preez?*” The words tumbled over her tongue.

“Oh, it’s a custard covered in a chocolate shell. You break the chocolate and—to your surprise—discover the filling inside.”

It seemed a lot of work for a sweet. “I’ve never tasted chocolate,” she confessed.

“It’s delicious!

“Must be,” she grinned at him, “to be beyond me.”

“You’re a rich woman, Eliza. You can afford a treat now and then. We must see that you have chocolate for your breakfast and dessert with every meal.” Mark grinned, too. They sat for a moment, simply enjoying one another’s smiles until the hall clock chimed the hour. It was well past midnight. “At any rate,” said he, “I’m glad to be home. Where is everyone?”

“Gone to bed, even the hall boy,” she replied. “He fell asleep at his post, so I told him I’d take over the night’s watch.”

“Brave girl!” He laughed warm and deep. He went all treacly, and slumped a well-tailored against shoulder the wall. “I wondered about you whilst I was away. Did you lounge, and laze, and loaf about like you promised?”

“I finished all the copies of your *Gentleman’s Gazette.*”

His dark brows lifted. “That’s very clever of you. It takes me a week to get through them.”

Eliza shrugged and propped her chin upon her knees. “What else have I got to do?”

“Once you have healed, we must find you proper lodgings and gainful employment. You’re not meant to be idle. Think about what you’d like to do. You can be anything you wish.”

She snorted. Over the years, she’d inquired about minding the till at a shop, applied to serve drinks in a cafe, and had even tried selling cigarettes in the Strand, but she had no money for boots or uniforms, and it only took one copper recognizing her face to get her banned from the premises. “If I could’ve got a job, I would have done, but blokes want work references and good character, which I don’t have!”

“That’s what they say when they want to put you off,” Mark argued. “You’re not some starving urchin or a desperate indigent anymore. You are an independent woman with a good head on her shoulders who can afford to be selective about her employment. They need you far more than you need them—remember that.”

Eliza nodded. “Alright.”

He grew serious to say, “I mean it. I don’t wish to see you demeaned simply because of your circumstances. You deserve the world, and I intend to see that you get it.”

He heaved himself up from the steps and dusted off his evening clothes. He offered Eliza his hand, and then helped her upstairs. The house was silent and their footsteps creaked upon the treads. Her bruised fingers caressed the banister as they ascended.

She’d come a long way from Seven Dials, yet her journey was far from over.

“Tomorrow is Sunday,” she said. “Nobody does business on Sundays—even the Bank is closed.”

Mark dropped her hand at the landing. He paused at his bedroom door, and she stood at hers. She had been in his room, sat on his bed. She’d watched him dress and was learning his routine. It felt nice to know a man, to be intimate in so many ways, and yet...respectable.

Sir Mark van Bergen was nothing if not respectable.

“You’re absolutely right, Eliza. Tomorrow *is* Sunday.” He smiled at her with his hand on the knob. “You never let anything slip by you.”

His eyes were as bright and glinting as two loose diamonds plucked from the paving stones. He shone brilliantly in the darkened upstairs corridor. She wanted to snatch him up with her nimble fingers and pocket him in a flash.

“I’ve an errand to run at midday,” he told her, “then I’m yours for the afternoon.”

He bid her goodnight, but all Eliza heard from him was: *‘I’m yours’*.

CHAPTER EIGHTEEN

His midday errand was of a personal nature which he wasn't quite ready to share. His mission was not secret, nor was he trying to be circumspect. Mark simply did not know how to tell his sister that he was harboring a fugitive from justice. For the time being, he wished to keep those two spheres of his life—the respectable and the renegade—separate.

He called at Ann's townhouse, just off Piccadilly, as he did every Sunday. It was a modest yet comfortable residence in a desirable part of town that he'd gifted to his sister on the occasion of her marriage to Mr. Sidney Cooper. It was a sound investment, and the perfect home for a young couple starting their life together.

A parlour-maid escorted him into the tidy sitting room overlooking a quiet street. Warm sunshine streamed through lace curtains, casting frilly shadows across the soft pile of the carpets and whispering against the gracefully sloping arms of the overstuffed sofa and chairs.

It was a lady's space—tasteful and pretty—and hung with panels of Ann's favorite blue silk. His sister sat among vases of fragrant, cut flowers and polished rosewood furniture. Her smile was reflected in gilt-framed mirrors that enlarged and enlightened the space when Mark made his entrance.

Ann rose from her seat to embrace him. She kissed his cheek and squeezed his neck with an abundance of sisterly affection. The two van Bergen siblings had been inseparable through their youth, and as glad as they'd been to settle into

adulthood, both Mark and Ann looked forward to their weekly Sunday reunions. They could catch up and keep up with one another's doings—and Mark could see the baby.

His nephew, Geoffrey, was a fleshy, toddling lad in a frock and bonnet. He tugged at Mark's trousers and slobbered on his sleeve. He babbled unintelligible nonsense, to which Mark was obliged to respond, much to Ann's delight.

"It's good for him to know you," she said, smiling at the pair of them. "You're his uncle and his benefactor. Until you have a family of your own, Geoff is the future of the van Bergen family as well as the Coopers."

Mark had never put much thought into marrying or siring children, though Ann believed that one's happiness depended upon it. To her, one's life was incomplete without someone to share it with.

Lately, he was beginning to agree. He was proud to provide Eliza with a temporary home—food, shelter, companionship, and a safe place to grow and thrive. He liked to think of her when he was away, to wonder what she was doing, and to imagine how lovely she looked while doing it. His courageous pickpocket was an attractive young woman. To say that she brightened his days was an understatement. In her brilliance, she'd blinded him to the charms of all other ladies.

"You seem very distracted this afternoon, Mark. How was your dinner at Lord Revelstoke's?"

He bounced his nephew on his knee, answering, "One supper is the same as any other these days. They seated me beside Hilda Prevost this time, so at least the company was amusing."

Ann's brows lifted at the news. "She recently made her debut, didn't she?"

"Yes, she's newly returned from Italy and officially on the market."

"Do you fancy her?"

“No more than she fancies me,” he replied. “Miss Prevost was born into the world of banking and whoever marries her shall be settled for life. Her father will become the next Governor and he will control the Bank of England—that’s rather a powerful father-in-law for some poor fellow.”

“An alliance with Augustus Prevost wouldn’t please you?” Ann asked with some surprise.

He sat forward, holding a squirming Geoff steady. “Would it please the insect squashed beneath his shoe?”

“I see your point.” His sister laughed. “You’d never be happy under someone else’s thumb. You’ve been the head of the family for far too long, and you’re too old and set in your ways. I suppose you’d lose a great deal of autonomy in allying with the Prevosts.”

“Hilda shall marry whomever her parents tell her to marry because she is dutiful and gently bred, but she will rebel in her heart and perhaps never be truly happy with her lot in life. I hope she finds a fellow to share in her passion for art and travel, and who’ll come to heel when her father calls, but that man won’t be me.”

Ann looked at him with strange, new eyes. “I’ve never heard you speak that way, Mark.”

“In what way?”

“So defiantly. Not that you’ve ever been weak, but just now you seemed so unruly, so discontent. You’ve worked hard, made valuable connections, and ascended to the Court of Directors. You’re the youngest of your peers by twenty years, and we’ve all had you pegged for the Governorship someday. What has changed?”

“Nothing.” He shrugged off the weight of her observations. “I don’t intend to marry Miss Prevost in order to obtain the pinnacle of my career. If I make it to the Governor’s seat, it’ll be through diligence and shrewd business sense. If I don’t, it’ll be because I desired something more for myself than the Bank could provide.”

“Papa always said that you ought to have your own banking firm,” said Ann. “You’re canny! You made a fortune speculating on the gold market whilst the others shuffled their feet. Sid and I will always be grateful to you for the advice you’ve given us in finance and in life.”

He was happy to help his friends and family. He had never wanted his own bank—or the multitude of risks that came with such an endeavor. He’d been content to work his way up, to learn from his elders, and to step into place alongside them when the time came. Mark was proud of his work at the Bank, but perhaps Eliza’s tenacity had rubbed off on him.

He placed his nephew onto the carpet. While the infant bobbled and bumbled between the knees of the two grown-ups, Mark glanced around the sitting room at the proof of his sister’s domestic bliss. He observed dust ruffles on the table legs, embroidered cushions, gently swaying curtains, and the fresh floral arrangements delivered from Shepherd Market at nearby Curzon Street.

“Where is Sidney anyway?” he asked, noting the absence of his brother-in-law. “Not at the office, surely. It’s Sunday.” Even the ledgers of Stannard-Hopeley remained firmly closed on this day of rest.

“He’ll be along shortly.” In confidence, she added, “I confess he’s been feeling very low lately. He is overworked, I fear.” Ann took the baby into her arms and cuddled the little lad. “Poor Sid is a junior officer, yet they treat him like a glorified clerk! He ought to be a partner by now.”

Mark agreed, though it was well known in banking circles that Messrs. Stannard and Hopeley were wary of promoting too quickly. “One must put in the time,” he said, “and await one’s turn.”

“Won’t you use your connections at the Bank to find Sidney a better position somewhere?”

“That would not be prudent.” Mr. Sidney Cooper was a good friend, an honest banker, a hard worker, and a family man, but he shouldn’t be judged by Mark’s trajectory. Another year of working as a junior officer would provide invaluable

experience for Sidney's career. Yet to appease his sister, Mark said, "But I will keep an ear to the ground for any openings."

"Oh! You are an indulgent brother! Thank you!" She took his hand and squeezed it. "When Sid comes down, you must tell him all about Lord Revelstoke's dinner party. The chaps in the board room of Stannard-Hopeley are desperate for any news. Feed him everything worth hearing over luncheon so that he might turn their heads tomorrow morning."

The Court of Directors had mostly discussed funding the war against the Boers, the details of which Mark was not at liberty to share, even with Sidney. He was a stickler for discretion and did not believe in poking one's nose where it didn't belong. Men lost their jobs for less.

"I cannot stay for luncheon," he told his sister. "Mine is a flying visit today, I'm afraid."

She studied him suspiciously, for in all their adult years, he had never declined Sunday luncheon. It was their custom to share a weekly meal since she'd left their home in Green Street. "Have you other plans?"

"I have, rather. I am to spend the afternoon with a friend." It wasn't a lie. He'd promised Eliza that he would return after his midday errand. He had visited his sister, asked after her husband, and made himself known to his nephew. He'd filled the Coopers in on what gossip he was able to spread throughout the banking community. Mark didn't need roast beef and strawberry trifle to make his call worthwhile.

Yet Ann was no fool. "Won't you at least tell me her name?"

"No." He smiled grimly. Like most things, he must keep that detail to himself.

She stood and kissed his cheek. "You're exasperating!"

"I thought I was indulgent." Today, apparently, he was both. "Speaking of," he said as he bid her goodbye, "you left trunks of your clothes in the attic. Most of it is out of fashion, but it's all in good condition. Do you want anything before I clear out the wardrobes?"

“No, I don’t need anything. Honestly, I forgot those trunks existed. You may discard them—or donate it all to the charity box if that’s not too much trouble for you.”

Her generosity was no trouble at all. In fact, Mark knew the right home for her old things, some of which had already been spoken for.

“Thank you, Ann. You’ve just made one lucky young Londoner a very happy lady.”

He was out the door and gone before his sister dared to ponder what he’d meant.

CHAPTER NINETEEN

She'd washed and dressed, and then pinned up her hair. She thumbed through a copy of *The Illustrated Mail*. This periodical was not nearly so interesting as the gentlemen's rags that she and Mark favored, but she'd read all of those. There wouldn't be a new edition for days, and she was not brave enough to attempt to crack open a book.

Eliza wandered the house, waiting for her host to return from his errand. She inspected the freshly watered palms in the drawing room and the pots of geraniums sitting on the window sills. She peeped between the draperies to spy on the Sunday strollers walking toward Hyde Park.

Truth be told, she envied them. The residents of Mayfair had the freedom to move about while she must be hidden away. She was bruised, battered, and unsightly. Mark's neighbors would think the worst of her—and him—if Eliza was witnessed coming and going from his home.

She went upstairs to tidy her bedroom, yet the sheets had been changed and the pillows fluffed. Jenny, the housemaid, had swept the carpet and dusted the dressing table. The industrious servant had pressed and put away all of Eliza's borrowed clothing, leaving nothing for *her* to do.

She felt useless and bored. Restless and lonesome. She understood that Mark's career required socialization with gentlemen of finance and other important business connections. But why couldn't he take her out in his carriage on his errands? Eliza would wear a big hat and keep her face

from the glass so that no one would see the two of them together.

She'd be discreet, she promised! If only she could spend more time with him before their paths diverged!

Eliza roamed the corridors. She studied the pictures hanging on the silk-papered walls. There was a family portrait of Mark when he was a boy standing beside his baby sister's cot. The oval, gilt wood frame had grown dull and dingy, but the fondness between the two siblings was evident despite the passage of time.

She'd always wanted a family. She missed her mother and had dreamed of having a father, yet the man who sired her had passed his cheques to her mother by proxy. He had sent a clerk to deliver each payment and a yearly birthday present for his little girl.

She liked to think of Mark in a nursery surrounded by toys, books, and baby-things. She imagined him growing up among the best families, attending the best schools, and being afforded every opportunity to realize his dreams. The van Bergens were everything that Eliza had wished to be, and she smiled fondly at the youthful likeness of the man she'd come to care for.

The door to his bedchamber stood ajar. She had crossed that threshold last night to watch him dress for his dinner party. She longed to be close to her host, even while he was gone.

Her fingers pushed the wooden panel open on its hinges. Eliza stepped into his masculine space, which had also been tidied for the day. Curtains were open to allow the afternoon sunlight to flood the space, their heavy lengths tied back with a loop of braided golden cord. The cinnamon-colored counterpane felt warm and soft beneath her hands. The pillows in their embroidered cotton cases were fluffed and filled with goose down, as soft as a cloud against the brass-knobbed bedstead that gleamed in the light.

Eliza lay down atop the mattress and snuggled onto a patch of sun-warmed bed linens. The sheets were fresh, but she

imagined the scent of Mark's cologne permeating the fabric. He was so handsome, intelligent, and tolerant. He was generous, kind, and blessedly close-lipped when he might've turned her in to Scotland Yard. He was a banker, she was a thief, yet he trusted her not to make off with his valuables.

He had welcomed her into the most precious parts of his life when any sane man ought to have been on his guard—but not Sir Mark, for he saw the good in her when others turned up their noses and clutched their purses whenever she ventured near. To him, she was as worthy of friendship as any other woman. He treated her with courtesy, dignity, and care.

Eliza was half in love with him, just for that...

He handed his hat and gloves to Pearson, who stood ready to receive him in the foyer. Mark went to the drawing room, expecting to find Eliza reclining on the leather sofa with a copy of some weekly magazine, yet her usual spot on the cushions was bare.

He went to the garden, which was empty, before circling back to the stairs. Perhaps his guest was in her room, enjoying a few peaceful moments to herself, but when he reached the upper landing, Mark could see that the blue bedchamber was vacant, as well.

Where could she have gone?

The door to his own room stood open, and Mark stepped across the threshold. Freed from his typical banker's uniform—he felt almost naked without the immaculately tailored black frock coat, striped trousers, and stiff, starched collar that was necessary during working hours in the City—he'd chosen a loose, lightweight sack coat and soft, blue trousers for this casual Sunday afternoon at home.

Mark hoped to relax with Eliza over sandwiches and lemonade, but first, he had to find her.

Sunshine streamed through the open window, casting his carpet and counterpane in brilliant light. There, on his bed, lay a radiant young woman. She wore a printed cotton day dress that was many inches too long for her, yet her stocking-clad toes peeped from beneath the hems. The shoes, she had kicked onto the floor when she'd climbed into his bed.

Her soft brown hair was pinned atop her head, forming little haloes upon his pillows at her temples and cheeks, and her soft lips were parted in slumber. The sight took Mark's breath away, for this daring thief, this troubled girl, this newfound friend appeared utterly at peace.

She slept in safety, without a care in the world. Thanks to *him*, no one would harm her. She wouldn't starve, freeze, or sicken so long as she lived at Green Street. Mark felt a tender ache in his heart, a warmth in his soul, and a yearning of which he hadn't known he was capable.

He'd been alone for so long that seeing Eliza in his bed felt like coming home.

His house was not empty now.

His life was no longer lonely.

For a long while, Mark simply stood in the doorway and watched her doze.

"Eliza."

Her eyelids fluttered open. When she saw him, her lips curled into a drowsy smile. "You're back at last."

"And not a moment too soon, it seems." Mark schooled his features into a frown. "What are you doing in my bed, girl?"

She might've been snooping. She might've been stealing. But he knew her better than that, for she had merely been sleeping—like a spoiled house cat. He wanted to tease and taunt her, yet she stretched her limbs on the warm patch of eiderdown and confessed, "I missed you."

What could a fellow say in response to such a sweet admission?

Only the truth would do.

“I missed you, as well,” said Mark. He approached the bedstead hoping that she wouldn’t bolt. He wanted to lay with her. Chastely, he wanted to hold her. “Shove over,” he bid, for the bed was large enough for the two of them if they pressed very close together.

Eliza scooted toward the window, giving him space. The mattress creaked as he crawled beside her, and he settled his head on the pillow next to hers.

He stretched his arm out, and she nestled into the pit of his arm. Still wearing his sack coat, Mark curled his soft sleeve around Eliza’s warm, pliant body. She felt smaller than he’d imagined, thinner and bonier, though she had been eating well since arriving. She smelled clean and powdery. He recognized the fragrance of his favorite brand of soap on her skin and the fresh, minty scent of his toothpowder on her breath.

Eliza looked, smelled, and *felt* like a woman in his embrace. It had been so very long since he’d welcomed anyone into his private space. He was humbled that she’d come, on her own, into his drab, masculine domain.

He was touched that she missed him, for he had missed her, too.

Sighing contentedly, Mark dipped his chin to kiss the top of her head. He buried his nose into her wispy curls, breathing in and out, filling his lungs with the sweet-smelling, powdery scent of her.

“Your face is healing nicely,” said he, softly. “One can hardly see the bruises.”

She pressed her palm against her brow bone, testing the place where those lads had punched her. “I must be on the mend. I cannot even feel the welt anymore.”

Mark lifted his free arm to touch her wrist. He turned her discolored knuckles for his inspection. “And your hand?” Eliza gently curled her fingers into a fist so that he could examine her stiff, swollen joints. “Fighting fit, I see.”

For too long, she had battled for her daily bread. She had lied, pinched, robbed, and purse-snatched to survive. He

feared that her days as a fleet-footed girl were coming to an end, and that her life would only become harder the longer that she lasted.

Thank God for the small fortune that she had stolen! Otherwise, what might've happened to her when she could no longer outrun her victims or outwit the police? What if she had slipped into the wrong carriage and their paths had never crossed?

"I went to see Ann today," he explained. "She says that you are welcome to keep the clothes you've been borrowing if you wish." He stroked his fingers over her hair, softly skating his fingertips through the wisps and whorls that had escaped from her pins. "Of course, you can afford a new wardrobe, and you've no need to wear my sister's cast-offs, but I thought you might at least have the hems taken in so that you're not tripping over them."

He felt Eliza nod her head. "Jenny, the housemaid, will do that for me."

"Good. You must think of these things as yours—the frocks, shoes, and bonnets. Corsets and underpinnings, nightdresses and wrappers. My house is yours for as long as you want to stay, and I hope that you do stay until you are ready to spread your wings."

He wasn't foolish enough to try and keep her.

Girls like her didn't fall for men like him. He was modest, starchy, and dull. His choice of career was hardly the stuff of heroes. He kept a predictable schedule and earned a comfortable income, and he was nearing forty years of age. Silver streaks had begun to form at his temples, and there were mornings when Mark listened to his clerks at their desks, gossiping and joking and dreaming, and he felt positively ancient.

Even Hilda Prevost considered life as Lady van Bergen to be a safe, stale choice compared to an artist's existence. A future as a banker's wife would be a soulless fate for a spirited young woman like Eliza.

He cuddled her until her breathing grew deep and even. How long had it been since a pretty girl had drifted to sleep in his arms? How long would it take, once Eliza was gone, for Mark to grow accustomed to the empty rattlings of his house, the interminable stretch of his days?

He needed a plan to launch Eliza into a confident, contented, law-abiding future. He would feel better knowing that she was securely set up somewhere safe. But Mark realized he couldn't do it alone, for Eliza did not need a lover, a sponsor, or even a friend.

What she needed most was a *family*.

CHAPTER TWENTY

He was going to be late for work, yet duty called. Mark's morning commute required a detour through Piccadilly, where he must interrupt his sister's breakfast.

Ann sat at the little rosewood table in her morning room, sipping coffee and slathering a slice of toast with apricot jam. She paused, knife arrested above her bread, when he stepped through the doorway.

"Mark, what a surprise!" Her wide-eyed look of shock gave way to fear. "Is everything alright?"

He nodded as he came to her with his hat in his hands. "Don't worry. All is well. I was on my way to the Bank..."

"Then you've just missed Sid. He left for work not fifteen minutes ago."

He'd hoped to find his sister alone, for—as decent and loyal as Sidney Cooper was—Mark wanted privacy the favor he would ask. "It is you I've come to see."

Her dark brows raised. "You'd better sit down." Ann gestured to the empty seat at the table, and then hovered her fingers over the coffee pot. "Will you have something?"

"Nothing, thanks." He waved her off.

She refreshed her coffee cup while waiting for him to begin.

"Firstly, I feel I owe you an explanation for yesterday," he said, at last. "You were right to suspect that I was meeting a

woman for luncheon, but you couldn't begin to fathom the full truth. I've come to confess, and to beg for your help."

Mark told her of Eliza's plight. Ann sat in stunned silence while he recounted the events following that night he'd delivered her to the Duchess of Bodlington's ball. He explained the theft of fifteen hundred pounds and Eliza's run-in with the desperate, dangerous residents of Seven Dials. He spoke of his houseguest's isolation, though he omitted discovering her in his bed.

"Miss Summersby is lonely," said Mark, "so I've come to ask you to befriend her."

His sister blinked at him from across the breakfast table. "You wish for *me* to become friends with a common criminal? An urchin? An unmarried girl who is currently residing in *your* home?"

It was indecent to even suggest such a thing. Ann was a lady, a virtuously sheltered member of society. She was also a mother, intelligent and tenderhearted, and the only woman in London he could trust.

"It would mean a great deal to me." He explained, "Miss Summersby is alone in the world and has now come into a life-altering amount of money. When she is capable of leaving Green Street, she'll need lodgings, clothing, advice, and instruction. She cannot go back to her old life and is woefully unprepared for a respectable future.

"She needs a confidant who can offer a leg up into an honest living," he said. "I thought you'd be the perfect candidate—for the time being. She'll be on her way soon enough, and then she won't need either of us anymore."

Mark dreaded the day that Eliza would leave him, but he dared not hold her back. He wanted to elevate her, to help her rise to her potential. He knew that Ann could never resist doing a good turn for a deserving lady.

"Is it Miss Summersby who keeps you from courting Miss Prevost?"

He frowned. "I've known Hilda Prevost since she was fourteen. She's a child to me. Besides, we discussed this yesterday. I don't want a financial alliance, and I refuse to live under her father's thumb." Mark searched his heart to answer more truthfully, "I desire a wife whose values align with mine, and whose ambition surpasses my own.

"Where would Sidney be without you?" he asked, using his sister's marriage as an example. In his mind, the Coopers' loving union was the gold standard for banking families. "He'd likely be laboring at Stannard-Hopeley for the next twenty years, working beneath his potential as a junior officer until his eyesight failed and he's put to pasture on a board filled with outdated ideals and mediocre capabilities."

Ann was Sidney's champion. She supported and encouraged her husband, and maneuvered behind the scenes to advance his career. She prodded Mark to seek out a position for the man she'd married at an institution that would both challenge and reward him.

Like Ann, Mark wanted a spouse he could be proud of.

He wanted a partner in more than name.

His sister sensed his devotion to the girl. "I'll agree to become Miss Summersby's friend if you promise me that she isn't your...paramour." She had the decency to blush at the suggestion.

Mark balked. "Don't you know me better than that, Ann?"

"A few years ago, I might've thought I did, but now I'm a wife. I have a baby. I understand what happens when men and women reside together." She reached across the plate of toast and jam to grasp his hand. "Swear to me, Mark, that your behavior in this matter is all that is gentlemanly."

He felt her squeeze his fingers and trusted that his sister had his best interest at heart. What would happen if polite society learned of his friendship with a pickpocket? What if his colleagues at the Bank learned of their cohabitation? Eyebrows would be raised, as would questions regarding his ethics.

Bankers traded on their reputations. Should he and Eliza run afoul of the wealthy powers that be, his career could be ruined.

“Everything is aboveboard,” he vowed. “On that, you have my word.”

“Very well.” She sighed, sipping her forgotten cup of coffee. The milky brew must’ve gone cold. “I trust you.”

Mark sighed, too. He felt as though a weight had been lifted off his shoulders, for Eliza would have a companion during the lonely hours while he was at work. Perhaps she would not miss him so very much. “Then you’ll go to her this afternoon?”

“This afternoon? You *are* serious about this!”

“I am serious about Miss Summersby. I’ve seen fortunes come and go, and I should hate to imagine her windfall wasted on unscrupulous landlords and bad company. I have already promised her the use of your clothing, for she owned nothing but the rags on her back, and they weren’t fit for wearing. If you could offer your support and a friendly, feminine ear, I believe she would follow your example.”

Her mouth formed a familiar grim line that he recognized from his looking glass. “You’ve thought of everything, yet I’m afraid you’ve overestimated my powers of persuasion. Miss Summersby sounds like a clever and capable young woman. She is probably very stubborn.”

He grinned at that. “One doesn’t survive on the streets otherwise.”

Ann softened. She saw how much this favor meant to him. “Oh, Mark, what if I’m not up to the task?”

“All I am asking is that you pay a call on Eliza this afternoon. Don’t corner her, don’t frighten her, and—for God’s sake—do not run her off. Do you think you can handle that?”

She smiled at him as he rose from the table. If he didn’t leave soon, he would be late for the opening of the Bank. Ann escorted him from the breakfast room and out onto the landing. Little Geoff was snug in his nursery, and she had a

few free hours to plan menus and reply to her correspondence. Surely, she could steal a moment to drop by Green Street.

“I do admire you, Mark, for your benevolence toward this girl, whoever she is. Your kindness does you credit, even if your colleagues should judge you harshly for simply doing the right thing.”

“Then let’s keep this our little secret.” He bowed over her outstretched hand. Her fingers were soft. Her nails were neat, clean, and manicured. She’d never known hard work or even a hardship.

Mark had provided his sister with a life of comfort, contentment, and fulfillment. He hoped that—together—the two of them could do the same for London’s most fortunate pickpocket.

CHAPTER TWENTY-ONE

Eliza reclined on the Chesterfield sofa, nibbling at a box of bonbons, which had appeared with the day's delivery of periodicals. The gift was Mark's doing, of course—simply because she'd never tasted chocolate before.

He was thoughtful, generous, and *good*.

She wished she knew a way to repay him for his kindness.

For now, however, Eliza ate her sweets, read her magazines, and vowed to make no trouble for anybody. The housemaids bustled about their work. The footmen kept to themselves beyond refilling her teapot. Mr. Pearson wound the clocks and observed the goings on at Green Street. The old butler's stern and silent presence haunted the perimeters of every room, keeping an 'eagle eye' on Eliza in his employer's absence. While most of the staff had grown accustomed to their guest—some going so far as to be friendly with her—Pearson endeavored to uphold the dignity of Sir Mark van Bergen's household.

Ignoring him, Eliza flipped another page of *The Sphere*. She was horrified to read about the war in South Africa. Although the stories they'd printed were tales of patriotism and heroism under the most extreme conditions, she did not condone the fighting abroad when so many young men were starving and dying in the streets where she'd lived.

Couldn't something be done at home rather than sending soldiers to fight for resources that they would never see? Must

they die to line the pockets of folk who'd otherwise crossed the street to avoid them?

The Boer War was a nasty business, and she closed the magazine in disgust. Outside, carriage wheels rattled in the street. Voices sounded on the pavements, oblivious to the bored young woman safely ensconced behind the drawing room draperies. Eliza longed to get out, to go walking, and to engage her mind in something worthwhile. At the very least, she wished for someone to talk to.

She devoured another bonbon and took a long, bracing sip of tea. If only she was educated and articulate enough to write a letter to the editors of *The Sphere*, *The Gentleman's Gazette*, or even *The Illustrated Mail*. Perhaps she might offer a fresh perspective of life in the streets of their great capital and the violent reality toward which good folk turned a blind eye.

She could compose something anonymously, and then ask Mark to look it over. She certainly had the time to spare...

Mr. Pearson materialized in the drawing room doorway. He cleared his throat and announced, "Mrs. Sidney Cooper."

Eliza had never had a caller. She didn't know whether to stand or sit. Should she curtsy? Should she cower? After all, she had been warned to keep out of sight. She feared that Mrs. Cooper would have nothing nice to say.

The lady swept into the room. She wore an Easter bonnet of peony blossoms and ostrich plumes, and a visiting ensemble of blush pink silk with a shiny gold brooch pinned against the fashionably high collar of her frock.

Her hands, clad in dainty lace gloves, extended toward Eliza.

"Don't worry. Mark sent me," said Mrs. Cooper. "I am his sister, Ann."

Eliza breathed a sigh of relief. "You're the baby from the painting!"

Ann Cooper startled. "I beg your pardon?"

“There is a family portrait upstairs of Sir Mark as a boy and his sister in her cot. You must be the little one he appears to be so fond of.”

“Oh, yes, that’s me.” Ann settled into an armchair and folded her hands in her lap. She was a true lady, soft-spoken and genteel, though she shared Mark’s sharp features and dark coloring. She had intelligent eyes and a welcoming smile. “I’m afraid I don’t remember sitting for that painting, but it has always been a favorite in our family. Tell me, does it still hang in pride of place above the landing?”

Eliza nodded. “It could use cleaning, though.”

“I’ll see what I can do.”

The two women studied one another for a moment. Although Eliza wore a pretty afternoon dress from her second-hand wardrobe, she worried about what Ann thought of her. She fussed with her skirts and shifted in her seat, trying to make herself comfortable. “Sir Mark gave me these clothes. He promised that you wouldn’t mind.”

“I don’t mind at all.” Ann smiled reassuringly. “The clothing I left behind is meant for a young woman, not a matron. In fact, that muslin fits so well that I’m surprised it wasn’t made for you.”

“Jenny, the housemaid, raised the hems,” Eliza explained. “She has shortened the sleeves and taken out most of the shoulder puffs, which I’m told aren’t fashionable anymore.”

“Her alterations suit you.” A fresh pot of tea was delivered along with a second cup and saucer. Eliza had the honor of pouring out, and she carefully served Mark’s sister. As she did so, the lady observed, “You’re lovely, Miss Summersby. I can see why my brother is so taken with you.”

Eliza almost fumbled her teacup. “Sir Mark is my friend...”

“Indeed, he is. He has asked me to visit you, for he thought you might be lonely.”

She *had* been lonely—but only when he wasn’t at home. Yesterday afternoon had been a particularly weak moment

when she'd crawled onto his mattress and napped in his bed. Yet Mark had joined her atop the eiderdown, cuddled her close, and pressed a kiss to her temple.

They'd passed a drowsy day in each other's arms. Nothing had been untoward, and his behavior was, as always, gentlemanly and affectionate. Eliza had been the one wanting more, though she'd kept her desires to herself.

"I'm not a tart," she promised, "just somebody Sir Mark is helping."

A rosy flush stained Ann's cheeks. "He told me of your story, but I confess I wish to hear more. You sound like such a fascinating young woman, modern and upwardly mobile." She leaned forward to whisper, "Fifteen hundred pounds is a boon, Miss Summersby. With it, you may forge an entirely new life."

"He *has* told you everything."

Mark must've trusted his sister, as he'd enlisted her help in launching Eliza into an honest, middle-class existence.

"Not everything," said Ann. "There are some stories that only women can tell. I should be honored if you would share your origin with me. I'd relish being of some assistance to you."

"I reckon you want to hear of my birth." Even a whiff of illegitimacy was shocking to well-bred women of society. Mrs. Cooper leaned forward in her chair, cup and saucer perfectly balanced in her prim, ladylike hands, as Eliza explained, "I never knew my father. He sent money regularly on the condition that my mother never disclosed his identity—to me or anybody else.

"Eventually, the cheques quit being delivered. My mother died, and I searched through all of her belongings trying to locate my father. I wasn't going to disrupt his life. I only wanted to know why the money stopped because I needed it desperately."

Ann nodded. "Without funds, you were forced into a life of petty thievery."

“I would’ve fancied knowing him, though I understand if my existence caused him shame. A pickpocket daughter born on the wrong side of the blanket would be humiliating for any man. But I have got money now. Soon, I’ll have respectable lodgings and perhaps even a career. With friends like you and Sir Mark, I needn’t be embarrassed of who I am and what I’ve done. I can hold my head high.”

“You mean you don’t care to learn the true circumstances of your birth?”

Eliza shrugged. In her experience, wanting too much was dangerous. She ought to be satisfied with the fantastic turn that her life had already taken. Other than to satisfy her curiosity—and the curiosity of others—it no longer mattered who her father was.

She made a great show of tidying up the discarded wrappers from her chocolate box. Belatedly, she offered a bonbon to Ann, but Mark’s sister declined a sweet.

“Those were a gift,” Ann said, “and only someone very special receives chocolates from a gentleman.”

Eliza waved off her words. “I’d never tasted chocolates. Sir Mark didn’t want me to feel left out since I couldn’t attend the Bank dinner with him. I am stuck at home whilst he is out working and keeping up with his connections.”

“A banker’s career is often tedious,” said Ann. “I should know, as my husband is a banker, though on a much smaller scale than Mark’s work. You’d find it all very dull, I’m afraid, if you had to attend dinners, pay calls, and strive behind the scenes for the slightest improvement in one’s circumstances. Men may handle the money, Miss Summersby, but women keep the economy going.”

She smiled in silent rebellion, for no man handled *her* money. Not even Mark van Bergen dared to interfere with her stolen pound notes. He didn’t know where she’d hidden the purse, nor did he seem to care.

“At any rate,” said Ann, rising to her feet. “You needn’t feel left out of the fun. You may count on me as a friend, and

trust that I shall do everything within my power to help you in your new endeavors.”

“Thanks!” Eliza stood, too. She repressed the urge to hug Mrs. Cooper, who was every bit as kind and compassionate as her brother. Eliza felt certain that she’d fallen in league with the right people, even if Mother would never see how far she’d climbed, and her father would never know to be proud of the daughter he’d shunned.

Ann was oblivious to all this. “I’ll call again in a few days to see how you’re getting on.” The woman disappeared from the drawing room in a flutter of blossoms, plumes, and blush pink silk.

Eliza had made her first real friend in Mayfair! Because of Mark’s thoughtfulness in sending his sister to welcome her, Eliza finally had someone to talk to. She felt that life was changing for her. Happiness and a sense of belonging lay within her grasp.

She yearned to pay Mark back in kind.

He’d given her clothes and chocolates. He kept a roof over her head and provided food and friendship in abundance. Someday soon, she would leave the house at Green Street for good.

Yet for the moment, she needed to step out on her own.

Eliza peeked through the curtains until Mrs. Sidney Cooper’s carriage departed. When she felt certain the coast was clear, Eliza raced upstairs to root out a hat and gloves, and then slipped through the garden unseen.

CHAPTER TWENTY-TWO

The afternoon had been busy at Threadneedle Street. Owing to the growing crisis in South Africa, the Court of Directors had met more frequently than usual. They'd weighed their options and considered all possible outcomes before delivering their findings to the Governor of the Bank of England, who then presented their proposal to the Chancellor of the Exchequer, the chief minister of Her Majesty's treasury.

Wars were expensive. Somehow, the Bank must raise the necessary funds—thirty million pounds—to fight the Boers. This was not a task Mark enjoyed, though he understood it was his duty to protect the financial interests of the British Empire. His responsibilities were tiresome and often thankless, and he looked forward to returning home to Eliza. She had quickly become his refuge from the fraught and hectic world in which he worked.

He felt a warm, comforting glow in his chest whenever he imagined her reclining on his sofa or cat-napping on his bed. Reuniting with Eliza was the best part of his day, and he longed to draw her into his arms and feel that deep, abiding sense of relief that he was *home*.

Her presence made a rough day feel worthwhile.

Mark's landau slowed to a stop at the kerb. His driver leaped down to deploy the coach steps and to haul open the glossy, lacquered door panel. Mark stepped out onto the pavements and craned his neck to inspect his townhouse.

The façade was cheery and scrubbed free of soot or grime. Flowerpots bloomed on the windowsills, and the polished glass panes were thrown open to welcome a crisp, Spring breeze. The handsome place had been too large for a single man, and since Ann's marriage, he'd been the only resident—save for his servants, of course.

Mark had labored, speculated, invested, and shouldered many risks to achieve such fine accommodations. One did not become the youngest director of the Bank of England by playing it safe, though his career was far more monotonous these days. His youthful risks had paid off, for now he was a rich man.

He would remain a rich man for the rest of his life.

Mark ignored that sudden, strange twinge of regret. How he wished Eliza had known him a decade ago, when he too was young and hungry, with a fire in his belly and fresh capital blazing a hole in his pocket! His rise had been meteoric, though no one would've dared to hint that he'd come from nothing, for he was a van Bergen. He was the scion of an old and noble Dutch family of merchant bankers.

But now he was nearing forty. He wasn't brilliant, dashing, or on the forefront of anything. He had a corner office in the Court of Directors, a large house in a good neighborhood, and a married sister who was settled into a life of her own.

Today, his only achievement had been warmongering.

He hadn't even got his hands dirty.

Mark needed Eliza to tell him that everything was alright. That one's trajectory couldn't always be upward, and the work he'd done was worthy of his talents. He wanted her to smile at him, feed him cakes, and make him laugh his cares away. She was good company. She was his newest, dearest friend.

Climbing the stone steps of his townhouse, he wondered if Ann had paid a call, and whether Eliza's spirits had been lifted. He could not wait to hear about his houseguest's eventful afternoon!

Pearson awaited him in the foyer. Mark deposited his hat, gloves, and umbrella into the man's capable hands. It was such a relief to shrug out of his coat that he paused amid the marble, gilt wood, and glazing to revel in this homecoming.

"Good afternoon, Pearson," said Mark. "Tell me, is Miss Summersby in the drawing room, or has she perhaps gone into the garden?"

The butler cleared his throat. "I regret to say, Sir Mark, that Miss Summersby is not at home. We believe she left after Mrs. Cooper's call, though not even Jenny, the housemaid, can attest to the precise timing of her departure."

Mark balked. His pulse stuttered and he felt his face go white. "She has *gone*?"

He could not believe it! She'd left him when he'd needed her the most. Yes, he knew that she would go eventually, but he hadn't been ready. Eliza hadn't even said goodbye.

There must've been some mistake, surely.

Mark had not begun to fathom the depths of his feelings for her, yet now that she was beyond his reach, he did not wish to be without her. His greedy heart ached with a real fear of losing her.

He collapsed onto the stairs where they had sat together after the Bank dinner. She had worn an oversized nightdress and her hair plaited down her back. Her bare toes had been tucked beneath her flounced hems. She was clean, fed, and bored, and had been waiting for him well past midnight.

If Mark had known their time together was precious, he would never have left her side.

He turned his frustration toward his butler, asking, "How can a house filled with servants lose track of one girl? Have you not been caring for her? Have you not seen to her needs?"

Pearson squared his shoulders. "With respect, sir, I've kept a close eye on the young lady these past few days, but I cannot follow Miss Summersby everywhere."

Of course, this wasn't his servants' fault. Mark's anger was misplaced. He was merely grasping at any outcome other than *adieu*. "How went Mrs. Cooper's visit?"

"Pleasantly, I believe, though I was hardly listening at keyholes."

"But the women didn't quarrel? There was no reason for her to run away?"

The butler frowned. "None to my mind, sir."

Eliza had not felt ignored by the staff. She hadn't been insulted by Ann—he could never imagine his sister behaving unkindly toward anyone. Mark must face the fact that she had disappeared. Like a thief in the night, she'd slipped from Green Street unnoticed, and he was left nursing an empty hole in his heart.

"Alright, Pearson." Mark hung his head in his hands, and then scrubbed at his face with his palms. "You may go and see to the tea things. There's no need to throw the household into chaos. Let everything be business as usual."

The man bowed. "Very good, sir."

Mark sat alone in his stair hall. He felt alone without Eliza.

Tomorrow, he would go to the police at Bow Street or hire a private detective to find her. He would offer a reward for her safe return. He would put up his house, his carriage and team of matched grays, and the whole of his bank balance as collateral.

He wanted his friend, his housemate, his...love...back.

Mark groaned as though he'd been punched in his gut.

He wanted his love back!

"Oh, Eliza! Damn you!"

Hasty feminine footsteps sounded in the corridor. "Sorry I'm late," she said, "but you needn't curse."

Mark whipped his head around to discover Eliza sneaking back into the house from the direction of the garden, carrying

a large bundle of haphazardly folded newsprint. “If you required reading materials, I told you to ask Pearson.”

“I don’t want magazines, Mark. I’ve got plenty.” She joined him on the stairs and offered her bundle for his inspection. “I went to get fish and chips for us.”

Two pieces of crisp, fried cod rested on a bed of chipped potatoes. The fish supper reeked of grease, and he questioned its provenance. “Where did you find fish and chips in Mayfair?”

Eliza shrugged. She refused to spill her secret. “A cabman told me where to get it. Cabbies know everything.”

That was true enough. Mark reached for a chip and brought it to his lips. He ate it, and then another, and then another. He so rarely consumed street food, but the stress of losing her had made him ravenous.

She feasted, as well. “You’ve given me so much. I longed to return the favor. You said you enjoyed eating fish, so I wanted to treat you.”

He owned everything a mortal man could ever want, yet Eliza had remembered when he’d said that he fancied Dover Sole. She had gone to fetch him the next best thing. For a girl from Seven Dials, a present of food was very dear.

“You’re so thoughtful, Eliza, but you ought to have told someone where you were going.” He admitted with his mouth full, “I was worried sick about you.”

“I thought I’d be back in time for tea, but it felt freeing to leave the house and wander ‘round in the sunshine. But I’m sorry I took too long, Mark. I didn’t mean to frighten you.”

He nodded. “I realize that now, Eliza. I should’ve trusted you to come and go on your own. You’re not a child to be nannied, and you’re certainly no prisoner here.”

Her flushed cheeks and grease-stained lips were the most beautiful features he’d ever seen. The swelling had disappeared from her brow, and the bruises were all but invisible. Overcome with tender emotion, Mark leaned over

and kissed her. His mouth lingered on her soft, warm skin. “I was afraid you had left without saying goodbye.”

She angled into his embrace, saying, “When I go, you’ll know it.”

“But not yet?”

Eliza must’ve felt his heart drumming though his chest. She smiled against his shirtfront and promised him, “No, Mark, not yet.”

CHAPTER TWENTY-THREE

Later in the week, he surprised her with tickets to *Floradora*, a popular West End musical.

“I thought you might fancy an evening out,” Mark said, waving the tickets beneath her nose.

Eliza had never seen a musical, never attended the theatre, but she knew most of the songs sung in the pubs and the lyrics shouted on the streets. *Floradora* was the most sought-after show in London. The sextet of beautiful ladies in the chorus line was celebrated throughout the city, and to see them perform in person would be a very special treat.

She took the ticket packet from him, pressing the four crisp pieces of paper to her lips. She could’ve kissed him, but she settled for the stubs instead. “How marvelous, Mark!”

“I’ve invited Ann and Sidney, as well,” he told her. “Mostly for the look of the thing—publicly, we ought to have a chaperone—but I say two young parents deserve some fun. Don’t you?”

Eliza nodded enthusiastically. “The more the merrier, I reckon.”

He took a seat across from her and selected a cucumber sandwich from the tea tray. Her friend and host preferred his afternoon feeding at precisely a half hour after his arrival from the Bank. Eliza enjoyed his predictable schedule, knowing when he would leave for work, when he would return, and when he’d be hungry. There was safety in it. Security.

After a perilous and unstable start in life, Eliza relished in Mark's steadiness. Yet she looked forward to a surprise night at the theatre. It would be a family outing for Sir Mark, the Coopers, and her.

He watched a smile play across her face, and she blushed beneath his sweet scrutiny. He was fond of her, she knew. He might've even been falling for her, but there were miles between his world and hers. When the time came for her to leave, their paths would never cross again.

Grinning, Mark took a bite of his cucumber sandwich. "What are you going to wear?"

Eliza had picked pockets and pinched purses up and down Piccadilly. She'd lurked in the shadows of the Strand, watching the theatre-goers and opera patrons from Covent Garden to Leicester Square. She knew ladies wore silks and furs, diamonds and pearls. Long, fine, white kid gloves that stretched almost to their shoulders, and heavily beaded cloaks that swept the rain-slicked pavements.

"There's a blue frock in the wardrobe chest," she said. "Jenny can hem it, press it, and dress me up nicely." She batted her lashes at him, laughing. "It'll match my eyes!"

He laughed, too. "You'll look as beautiful as ever, I'm certain."

The blush in her cheeks turned to a scald. Lord, she must've gone as red as a ripe berry! Eliza touched her fingers to her face, feeling her pulse quicken. Mark had told her that she was pretty the first night they'd met. Since then, he hadn't sought to change her, only to help her. To most folk, she was a nuisance, but to *him*, she was beautiful.

"I can hardly wait 'till the show—*Floradora* at the Lyric Theatre—and tonight, I'll be on the right side of the kerbstone for once!"

"Then you had better get dressed," said Mark, devouring the last of the sandwich. "I thought we'd have an early supper before meeting the others. Ann and Sidney shall have their hands full with Geoffrey, their son. He's a willful little lad, you

know, and wants bathing, dressing, and being put to bed by his parents and no one else.” He flashed a smile. “I wouldn’t be surprised if they were late for the opening number, though we mustn’t keep them waiting in any case.”

Eliza rose from her seat, crossed the carpet, and returned the four tickets to him. “*I* don’t want to be late, Mark. *I* don’t want to miss the opening number.”

He tucked the tickets into the breast pocket of his jacket for safekeeping. “Neither do I.”

She laid her hand atop his head, affectionately smoothing a lock of thick, dark hair. A few flecks of silver glimmered at his temples, making him all the more dear to her. “Thanks for the tickets and for thinking of me. I like your sister very much. She’s good company.”

“Ann is awfully fond of you...”

Still stroking his hair, Eliza asked, “Wouldn’t she rather you took a lady of your class to the theatre, since you’re dragging her from Geoff’s nursery and all?”

Mark caught her hand and brought it to his lips, kissing her knuckles. His mouth was warm and his touch was gentle, and his gaze held hers. Their eyes locked for a long time before he said, “So far as I’m concerned, Eliza, you are in a class of your own.”

Mark assisted her into the carriage.

True to her word, Eliza had chosen a sapphire blue velvet frock with a matching beaded cloak. Little sequins caught the lamplight, dazzling sleepy Green Street with her beauty, her vivacity, and her daring. Her brown hair had been curled, pinned, and piled atop her head, which she proudly held high. In lieu of jewelry, she’d looped a wide, silken ribbon around her throat.

She appeared fashionable and attractive, if slightly unconventional.

Mark was besotted. He felt as smitten as a schoolboy when he climbed into the landau. He took the seat opposite hers, and then reclined onto the squabs with a sigh. He enjoyed the theatre, though he so rarely spared a moment to amuse himself.

Mark liked to be clear-eyed in the mornings. A late night might make him sluggish, yet Eliza's happiness was worth a shaking up of his schedule. It was his responsibility—and his honor—to make her feel special, wanted, and welcome. If *he* didn't escort her to the theatre, someone else might!

They drove from Park Lane to Piccadilly. The horses clipped along at a brisk pace, and Eliza sat forward to watch the lampposts, shopfronts, and pedestrians pass by. She had ridden in so few carriages that the sight of London from such a high perch remained a novelty.

The Lyric Theatre stood on Shaftesbury Avenue—a stone's throw from Piccadilly Circus, that bustling hub of activity. Carriages halted, hesitated, and grew jammed-up in the traffic attempting to deposit their passengers at the pavements.

Fashionable ladies lifted their hems to navigate the London muck. Men in tall hats, wearing opera capes and white scarves draped over their shoulders, stood in the halo of the electric lights. These chaps smoked their last cigarettes before joining the women in the box office queue, ready to escort their wives, daughters, mothers, and maiden aunts to see the most popular show in town.

There would be champagne in the refreshment room and swigs stolen from silver flasks between the acts in order to make the night bearable for gentlemen who'd rather be spending the evening at their clubs, but there was nowhere else Mark wished to be.

His coachman steered the landau toward the kerb, and then pulled the high-stepping pair of matched greys to a smart stop. The paneled door swung open to reveal a crowd of wide-eyed theatergoers converging on the avenue. In a world of hansom

cabs and hired hacks, the arrival of an elegant private conveyance always drew attention.

For once, they might witness the arrival of a beautiful princess or even a bachelor duke!

Mark heard their whispered wonderings and giddy gossiping as he stepped from the carriage. He was attractive and handsomely dressed. His features were fine and his eyes were sharply intelligent. Although he wasn't a peer of the realm, he trusted that his appearance was not a disappointment to these eager onlookers.

Indeed, the ladies 'oohed' and 'ahhed' and giggled over the good-looking guvnor. Yet when Mark helped Eliza alight from the landau, an awed hush fell about the paving stones. The trumpet-shaped hems of her blue velvet gown whispered over the carriage steps. The beaded cloak billowed around her, and she offered one small hand encased in the softest doeskin leather out to her escort—*him*.

The menfolk groaned with envy. Women sighed worshipfully at Eliza's pretty clothes and high-piled hair as though an illustration from a fashion plate had stepped from the page. Of course, Eliza was no living doll. She was a young lady on her first night out—her first night anywhere—and she basked in the admiration of these strangers.

"A week ago," she said, smugly, "this lot wouldn't have given me the time of day."

"Now they cannot get enough of you." Mark led her through the crowd, approving of her lifted chin and her straightened spine. Her posture was smart and square without being arrogant. Though her fingers trembled ever so slightly in his, he felt certain they shook from excitement rather than nerves. "Come and let me show you where you can store your cloak."

Inside, the lobby of the Lyric Theatre boasted paneling, gilding, and brightly polished fixtures. Beneath the buzzing glow of electric bulbs, patrons utilized cloakrooms and lavatories, and then milled about in little groups making light and lively conversation.

Mark and Eliza paused near the staircase where they might be easily seen.

“We’ll wait here for Ann and Sidney,” he told her. He checked his gold pocket watch, noting the time. “Hopefully, they’ll be along any minute.”

Eliza smiled and nodded to the couples and families who passed them by. Without her cloak, the wide, swooping neckline and sagging pigeon-puff bodice of her frock were shown to advantage. Her waist was nipped and corseted, and her velvet skirts flared over hips, petticoats, and underpinnings to form the chic silhouette that fashionable society demanded.

He didn’t remember Ann ever wearing this particular evening dress, but then again, Jenny, the housemaid, had done wonders in alterations and innovations. She’d brought a second-hand wardrobe into the twentieth century. Indeed, Mark couldn’t imagine a Bond Street modiste doing any better.

“You must know that you look exquisite.”

Eliza grinned at the compliment. “Thanks, I do!”

He laughed, for she wasn’t missish or shy. He was glad to have purchased the tickets and given Eliza an outing. She deserved to be shown off, supported, and encouraged in her new identity. She wasn’t an indigent girl any longer. She was a lady of means and opportunity, and she ought to become accustomed to theatre jaunts, dinner parties, and after-work entertainments.

She must learn to move in society as if she had always belonged to it, and come to enjoy the respectable existence of which she’d been most cruelly and callously robbed.

“*Cooie!*” A voice called through the lobby. The crowd parted to reveal Ann and Sidney Cooper, who’d just deposited their coats, and now made their way toward the staircase.

“There you are, Mark!” said his sister, swathed in silk and chiffon. “Good evening, Miss Summersby! I do hope we haven’t kept you both waiting.”

“Not at all,” he replied, producing the packet of tickets from the breast pocket of his black evening jacket. He handed two stubs to Sidney and kept two for himself. “I’m surprised you were able to slip away so quickly after supper. I take it Geoff behaved himself. How is the little lad?”

“Wonderfully doted upon.” Ann smiled warmly at the thought of her son, snug and safe at home. The infant boasted a night nurse, a nanny, and the entire third floor of the Coopers’ comfortable townhouse. “Though I do keep telling Sid that we ought to give Geoffrey a sibling so he won’t be spoiled.”

Sidney flushed to the tops of his ears. He was an admirable, decent fellow, and terribly practical. “And I keep telling Ann that supporting a wife and two little ones on a junior officer’s salary—especially at Stannard-Hopeley—would make for a lean life, indeed.”

Mark sympathized, but there was nothing he could do, for career advancements in the world of finance were currently hard to come by. Even at the Bank of England, there was a long line of men champing at the bit to take *his* job...

Eliza said, placing her gloved hand on Sidney’s sleeve, “Let’s not worry about work tonight, Mr. Cooper.” She gave him her best smile as the foursome climbed the stairs. “But I’d love to hear about your little ‘un!”

CHAPTER TWENTY-FOUR

Most people enjoyed talking about themselves, but they *loved* talking about their children. In the old days, when she'd robbed for her rent money and stolen for her supper, Eliza had discovered that the best way to distract somebody was to get them talking. Engaged in conversation, they mightn't notice a stray hand in their pocket or a gradual loosening of their purse strings.

While she wasn't thieving now—certainly never from Mark's family—Eliza used those same methods to charm and disarm her companions as they found their way to their seats. She didn't want Sir Mark to be reminded of his difficult week at the Bank, nor did she want the Coopers to stress about domestic challenges. Eliza wanted everyone to enjoy their evening as much as she did.

To her delight, Mark surprised them with box seats overlooking the stage. Their quartet of plushly cushioned chairs provided a perfect view of the play and a sightline to the pit, stalls, and balcony circle surrounding them. If she craned her neck, she could spy the cheap, gallery benches in the rafters where an even poor girl could scarcely afford to sit.

She and Mark took their places by the railing, while Ann and Sidney Cooper sat behind them. The confines of their box were close but comfortable. The auditorium was decorated with white marble columns, fluted, and gilded, and gleaming. The brocaded hangings and upholstered furnishing were of yellow, white, gold, and blue. An enormous electric chandelier

hung from the center of the high ceiling, casting shards of crystalline light across the faces of the patrons below.

The Lyric Theatre was glamorous and elegant, and Eliza perched in one of its most prominent positions. She could see everyone and everyone could see *her*. Like those gawkers in the street, the audience thought her to be a real lady! They gazed enviously at her—a pretty girl in a private box, dressed in the height of fashion on the arm of a handsome and influential gentleman.

Nobody turned their noses up at her now!

Eliza swished her heavy velvet skirts and settled in for the first act. Studying her playbill, she learned that *Floradora* was a tale of flower-pickers on a distant, tropical island who manufactured perfume. That same bottled scent was available to be purchased from attendants for two shillings and a sixpence during the entire run of the show. One could drink, shop, and be entertained, all from the comfort of one's backside.

The luxuries of the wealthy, which they mostly took for granted, never ceased to amaze her.

Mark amazed her, as well, for when the auditorium lights dimmed and their smart little foursome was no longer visible to the masses, he leaned toward her and took her hand in his. He placed their entwined fingers upon his thigh, resting atop the soft wool of his evening trousers. She felt the muscles of his leg, strong and unyielding beneath her touch, and the warmth of his blood coursing through his veins. He was vigorous and healthy, honorable, and undoubtedly attracted to her.

He smiled at her in a way that made her heart skitter.

She was attracted to him, too.

For a moment, Mark watched her enjoy the show. *Floradora* was bright, lively, and amusing. The stage dressings were enchanting and the players were beautiful, and she laughed along with the other patrons at this charming musical comedy.

When the clerks from the counting house sang, “*The Credit’s Due to Me*”, claiming that the success of the perfume factory was due to their bookkeeping, she grinned into Mark’s smiling face.

He stroked her gloved knuckles fondly. He had bought the tickets, yet her host seemed to take delight in her reaction to the songs, jokes, and dialogue. He cared for her comfort, her amusement, and her companionship.

He sent Ann to her so that she wouldn’t be alone during the day. He encouraged her to write a letter to the editor of *The Gentleman’s Gazette*—under the assumed masculine name of Ellis Smith—regarding the atrocities in Africa and the plight of London’s poorest residents here at home. He’d even corrected her spelling on one particularly passionate draft.

Thanks to Mark, her life was feeling very full. Eliza traced her kid-clad fingertips across the back of his large, fine hand. With him, she scarcely remembered the troubles of her earlier days, when she’d been hungry, lonely, and desperate. With him, she had friends, food, and fun. Her existence had taken on a dreamy sort of reality that she’d recalled from her girlhood as pure happiness.

She was happy with Sir Mark van Bergen.

Too soon, the curtain fell and the lights of the auditorium rose. Eliza let her hand fall from Mark’s grip to fumble for her playbill. She searched through the pages, asking, “Is it over already?”

Mark angled toward her to answer, “It is the interval, a rest in the production. We may use this time to stretch our legs or I could fetch you something to drink if you’d like.”

Ann spoke up. “Oh, do fetch us some lemonade.” She leaned into the gap between their chairs conspiratorially. “You and Sid go so that Eliza and I may gossip freely about all she’s seen tonight.”

Mark stood and bowed to the ladies. He and Mr. Cooper disappeared from the private box to procure their refreshments. Ann took the seat that he’d vacated. She

gathered her skirts in her delicate hands, and then swooped into view of the audience milling about below. The diamond pendant at her throat sparkled in the glow of the central chandelier, and with their feminine heads together, she and Eliza must've made a pretty picture for the other patrons.

Smiling, Ann brushed aside a curl that had fallen loose from Eliza's pins. "I am so glad you chose to wear the blue velvet tonight. How clever you are to utilize a ribbon instead of some silly bauble. Your sense of fashion sets you apart from the rest of us."

"That's because I don't own any baubles." Her eyes fell on Ann's necklace. "Believe me, if I had them, I'd wear them."

Just once, she'd like to experience the sensation of an expensive stone resting against her skin—and then she'd probably sell it, for what use had *she* for jewelry?

"You may get your diamonds yet, Eliza," Mark's sister whispered sweetly and so softly that her words had scarcely been heard. "You fit in so well at Green Street that I should be sorry to see you go..."

"But I cannot stay forever. It wouldn't be fair."

"You want your independence," Ann offered judiciously.

Eliza shrugged, for she'd known no different life. "I've been independent since I was fifteen. I have no father, no mother, and nobody to look after me. You and Sir Mark have been very kind, but I would never want to be indebted to either of you."

"Heavens! You don't think that, do you? Surely, no one in my brother's household has made you feel obliged in any way."

"No, they've all been helpful and respectful," Eliza said, "and Sir Mark has become a dear friend to me."

She felt the heat rising in her cheeks, as it had been a long time since she'd thought of Mark as merely a friend. For almost a fortnight, they had shared a home. They'd learned one another's habits and preferences, and sought to please each other in all the little ways that they could. They'd been

chaste, of course—Mark was a perfect gentleman—but a lack of physical intimacy hadn't stopped the emotional closeness burgeoning between them.

Chastity had not prevented Eliza from falling for him.

Indeed, it made her *wanting* all the sweeter.

Ann Cooper seemed to understand this predicament, saying, "Wouldn't it be a shame to lose such a dear friend?"

Before they could discuss the matter further, a strange young woman appeared in the doorway of their box. She was dark-haired and comely, and dressed in iridescent fuchsia pink. The bodice of her evening gown was trimmed with swags of lace gathered beneath fat, silk flowers at her shoulders. Eliza had never seen anything so bright, or anybody so pretty.

Even Ann turned to admire the newcomer. "Miss Prevost, what a pleasant surprise!"

The girl swept into their private seating area with a friendly smile on her lips. She extended her hand to Mrs. Cooper while explaining, "I hope you don't mind, but my party recognized you from across the theatre." After the appropriate introductions, the young lady explained, "Mama and I are seated with the Duchess of Bodlington in the box directly opposite this." She gestured to the other side of the auditorium, where a row of identical boxes flanked the stage. "Her Grace bids you to come and see her, ma'am, and I have been sent as her messenger. I believe you are acquainted."

"I know Their Graces well," Ann answered. "The Bodlingtons do their banking with Stannard-Hopeley where my husband is employed, and we are nearly neighbors in Piccadilly."

Miss Prevost's eyes glittered gayly. "Then you mustn't deny the duchess your company!"

Ann looked to Eliza, frowning. "I shouldn't leave Miss Summersby..."

"I'll stay with her," their new friend offered. "You can observe us from where you sit, so don't worry, for we shan't get into mischief."

Alone together in the box, Eliza made room for Miss Prevost. She noticed the girl fussing with a strand of pearls clasped at her wrist. “That’s a lovely bracelet.”

“Thank you.” Miss Prevost offered it for her inspection. “It was a gift for my eighteenth birthday. Every girl ought to have something special to mark the occasion of her come-out—or so my mother said.” She fussed with the luminous pearls, asking, “Have you made your debut?”

Eliza shook her head. Birthday parties and Court presentations weren’t for girls like her. She’d been born illegitimate and didn’t even know her father’s name.

Miss Prevost charged onward, talking merrily, “You’re here with Sir Mark, aren’t you? I saw you turtle-doving! I’m afraid my parents won’t like that.”

Eliza balked. “*Why?*”

“Because they hope to marry us, Sir Mark and me.” She laughed at Eliza’s wide-eyed surprise. “Don’t worry, Miss Summersby, I don’t want him. Not that he isn’t marriageable. I only mean that I do not wish to be a banker’s wife.

“I’m an artist, you know, and finance is such a dull career. It’s not creative. Not active. Not productive, really. Imagine being trapped in an office all day with a lot of numbers and economic theories!” This spoiled young lady spoke with such zeal. “The concept of finance doesn’t appeal to me, and I could never marry a man in whom I am not interested. But don’t let me put you off,” she said with a wink. “Sir Mark is simply deevee!”

Both women shared a laugh at that, for Mark *was* divine. His career might be dull, but Eliza didn’t mind. She loved his calm constancy. She loved that she could glance at the clock each afternoon and count the minutes until his arrival from the Bank.

Miss Prevost, who’d only ever known wealth and stability, put no stock in the things that made everyday life bearable. She did not value a man like Mark van Bergen because she’d

never been forced into the arms of his alternatives—and thankfully so!

The lights in the auditorium began to dim and flicker. Eliza glanced over the railing at the rows of seats in the stalls. Folk began to crowd the aisles and seek their chairs. It seemed that the interval was over.

“That’s my cue to leave,” said Miss Prevost. She offered her gloved hand to Eliza, who watched the pearl bracelet luminesce in the glow of the electric bulbs. “It’s been awfully fun talking to you—far better than the ‘Yes, Your Gracing’ and ‘No, Your Gracing’ in my party’s box! The duchess is such a tyrant, and Mama is a sycophant. I prefer to go my own way.”

Wordlessly, Eliza shook the lady’s hand.

“Good luck to you, Miss Summersby. I do hope we meet again! Society can be so dull, and I sense that you prefer to go your own way, too. It shall be nice to know a kindred spirit.”

With that, Miss Prevost was gone, and Eliza could only laugh. She felt as though she’d just survived a whirlwind.

CHAPTER TWENTY-FIVE

The high point of *Floradora* was the double sextet of men and women—all matched in height, coloring, and costume until they were almost indistinguishable as individuals—performing “*Tell Me Pretty Maiden*”.

In answer, the audience sat forward, rapt with delight. Mark watched the occupants of his private box. He’d invited Ann and Sidney because he enjoyed their company, and because he required chaperones in order to properly escort Eliza to the theatre, but chiefly because his sister sensed his growing affection for the girl and he wished to explore that further.

Ann approved of Eliza.

His sister was respected and well-connected in society. She was acquainted with duchesses, and knew all the wives and daughters of the Court of Directors. She was friendly with the banking houses of Coutts, Rothschild, Hoare, and Lloyd, among others. Under Ann’s sponsorship, surely no one would shun Eliza.

Already his plan was working, for Hilda Prevost had called at their box, and had spent the interval conversing with Eliza. His pretty former pickpocket ought to have friends nearer to her age, and Miss Prevost was a suitably exciting young woman—the more forcefully her parents thrust her into society, the more fervently she clung to her artistry.

She and Eliza would get on swimmingly.

Rounds of raucous applause drew his thoughts back to the musical. Mark joined the audience on their feet, clapping his hands and calling out his praises to the cast and crew. Miss Ada Reeve, the star of *Floradora*, emerged from behind the curtain to take her bow. Flower petals rained down upon her head. Bouquets were heaped into her arms.

From her position at the railings overlooking the stage, Eliza whistled and cheered for the woman. Grinning, Miss Reeve turned her bright eyes up to their private box and waved at Eliza! Her acknowledgment was the perfect ending to a wonderful evening, which he and Eliza would never forget.

Theatergoers began to file from their seats. Mark, Eliza, Ann, and Sidney descended the stairs alongside the other balcony patrons. Skirt hems swept the steps and elegantly gloved hands caressed the banisters and newel posts. Gentlemen laughed and ladies chattered. Attendants worked the crowd, offering last-minute purchases of perfume, champagne, and other souvenirs.

The queue for the cloakroom seemed to stretch for miles, but somehow the foursome retrieved their coats and hats. Mark helped Eliza into the heavily beaded velvet cloak, letting his hands linger over her shoulders for a moment longer than was proper. He'd spoiled himself by holding her hand through the play, and now he was loath to turn her loose.

They stepped through the double doors and emerged onto the pavements. A drizzle fell, dappling the leather hoods of the carriages and the harnessed backs of the horses that waited at the kerb.

A first rush of patrons dashed out into the rain to claim the hansoms and hackney cabs. Others climbed into their personal carriages until throngs of traffic crowded Shaftesbury Avenue. Those who'd been fortunate enough to make their escape left the remaining theatergoers stranded.

Most hadn't thought to bring an umbrella. Mark and Eliza huddled with the other unfortunates beneath the awnings of the Lyric Theatre. Ann and Sidney spied their conveyance at the street corner and wisely decided to make a run for it.

“We can give you a lift if you like,” his sister offered.

“No, thank you, Ann,” he answered. “Eliza and I will wait for the landau.”

Eliza nodded happily. “I don’t mind a spot of weather, and I reckon you’re eager to return home to baby Geoff. We’d only slow you down.”

The two couples bid one another goodnight, and then Ann and Sidney disappeared—laughing—into the crowd.

Eliza tucked her arm through his, explaining conspiratorially, “They ought to enjoy the last of their outing without us tagging along.”

“Do you mean to tell me that all along *we* were the third wheel?” His sister had been married for ages now. She and Sidney were well past the need for romance.

Eliza grinned. “They love each other.”

“Yes, they do.” He’d gone to great lengths to see them happily settled and adequately provided for. After years of waiting for the right man to come along, Ann had made a good match. Her love for Sidney made their sacrifice all the sweeter when she’d finally left Green Street.

He was happy for his sister. Happy to play the third wheel, all things considered. “Let the lovebirds have their fun, I suppose.”

Mark was perfectly content to stand on the street with Eliza, watching the traffic clatter past. Conversation swirled around them as shoulders pressed and jostled. Raindrops dribbled down the awning to patter on the paving stones. Theirs was a merry bunch of stragglers, nevertheless.

A second wave of patrons exited The Lyric.

“Oh, Sir Mark!” A lady’s voice called above the din. “Miss Summersby, too!”

He and Eliza pivoted to find Miss Prevost, wrapped in a sable-and-brocade opera cloak, breaking through the masses. She waved a gloved hand as she greeted them, and the heads of a dozen other pedestrians swiveled at the sight of her.

“Good evening, Hilda.” Mark touched the brim of his tall hat. “How did you fancy *Floradora*?”

“Lovely as ever. It’s my third viewing, you know. I simply cannot get enough of Miss Ada Reeve—I saw her wave to you, Miss Summersby. How delightful!” She fussed with the strand of pearls looped around her wrist. The bracelet’s gold clasp glinted in the glow of the electric lamps overhead.

He wondered aloud where escorts were, for she ought not to be left unattended.

“Mama and the duchess would never stand in the rain, Sir Mark! Why, I doubt that Her Grace has ever once gotten her feet wet.” She laughed. “The elements wouldn’t dare to inconvenience that old dragon. She wouldn’t allow it! No, indeed, Mama and the duchess are waiting in the refreshment room, but I’ve decided to go my own way.”

She winked at Eliza, sharing some secret, girlish joke between them.

“Forgive me for being so bold, Sir Mark,” said Hilda Prevost, “but isn’t Miss Summersby the young woman you spoke of that night at Lord Revelstoke’s dinner party? I remember warning you that she oughtn’t to mix the two spheres of her life—the wicked lawlessness of Seven Dials and the stifling dullness of Mayfair—just as I cannot comfortably commingle my aspirations as an artist with my duties as the debutante daughter of a London banker.”

He nodded. “I recall your wise words.”

Miss Prevost laughed outrageously. “Oh, no, you mustn’t listen to me, Sir Mark! I haven’t the foggiest idea what I’m saying half the time. I only spoke for the benefit of Papa and the other directors. Those white-whiskered gentlemen wouldn’t appreciate a rebel in their midst.”

Eliza lifted her pretty face to his in the lamplight. “You talked about me at your Bank dinner?”

He opened his mouth to speak, but Hilda declared, “My dear Miss Summersby, he hardly talked of anything else. In fact, he called you a fighter.”

Eliza grinned at that. “It’s a wonder he didn’t call me a pain in the arse for all the trouble I caused him that day!” Hilda giggled and Mark groaned, yet Eliza barreled on. “Did he tell you that he saved me first from thugs and then from the coppers? I’d never been so afraid in my life, yet Sir Mark came striding into Bow Street Station to my rescue.”

He felt his cheeks flush from her praise. “I’m no hero, I assure you...”

Yet Eliza touched his sleeve, saying, “You were my hero when I needed one.”

She had needed him then, but she did not need him *now*.

“This is too charming,” said Miss Prevost, “I’ve never before been privy to a real romance. I scarcely believed they existed, but you have given me hope, Miss Summersby. You’re truly a marvel of our modern society! A woman like you might become anything you wish, and so might I be!”

She lifted her gloved hand to embrace the girl only to realize that—to her horror—her pearl bracelet was gone.

CHAPTER TWENTY-SIX

Unlike everybody else huddled beneath the awnings of Shaftesbury Avenue, Eliza noticed the small, shabbily dressed figure moving about the shadows. She knew from her own time on the streets that if one couldn't engage one's target—whether by distraction or deception—then it was best to remain unobtrusive, unremarkable, and ultimately unseen.

Yet Eliza was more observant.

This pickpocket was a girl of fifteen or so, pretty but bedraggled. A straw hat hid her tangled hair, and a man's wool greatcoat covered her threadbare skirts down to her ankles where only the scuffed and mud-caked boots were visible.

Nimble fingers slipped into slackened cloak pockets, carefully removing the theatergoers' purses. Eliza watched this young woman pinch a shilling here, a few pence there—a paltry sum to most. No harm was done since these well-off Londoners wouldn't miss their loose change, but for a poor and hungry indigent, it meant a hot meal and a night's shelter.

Eliza was content to let the little thief work. She followed the girl's progress through the crowd of patrons as they waited for their cabs and carriages in the rain. No more than a handful of coins had been pilfered. Had the child been satisfied with her modest 'take', she might've disappeared into the night without ever being caught. But Miss Prevost's bracelet proved too tempting to pass up.

The pickpocket's eyes widened at the flash of the golden clasp. Her motions were so quick that Eliza almost missed the

sleight of hand necessary to remove the bracelet from Miss Prevost's wrist. The strand of pearls was cut from its clasp, and then dropped into the girl's deft hand. A disreputable pawnbroker would pay good money for damaged goods, as they could be easily repaired by a jeweler who asked no questions.

This act of theft took less time than a heartbeat, yet Eliza knew that Miss Prevost would mourn the loss of her bracelet—an eighteenth birthday present from her parents—for the rest of her life. It wasn't fair to take what would be missed when a few coins would've sufficed.

All at once, chaos erupted on the pavements. Miss Prevost groped at her wrist. She scrabbled and fumbled for her absent pearls.

“Please!” she shouted. “No one move! I have lost my bracelet!”

The pickpocket tried to retreat to the safety of the shadows, yet Eliza caught her hand and gripped it hard. She hauled the girl back into the lamplight, exposing her pallid face and wide, red-rimmed eyes. The little criminal looked hungry, thirsty, and exhausted. Now she appeared terrified, for the theft of a lady's costly bauble was a serious offense.

Someone called for the Scotland Yard. The girl began to squirm, but Eliza was stronger. She grasped the young woman's arm in a bruising hold, preventing her escape.

The crowd began to boo and jeer. Miss Prevost pleaded for the return of her pearls. Mark stood, stunned and stoic, as he witnessed the shameful exchange.

“*Oi!* Turn me loose!” cried the pickpocket. “Turn me loose, milady, and let me go!”

A man shook the girl by her thin, bony shoulders while another bloke rummaged through the pockets of her second-hand greatcoat. They produced a palm filled with coins, an assortment of wrappers and papers, and Miss Prevost's broken bracelet.

“Thief!” they shouted. “By Jove, here is the evidence! We’ve caught you red-handed, missy!”

Eliza felt her pulse race at the thought of the girl’s fate. Not so very long ago, *she* had been scared and starved. *She* had once seduced a Piccadilly toff away from the security of the street lamps in an effort to lift his purse. *She* knew all too well what happened to pretty, petty criminals in the custody of the coppers.

From a distance, she heard a snobby gentleman state, “We ought to go back to cutting off the hands of thieves!”

The little pickpocket began to wail, “Guvnor, not my hand!”

“Hush,” Eliza whispered. “Nobody’s going to cut your hand off. Now follow my lead.”

She looked at Mark, who was blank-faced and mute. He seemed to wonder what she was up to, and whether she’d suddenly switched sides. Street urchins ought to stick together, yet Eliza knew that life in London was a cutthroat business. Had she not been beaten mercilessly over a basket of meat and bread? Had she not been abused, abandoned, and betrayed by her own people?

Nobody got a handout in her world, and every kindness must be repaid, one way or another.

Yet Eliza strived to do better, to *be* better than those who’d treated her cruelly.

“We cannot prove,” she said to the throng of toffs, “that anything was stolen. Those shillings and pence are the girl’s property, and I challenge any man to prove otherwise!” She turned to the little thief. “That bracelet might’ve been picked up from the paving stones. Isn’t that right?”

The girl nodded. “Aye, milady. I found it!”

“And you intended to return it, right?”

Again, she nodded. “I was goin’ to ask who it belonged to...”

“Then this has all been a misunderstanding,” said Eliza. She plucked the pearls from the man’s palm and returned them to Miss Prevost. “The strand has snapped. Nothing more.”

Her bright new friend quickly became her accomplice. “How thrilling! I am so fortunate that an honest person sought to return my pearls to me!” Miss Prevost held the girl’s gaze with kindness and intensity. “It was *me* you were coming to find, was it not?”

“I reckoned they had to be yours, milady, but all the commotion frightened me.”

“Then you were very brave and ought to be rewarded for your troubles.” Miss Prevost pivoted toward Sir Mark van Bergen. “Would you be so kind...”

“Of course.” He reached into his coat pocket to produce his purse. He offered a jangle of coins to the ladies.

Miss Prevost dropped the money into the girl’s palm. “My thanks.”

Eliza released her, and then motioned for the men to do the same. “Run along,” she warned, “and be more careful in the future.”

The pickpocket lifted her tattered skirts in a hasty curtsy before dashing down Shaftesbury Avenue toward Piccadilly Circus. Hopefully, the child had learned her lesson, but there would be other hungry days and rain-drenched nights, and many temptations for a poor girl’s clever fingers.

For anybody born into poverty, there was no way out of the mire. A woman was at the mercy of her father, her landlord, her husband, and her employer—and any one of them might let her down at any time. She must rely on her wits and her will to survive.

The crowd of theatergoers dispersed, for the spectacle was over. Miss Prevost slipped her precious pearl bracelet into her reticule for safekeeping. Mark took Eliza’s hand, lacing his fingers with hers and holding her close. He must’ve known how difficult it had been to face the mirror image of her own past.

While they waited for the weather to clear, the double doors to the Lyric Theatre swept open. Two immaculately-dressed matrons emerged onto the pavements. Although they stood sheltered beneath the awnings, umbrellas were deployed to protect their *coiffures* from the damp.

One lady wore shining silks and diaphanous chiffons. The other was dressed in sable furs from her proudly jutting chin to her diamond-buckled shoes. Both women shimmered with wealth and simmered with self-importance.

The taller matron cut her eyes at Eliza's sapphire velvet-clad form, and then gasped in horror. "*Ermentrude?*"

Miss Prevost stepped between them. "No, Your Grace, this is Miss Summersby, whom I've been telling you about, and her escort, Sir Mark van Bergen, whose sister, Mrs. Sidney Cooper, is your near neighbor."

The Duchess of Bodlington sniffed imperiously in Eliza's direction. "I see. In this garish light, you look very like my daughter, Lady Ermentrude Prendergast, who ought to be at home with her governess."

Was it a compliment to be compared to the daughter of a duchess, even *if* the lighting was bad? Eliza wasn't intimidated by the 'old dragon', as Miss Prevost had called Her Grace. The woman swept past in a flurry of silks, furs, and aristocratic hauteur. Bidding Eliza and Mark goodnight, Miss Prevost and her mother followed the duchess into their carriage.

Their entourage clattered down the busy, lamplit street, heedless of the traffic or the drizzle. Mark's gleaming black landau maneuvered into the empty space, and his footman climbed from the groom's seat to deploy the steps.

"Here we are, Eliza," said Mark, guiding her forward. "Let's make our dash whilst we can."

Still holding his hand, she was glad to leave the drama of Shaftesbury Avenue behind them.

CHAPTER TWENTY-SEVEN

They climbed into the carriage, feeling the door slam shut behind them. Mark slid onto the cushioned squabs at Eliza's side. He reached to lower the shades, cocooning them both in the dim warmth of the elegant interior. A patter of raindrops on the landau's hood drowned out the sound of his horses' hooves against the cobbled street.

He and Eliza had retreated to a private place, and Mark felt content to wrap his arm around her heavy-cloaked shoulders. He pulled her into the pit of his arm, nestling her against him. For a moment, they rode in silence—a welcome wordlessness after so much noise and commotion—but Eliza was rarely quiet for long.

She always had something to say, and he was eager to listen.

Her thoughts dwelled on the pickpocket she'd saved. Weeks ago, that girl had been *her*, starving and striving, and suffering the ravages of life on the streets of London's West End, for the Lyric Theatre was but a ten-minute walk from her haunt in Seven Dials. She might have passed that girl on the pavements. They might've even competed for the same man's purse, as it was survival of the fittest, and only the most resourceful thief succeeded. Those who failed were thrown in the gutter, and those who were caught were locked in gaol.

Eliza and her fellow delinquents feared the Metropolitan Police for good reason, yet tonight she had sided with those honest, oblivious citizens gathered on the pavements. She had

prevented Miss Prevost's bracelet from being stolen and exposed the young thief in the process.

Her loyalties were conflicted. Rightly so, Eliza struggled to reconcile her past struggles with her present life of ease.

"A fortnight of a full belly," she said to him, "and I've forgotten what it feels like to be desperate. That girl was hungry, Mark. She's probably sleeping rough, and I nearly threw her to the wolves. I am no better than she is—I'm only luckier. I picked the right pocket. Who am I to stop somebody else from doing the same?"

Dear, sweet Eliza! She felt guilty for saving Hilda's pearls at the expense of another girl's livelihood.

Mark pressed his lips to her temple. "It's alright to want to protect a friend, and I know Miss Prevost is grateful for your keen eye and quick fingers," he said. "I would've been cross if the girl had taken my pocket watch." He drew the gold timepiece from his waistcoat. "It was my grandfather's, you see."

She examined the watch with careful, practiced hands. She could discern its monetary value with a sweep of her fingers over the case inscribed with the crest of the House of van Bergen. More importantly, she understood its worth. "It's beautiful."

"Yes, it is, and very dear to me." He slipped it into his pocket, fearing that he'd been the next target in tonight's pickpocketing spree. "Thank you for safeguarding it."

Eliza smiled, for every action had consequences, both good and bad. She had robbed a man of his purse, and then leaped into *his* landau. She had saved *his* watch from theft, and now lay nestled in his arms.

They had fallen for one another.

Mark's chest ached with the knowledge that he loved her. He recognized that same depth of feeling brimming in Eliza's eyes. The words weren't something he felt comfortable saying just yet, though he was wonderstruck at the intensity of this emotion.

“Eliza,” he whispered, “I...”

She muffled his mouth with hers. She must have known! She must’ve sensed what he wished to say, for she was in his arms, cradled against his chest. Her fingers clutched at his lapel and stroked over the stiffly starched collar of his shirt.

Her lips slanted against his, seeking and needing, giving and wanting. She took his tongue into her mouth, nursing it sweetly. Nipping him eagerly. Mark had never experienced such a kiss, and he reveled in it. He’d never known such a passionate lady, unashamed of her desire for him.

Clever hands bracketed his jaw as she pulled away, looking breathless and beautiful.

“Mark,” she laughed against his cheek. “This is where we first met!”

His mind flashed back to that night, remembering that little minx who’d stowed away in his landau. She had been so brave, so determined to survive. Her brazenness had almost killed them both when his horses bolted, and his well-ordered life had been on a crash course since the moment he clapped eyes on her.

How far they had come since then!

He would not have turned back for anything in the world.

She loved him and she loved kissing him! She delighted in the way he held her, and adored the security that she found in his embrace. Eliza reveled in the racing rhythm of Mark’s heartbeat as it thundered against her breasts.

He was overcome with his need for her, yet—ever the gentleman—he stole nothing but kisses from her lips. He would never take more than she was willing to give, though he underestimated how desperately she wanted him.

Eliza would have lain with him on the first night they met. She'd told him that she wasn't a virgin and that she would be glad to take a kind, good-looking man between her thighs. Mark knew her to be unchaste, but did he know her to be *in love*?

She longed for him to feel how fierce, how hungry her desire was—for him.

She wanted to draw him into her mouth. To taste him, and take him inside her. She wanted to devour him one breath at a time until he wept from wanting her. Then he would understand the power she felt in his arms and by his side. He would know that he was her dearest friend, her heart's own mate, and the missing piece that made her whole.

Eliza would have faced a thousand frozen-fingered, empty-bellied, sleepless nights for the pleasure of loving Sir Mark van Bergen.

She felt the ridge of his erection jutting through the sumptuous velvet of her skirts. They had only a few minutes to spare until the carriage reached Green Street, but she was grateful for the jammed-up traffic on Piccadilly. On a busy night, carriages, carts, and hackney cabs fought for space along the street and moved together at a snail's pace.

Eliza slid from his lap. She knelt between Mark's taut, muscular thighs, which felt lean, and firm, and strong beneath her touch. She raked her fingernails over the soft wool of his evening trousers, blazing a trail toward his straining manhood.

His hands caught hers, stilling her. "I am not your landlord or your butcher, Eliza. You don't have to do this..."

With *him*, she needn't do anything. Her bold gaze met his, and their eyes blazed with desire. "I want to do it, Mark. I want you."

He nodded once, quickly, before decorum and good sense got the better of him. Eliza doubted that he'd ever done anything so reckless, so sensual, so deliciously erotic—and neither had she.

Yet Mark wanted her, too. He yearned to share this moment between them.

He raised his hips to loosen his trousers. Tearing at the buttons of his fly, his waistband gaped to reveal the bottom of his white dress shirt and crisp, clean under drawers. He drew his erection through the opening and offered himself to her.

Tonight, he was hers for the taking. Eliza's greedy hands encircled the hard length of him.

Mark throbbed with desperation against her palms. He seemed surprised by his lust and overwhelmed at the sight of her on her knees for him. Eliza found his need arousing. She felt empowered to bestow this gift to him, as only she could.

She doubted the prim daughters of bankers and dukes would love him so brazenly.

Emboldened, Eliza drew him into her mouth. She relished the taste of him against her tongue and moaned with pleasure as he swelled between her lips. Mark's fingers cradled her skull, cupping her hair. Urging her closer, he begged her to take him deeper.

She worshipped him with her mouth as she worked him with her hands. Sir Mark van Bergen was a tantalizing combination of decency and desire, and he writhed on the squabs as she sucked him. He gasped and panted. He thrust and pleaded. He praised her as he rushed headlong toward his climax, and then sobbed her name—“*Eliza!*”—as he spent.

It was the most erotic thing either of them had ever experienced. Her cheeks flamed as she wrung every last shudder of satisfaction from his body.

Soon, Mark's fingers softened in her hair. He began to caress her and whisper endearments that were beyond her comprehension, yet she sensed love and gratitude in his touch. She hoped that he felt appreciated in return, for pleasuring him had been her delight.

He pulled her into his lap with trembling hands. His chest quaked against the bodice of her frock. He closed his eyes and

struggled for breath, and Eliza was sure she'd never seen a more handsome man than this one, enveloped in ecstasy.

He recovered his composure before they arrived home. Together, they put his clothes to rights, his fingers tripping over hers, laughing at their sudden shyness. They were lovers now. Everything had changed between them, and neither knew how to navigate this new facet of their relationship, for the emotional connection they shared had grown physical.

Would it be nurtured, treasured, and allowed to bloom in their hearts? Or would this interlude be banished to the backs of their minds, a shameful and half-forgotten episode when both of them had lost their heads?

Only tomorrow would tell.

CHAPTER TWENTY-EIGHT

She and Ann Cooper took tea in the drawing room, as was their custom whenever the lady visited Green Street. Eliza poured from the teapot and managed the delicate china cups and saucers. She stirred the sweetened, milky brew before taking a sip exactly as Mother had taught her.

Her mother had believed in neatness, cleanliness, and good manners, though Eliza never understood why they must put on airs. She thought, perhaps, that they waited in readiness for her father to call or to claim her, but that never happened. Yet even at their poorest, Mother scrubbed and tidied their ramshackle rented room, which she paid for by taking in mending and washing until her beautiful hands were blistered, chapped, and bloodied.

Eliza hadn't known the comfort of a warm fire or a gas mantle for many years, yet she remembered the lessons Mother had taught her and the sacrifices she'd made to retain some semblance of civility amid the unruliness of Seven Dials.

Now that Eliza lived with Mark, giving tea to his sister and accompanying him to the theatre, she was grateful for Mother's careful instruction. She could hold her head high and be a credit to the woman who'd raised her.

She nibbled cream-filled puff pastries—*'profit rolls'*, as Ann called them—as the afternoon sun streamed through the drawing room windows. She drank fresh tea brewed in clean water and wore a frock of buttercup-yellow cotton lawn. As she smiled at something Ann was saying, Eliza couldn't help

but marvel at how far she'd come since those dingy, dangerous accommodations of her girlhood.

The conversation turned to the topic of how she intended to spend her remaining days in Mark's company. Did she hope to find employment? Oughtn't she to be proactive and build her savings before striking out on her own? Would she rather look for lodgings somewhere quiet, affordable, and respectable for a young lady living alone?

Eliza considered these options, though none of them appealed to her. She wanted to stay with Mark, to take meals with him and find pleasure in his arms. She longed to spend every spare moment with him, even if it meant ruination—but could she risk becoming a rich man's kept woman?

"I'm not meant to be idle..." she mused aloud.

"What woman is?" Ann replied. "There's no such thing as a lady of leisure. We are too busy overseeing, doing, managing, planning, raising our children, supporting our husbands and families." She placed her teacup on the table to offer, "I could help you learn how to keep this household going. Mark would appreciate the initiative, I'm sure, and you might put your knowledge to use in the future."

"Oh, I wouldn't dare to interfere in the running of things 'round here," said Eliza. "The staff would never listen to me anyway. In the hierarchy of this place, I'm on a level with Jenny, the housemaid—lower, really, because I couldn't even *get* a job as a housemaid." She grinned ruefully. "Pearson would never hire me, though he does fetch my magazines."

She and Ann laughed at the thought of the starchy old butler doing Eliza's bidding when he once might've crossed the street to avoid her.

"You're a voracious reader," said the lady, "but why bother with periodicals when Mark has plenty of books on his shelves? Haven't you ever read a book?"

Eliza shook her head. "The parochial school only taught us to read, write, do maths, and say our prayers. They knew we'd be leaving at twelve years of age—if we were lucky to last that

long—in order to find work. Nobody would waste a whole book on me.”

She and her mother had sold every scrap of print they’d come across to keep food in their bellies during the lean times. Yet Mother told her stories she had remembered from her youth, so Eliza had never felt disadvantaged without a library.

Ann Cooper rose to retrieve a cloth-covered tome from the corner bookshelf. She seemed intent on enlightening Eliza and broadening her horizons. “Try this one to start.”

The book was thick—hundreds of pages, surely. She would never finish it. “It’s too much to read in one sitting.”

“Don’t think of it like that,” Ann argued. “It has chapters, places to stop and start. Much like stories in a magazine, you can read a little bit each day until you reach the end. Mark doesn’t read much because his eyes are too tired after a long day at the Bank, but *you* could read aloud to him. It shall be good for you both.”

Was his sister playing matchmaker, or merely trying to improve her mind?

Eliza imagined Mark’s dark head resting on her lap as she turned the pages. She dreamed of drowsy afternoons reading poetry in the garden or spending the quiet hours after dinner enjoying some thrilling novel *together*.

It had been her fantasy from the very start, though a relationship with Mark had seemed so far from reach on that first night he’d brought her into his home.

She pushed the notion aside. It was too dangerous to lose her heart when security and independence were finally within her grasp.

“I keep up with my magazines to stay informed,” Eliza explained as she crossed the room to put the book back on its shelf. “I’ve been writing letters to their editors. Londoners are so keen to send soldiers to South Africa, yet they ignore the rampant poverty at home. What will those enlisted men return to, sickly wives and starving children, and everybody out of work? They’ll be lost and forgotten soon enough, but I shall

provide a voice from the streets to remind readers of their struggles.”

She settled back into her seat by the tea tray and smoothed her yellow skirts into place. She raised her cup to her lips, saying, “I’m in a unique position to do something useful. The editors of *The Sphere* and *The Illustrated Mail* put patriotism over practicality, and London’s poorest are the ones who suffer most. If readers would remember to be kinder to their neighbors rather than seeking vengeance against their enemies, the world would be a kinder place.”

“You do have a point, Eliza, but I’m afraid that social consciousness won’t win you many friends in Mark’s circle. In fact, Hilda Prevost’s mother—whose husband will someday be Governor of the Bank of England—told the Duchess of Bodlington all about your scrape with Scotland Yard. Financial circles thrive on gossip, you see. There isn’t much that the Court of Directors cannot discover, and their wives are worse than bloodhounds when it comes to sniffing out a scandal.”

It was a warning, though kindly meant. Eliza ought not to stir up trouble while under Mark’s protection. That run-in with the Metropolitan Police at Bow Street had been a blemish against his spotless record, and coming to the aid of a thief outside of the Lyric Theatre had brought their friendship under further scrutiny.

Eliza dipped her head to contemplate her teacup. Her cheeks flamed with the memories of that night, and of the passionate exchange that had followed.

Ann touched her sleeve, mistaking the hot flush creeping across Eliza’s face. “You’ve found an ally in Hilda Prevost, at least. She adores your courage and your candor. She yearns for a young friend who isn’t a debutante and feels she’s found a confidante in you. Her mother might not approve, but I suppose that’s all the better in Hilda’s mind.”

She smiled. “I reckon I make a better friend than some duchess’ dull daughter.”

“How odd that Her Grace mistook you for one of her own girls... You’re a few years older than Lady Ermentrude Prendergast, but I can see the resemblance in your coloring and perhaps in the way you carry yourself.” Ann pondered that prospect for a moment, and then shrugged. “At any rate, you looked utterly at home on Mark’s arm. I suspect he’s rather smitten with you.”

Eliza’s smile turned into a wide grin. “I’m smitten with him, too.”

He was handsome, elegant, and intelligent. He’d taken her into his home, accepted her as she was, and longed to show her off to the world. He admired her social-mindedness and didn’t care that she couldn’t read books. He posted her letters to the editors, though he didn’t share her criticism of the war. His conservative friends would likely shun him for sheltering and supporting a petty criminal, yet Sir Mark van Bergen didn’t care.

He loved her, just as she loved him.

There could never be anything shameful about *that*.

CHAPTER TWENTY-NINE

Mark sat hunched over his desk at Threadneedle Street. With the Boer War growing costlier by the day, pressures on the Bank were mounting. Sending troops, horses, artillery, medical supplies, and provisions required a fortune, and such expenditures made the government nervous. Her Majesty's treasury required more funds, and it fell to the Court of Directors to find the money.

He looked forward to leaving the pressures of his workday behind and longed for the moment when he returned to Eliza. Her pretty presence and charming conversation never failed to ease his troubles. How could a fellow be weary with a woman like Eliza welcoming him home?

A knock sounded upon the open doorway of his office.

Mark looked up to find a clerk standing at the threshold. "Yes?"

"I do beg your pardon, Sir Mark, but you have a caller," the man explained. "Your sister, Mrs. Cooper, begs a moment of your time."

He closed his ledgers, removed his reading spectacles, and moved to stand. "Send her in."

After a moment, Ann arrived from the waiting room. She appeared businesslike in her navy blue skirt-and-jacket and a smart, veiled hat. She was suitably attired for an appointment in the City, and he wondered audibly what errand had brought her so far from home.

She put two gloved hands on his polished desktop as if bracing herself for battle. “I’ve just come from visiting Eliza,” she said. “I won’t let you take advantage of her—she’s been used enough by men. You *must* fix this!”

“Fix what?” He blinked up at her. Mark’s mind raced toward one hundred different possibilities, and his heart began to beat in his chest as he groped toward a conclusion. Eliza’s past was shocking, yet their most recent developments were scandalous indeed. Surely, Ann did not know about their fornication in the landau. “What has Eliza told you?”

“Enough to know that she is in love with you!”

He’d suspected as much. Indeed, his heart soared at the revelation, but he ought not to get his hopes up regarding their future together.

“She is young,” he said, flippantly, “and I’ve been kind to her. These feelings will pass once she’s back on her own two feet. She’ll be occupied and independent, and she shan’t think of me anymore.”

Ann didn’t seem to be listening. “It’s abominable that a man can sire and discard a child. What if it was Geoffrey born out of wedlock, and Sid had abandoned us? Would you not fight for your nephew’s birthright? Will you not fight for Miss Summersby?”

“I beg your pardon, but I fear we’re discussing two different things. Has Eliza spoken to you of her father?”

“She didn’t have to. The matter has been weighing on my mind since I met her, but I’ve only recently realized the repercussions of being illegitimate.” She sank onto the stiff, brass-studded leather chair in front of his desk. “You must find out who paid her mother every month and why the money has stopped.”

Once, Eliza had expressed interest in doing the same, though Mark didn’t like to abuse his power at the Bank. “It’s unethical. I cannot snoop into other folk’s finances.”

“Eliza is someone’s daughter and she deserves what is owed to her.”

He sank back into his seat, sighing. “Eliza has no need of money...”

“She needs answers, Mark. Closure. She deserves a chance to move forward without wondering who—or what—has held her back in the first place.”

“I’m not saying you’re wrong,” he argued. “I’m saying you’re meddling.”

“I am spurring,” his sister countered. “Someone must.”

“But I don’t care who Eliza’s father is. I don’t care about the circumstances of her birth or the misfortunes of her youth. She has my respect despite all of that. She has courage, pluck. She has a clever and curious mind. These virtues are inherently Eliza’s, and her birthright won’t change that. In fact, it might stir up more trouble than it’s worth.”

Mark’s heartfelt, earnest words did not soothe his sister’s conscience. She looked as though she wished to share a secret, yet dared not give a voice to her misgivings. The quietude of the Bank—like a tomb on the busiest days—blocked out the noisy chaos of the streets beyond its walls. A mantel clock ticked down the minutes, its rhythm incessant and almost maddening in the silence.

At last, he surrendered. “Ann, have you some suspicion you wish to share?”

“I cannot ask Sid...”

He lifted an eyebrow. “Because the information you seek is underhanded and you’re afraid of losing his job? Yet you aren’t afraid of *me* getting sacked.”

“You can’t be sacked, you’re appointed.”

“True, but I can be forced to resign...” The thought of being driven from the Court of Directors sent a chill down his spine. He’d worked too hard to get where he now sat to risk his position. He was nearly forty, and could scarcely start his career over at so late a stage.

Ann waved him off. “I believe the answers lay partly in the ledger books of Stannard-Hopeley,” she explained, “but you

might have a poke ‘round at Farrer’s to start.”

“The solicitor’s firm?” He almost laughed. Farrer and Company represented the interests of dukes, lords, and even princes. “You aim very high, Ann.”

“No higher than anyone ought to do where Eliza Summersby is concerned.”

He was touched by her protectiveness of the girl. The two most important women in his life had formed a fast friendship, and he suspected Ann of wanting more. “If you think I require an excuse to make her your sister-in-law, you are mistaken.”

Within reason, he had the luxury of marrying to please his heart. His wealth was secure. He had an heir in his nephew, Geoff. There were no impediments to taking Eliza as his bride if they both wished.

Ann understood this. “You’re not a snob, Mark.”

“Neither are you, despite your lofty connections. What exactly are you reaching for?”

“I cannot fathom how I couldn’t see it, but once Eliza mentioned the resemblance, everything made sense! She is so very like Lady Ermentrude Prendergast, daughter of the Duke and Duchess of Bodlington! If Her Grace is liable to confuse the two girls on the street, then surely my theory holds some merit.”

The weather had been inclement that night at the Lyric Theatre. Between the drizzle of rain and the haze of lamplight, even a pickpocket had moved about unseen. It wasn’t absurd to mistake a face in the crowd, yet Eliza was uncommonly pretty.

Her origins were obscure, but someone had raised her well. She’d been brought up with certain expectations that were cruelly and unfairly snatched from her. She had been cast out, hidden away, and ultimately ruined.

Mark couldn’t fathom the possibility of Eliza’s true parentage, for he dealt with facts, numbers, and reality. What his sister suggested was every lonely child’s dream. “This isn’t a storybook fairytale that you read to your son at bedtime.

Street urchins don't end up being the long-lost daughters of dukes."

"I only ask you to look into it," she said. "With your canniness and connections, it should only take an afternoon of research to find the truth. Don't you think Eliza ought to know whether her father is one of the richest and most powerful men in England?"

"Bodlington would never acknowledge her."

"Well...no, naturally not. But that would only explain why he couldn't acknowledge her—had His Grace married her mother, Eliza would belong to one of our premier peerages. She'd be descended from one of the greatest families in British history. She would be Lady Elizabeth Prendergast!"

For a moment, the siblings regarded one another over the desktop. Mark's heart seized at the thought of Eliza, the product of an old and noble family, being callously denied her birthright. Even if he could prove her identity, the duke and duchess would never claim a connection. Still, she was entitled to know the truth, even if she deserved better than the Bodlingtons.

Mark shifted in his chair to study the cover of the ledger book before him. He'd reached a crossroads in his life at an age when everything had felt so settled in his world. Yet from the moment Eliza had leaped into his carriage, she'd sent him careening down a different path.

After coming this far, he wasn't certain he could rein in his destiny, turn his fate around, and return the way he'd come. He wasn't even certain he wanted to. But the question of Eliza Summersby remained foremost in his heart.

She would never be a duke's daughter.

Mightn't she settle for being Lady van Bergen, instead?

CHAPTER THIRTY

The weather was too fine to remain indoors. On such rare, glorious days when spring began to give way to summer, Eliza had sat in the park or strolled the embankment by the river, but now she roamed the private garden of Green Street to enjoy the warmth of the sun teasing the change of the seasons.

The paved footpaths were bordered by low, box hedges and flower beds. She admired the wooden benches and water features, the lush, manicured lawns and broad, leafy trees. It was a private piece of paradise amid the nosy bustle of town, yet Eliza gladly abandoned it for the confines of the house.

The chiming of nearby church bells tolled the hour, signaling that the time had come for Mark to return from the Bank. He would want his tea, though she intended to lure him out of doors for a ramble among the rosebushes to bolster their appetites.

She met Mark in the hall. He handed his hat and gloves to Pearson, and then shrugged off his frock coat, draping the somber black wool over the newel post. With his arms clad only in his shirtsleeves—how different from the starched, sober façade he presented to the world outside their walls—Mark wrapped Eliza in a warm embrace.

“Bloody hell, I’ve missed you,” he said, holding her close. “I feared the workday would never end.”

She buried her nose against his collar, relishing in the warmth of his neck and the masculine scent of his shaving lotion. He felt firm, strong, and virile, and Eliza wrapped her

hands around his waistcoat, deepening the embrace. His hips met hers, and her soft skirts swirled around the long, lean legs of his trousers.

He was her friend, her lover—and *he'd missed her!*

Ignoring Pearson, who stood in stoic shock, Mark dipped his chin to kiss her lips, claiming her mouth in a slow and thorough caress. Eliza's heart danced in her chest. Her fingers splayed at the small of his back, stroking the silk of his waistcoat, pressing him nearer to her than was seemly.

She wasn't a virgin miss. She wanted him in her arms, on his knees before her, on his back beneath her. She longed to draw him into her bed, but Sir Mark van Bergen was a gentleman. He regarded her as a lady—even when her mind was wanton.

For a moment, their mouths moved tenderly together, and then he pulled away, asking, "How was your day, Eliza?"

They linked hands as she guided him down the corridor toward the garden.

"Ann called," she said, "Your sister thinks I should be more ambitious in my reading choices, but I confess I'm intimidated to tackle *The Amateur Cracksman*, even though it's only a collection of short stories bound in cloth, like chapters in a book."

"Raffles is a good start—you'd like his character," Mark explained. "He's a gentleman thief, always one step ahead of his foes, and outsmarting the inspectors at Scotland Yard. It's thrilling stuff, really. Highly entertaining."

"He sounds like the bloke for me." She laughingly teased him. "Why don't we read the first installment together tonight, and you can remind me where my loyalties lay."

They descended the stone steps leading to the paved footpaths and grassy lawn. The late afternoon sun overhead was still brilliant despite the hour. He and Eliza meandered along the perimeter of the garden in full view of his neighbors.

Anybody might peek through the muslin curtains of their bow windows to spy on them.

Eliza delighted in being seen publicly on the arm of such a handsome, distinguished man. It might be fun to read about a gentleman thief, courting danger and living a thrilling existence, yet she desired a steadier sort of hero with a career, a home, and a family he treasured. She needed to know that the man she loved would come home safely each night, never behave distastefully, and always be faithful and honorable.

Mark was the man of her dreams—and her dreams were quickly becoming reality.

Nestled amid a border of gently swaying ornamental grasses, stood a marble fountain. The stream of water arced and played, splashed and sprayed against the smooth, cool stone lining its shallow basin.

He eased her down onto the rim of the pool. They sat together, enjoying the sound of the water and the refreshing mist against their backs. Mark was silent for a lone moment before finding his tongue.

“Eliza, I must ask you some questions about your past...”

She wrinkled her nose, disappointed in him. “*Why?*”

“Don’t you wish to know where you came from? Don’t you care to know your story?”

Shrugging, she replied, “I used to be curious, but not anymore. I don’t see how my birth makes any difference now. Maybe I ought to ‘let sleeping dogs lie’, as they say.”

Eliza dropped her hand to let her fingers trail through the crisp, clear water of the pool. She missed her mother, a most respectable woman reduced to demeaning work and destitution for the sin of falling pregnant. Mother never regretted Eliza’s birth, and she had never allowed Eliza to feel embarrassed of her humble origins.

But there had been money once, a steady income from a distantly benevolent benefactor, and Eliza had always wondered what had happened to drive that man away.

She found herself speaking without any prompting, “Before the cheques quit coming, we lived in a tidy flat in

Gloucester Place—Marylebone, you know. Mother and I would walk to Regents Park sometimes.”

Mark lifted her hands from the water and held them. “You do fancy parks and gardens, then?”

“Oh, yeah, I’m drawn to anything green. It reminds me of those happy times.”

On their walks, her Mother had spoken fondly of the countryside where she’d spent her youth. Those soft green fields and clear blue skies—so different from the filthy façades and soot-choked atmosphere of London—were built up in her mind like Heaven on Earth. Eliza imagined that her father was a great country gentleman on some spacious estate, but Mother never revealed the man’s name. Even on her deathbed, she’d honored her vow of secrecy concerning the fellow who’d ruined both of their lives.

“After the money stopped, we rented a single, squalid room overlooking Little White Lion Street,” she told him. “It was the cheapest place we could find. Our landlord was heartless and exploitative, and our neighbors were selfish and vicious. We were burgled so many times that I lost count, and whenever our windows were shattered, Mother stuffed rags in the shutters to keep out the vermin.”

Mark grimaced. “I am so terribly sorry, Eliza, for everything you suffered before we met.” He brought her knuckles to his lips, pressing kisses on each knobby rise of bone as if he could brush away her sorrows with his mouth. “These payments you received—how were they made? In whose name were the cheques written and where were they deposited?”

“I don’t know. Any payments were made to Miss or Mrs. Summersby. Mother was always called ‘May’, though her Christian name may have been Mary. I never quite knew the truth.”

“That’s alright. Does the name Farrer mean anything to you? Might it have been written on any cheques or paperwork your mother received?”

She racked her brain, and then shook her head. Much of those dark days had been erased from her memory. She didn't want to return to the blackness of her youth. She yearned to bask in the brightness of the present. "I do recall a gentleman... His name was Mr. Jarvey, and he was my father's legal representative. He delivered the money. I remember he asked about my schooling and all those dull things that little children hate to talk about.

"We gave Mr. Jarvey tea—formally, with cakes and sweets—because Mother wanted him to know how well we were doing. I had to be on my best behavior, in my prettiest and cleanest pinafore, so that he would give a good reporting to my father. Every year, I received a present for my birthday. Once, I got a fine bisque doll and all the lovely little frocks in which to dress her."

Eliza pulled her hands away from the comfort of Mark's touch. "I sold Dollie and her wardrobe to the pawnbroker when we moved to Seven Dials. My favorite fence still trades in an alley just off Drury Lane."

"You were a long way from home," he mused, "when you picked the pocket of that Piccadilly toff."

"Sometimes the 'take' is worth the wander."

"Then I'm glad you hopped into *my* carriage," said Mark. He smiled and stroked her cheek with the soft pad of his fingers. No scars or callouses marred his hands. No chapped or blistered palms. "I am grateful that you burst into my life with your color and your vibrancy."

They kissed quickly, a brief peck before any of his neighbors saw. He must've sensed that she did not wish to discuss her past any further. Eliza cared only for these precious stolen moments with the man who'd given her so much. She didn't want to resurrect any memories of the man who'd taken everything away from her.

Eliza wanted a future that would never be found returning to Seven Dials, even in her memory. Those smokey, narrow, putrid streets were haunted and hideous, and she turned her mind from them. She recoiled from them.

She tucked her arm through his, and then rested her head on his shoulder. “Shall we go back inside for tea, Mark? It must be half four by now, and I heard from Jenny that cheese and pickle sandwiches were on the tray today.”

Eliza had grown fond of the thickly sliced cheddar and liberal smearing of chutney on freshly buttered bread. There would also be profiteroles filled with cream and covered in chocolate. With Mark, everything that had once been a rare treat for her had become an everyday delight.

Their life together was very rich, indeed.

He nuzzled her temple, fanning his warm breath over her skin. “I have to go out tonight,” he said, “not a Bank dinner, thankfully, but I’ve been neglecting my club lately. Would you mind terribly if I dined out?”

“Of course not,” she answered truthfully. Although she would miss having him at home, she could practice her reading of the Raffles stories and gather her thoughts for a particularly scathing response to an article published in *The Gentleman’s Gazette*. “I shall miss you, though I understand that you must keep up your social connections.”

“There is nothing sociable about what I must do tonight. I’m venturing into the lion’s den to do battle with embittered old men, drinking too much whiskey and gorging themselves on mutton chops and joints of beef.” His tone was light and playful, though his eyes seemed shadowed and dark. “Thank you for telling me something of your past. Your mother would be proud of you—and if Mr. Jarvey reported half of what he witnessed when he visited your home, then your father must regret the day he lost you.”

She felt her cheeks flame at his sweet words. “He never lost me, Mark. He let me go.”

“Any man who lets *you* go is a damned fool.”

CHAPTER THIRTY-ONE

He would rather have stayed home with Eliza, where he belonged, yet Mark climbed the stairs of the Carlton Club dressed in his finest evening clothes. For years, he'd taken supper once or twice a week in the member's dining room, yet he hadn't crossed that threshold in weeks—not since Eliza had appeared in his life, enriching his days in ways that he'd never imagined.

His footsteps echoed on the polished marble flooring, which gleamed in the glow of crystal chandeliers overhead. The broad, carpeted staircase led to the first-floor smoking room, reading room, and dining room. As he ascended, Mark nodded to men he knew and even stopped to speak to a few friends he met on the landing.

He'd gone to school with scions of noble houses and sons of Tory politicians. In many ways, he was as well-connected in society as Ann, though he spent more time cultivating his colleagues than keeping up with his diary. His work at the Bank had been his entire existence, yet now he risked it all—for Eliza.

Mark doubted the news of her identity would be celebrated by her father.

Finding oneself on the wrong side of the Duke of Bodlington was a dangerous prospect. The duke and duchess did their banking at Stannard-Hopeley, where Sidney worked. Their Graces were friendly with Augustus Prevost, who sat across from Mark in the Court of Directors. They were Ann's

neighbors, for Heaven's sake! Could he really risk his sister being snubbed on her own doorstep?

He found the duke in one of the quiet antechambers of the club. A brace of upholstered easy chairs clustered around a small, walnut table was his usual haunt, for the man was rarely at home. He drank brandy in the dim lamplight while puffing from a fat cigar.

Mark approached the fellow. He searched for any hint of a family resemblance, but the medium brown coloring of His Grace's hair and the clarity of his blue eyes were common enough among Englishmen. He didn't want Eliza to look like this fellow. He wanted Ann's suppositions to be wrong, and Eliza's recollections to be mistaken.

He wanted the entire bloody idea to be nothing more than an embarrassing gaffe.

"I shall only beg a moment of your time," he said, sliding into the cushioned seat across from His Grace.

The duke grunted. "If it has anything to do with this damned war..."

"No, nothing like that." The intensifying conflicts with the Boers were all anyone spoke of these days. Many peers were in favor of the war—for the glory of the Empire and the lining of their aristocratic coffers—but a vocal resistance was growing among the general public. "Although you may wish it was when I am finished."

"*Eh?*" The Duke of Bodlington sucked his cigar.

Mark leaned forward, resting his elbows on his thighs. He clasped his hands to steady them, steepling his fingers in the space between his knees. It was a firmly aggressive stance and forced his opponent into a back-footed, passive posture. "Does the name of May Summersby mean anything to you?"

His Grace's eyes flashed. "Never heard of her."

Mark gritted his teeth. He fought to remain even-toned and steady-tempered in negotiations. "And your daughter, Elizabeth? Have you forgotten about her, as well?"

“My daughter’s name is Lady Ermentrude, and she is at home with her governess until her come-out. Believe me, Sir Mark, when a man has a debutante daughter running up bills on Bond Street in preparation for her presentation, one doesn’t tend to forget that fact.”

While Lady Ermentrude lived in comfort and ease, Eliza had been starving and stealing, and pawning everything she could pinch. The realization made Mark’s blood boil.

“Have you no desire to learn anything about the child you sired? Don’t you care what happened to Eliza and her mother when you cast them out on their ears?”

“I did everything I could for them,” argued the duke. “There was no guarantee that the child was mine. Certainly, her mother couldn’t prove paternity. I provided more for them than I ought to have done until the girl was twelve years old and could enter the workforce.”

“You would send a *child* to work in support of herself?”

“I’ve skivvies in the scullery and hall boys in my employ,” said the duke, smugly, “recruited straight from the school room. I know the value of cheap, ready labor.” His Grace cast an eye in Mark’s direction. “Don’t you?”

Thankfully, a waiter arrived to refresh the duke’s brandy. The man produced a snifter for Mark and liberally poured the drinks before leaving the two illustrious members to their conversation.

The brief interruption allowed Mark to gather his thoughts. He contemplated the quality of his brandy in the lamplight. “Eliza didn’t find work. She and her mother moved to Seven Dials where their lives took a tragic turn. Yet she endured every hardship with steely nerves and bold determination. Her survival speaks to her intelligence, tenacity, and grace under fire.” He smiled at the memory of their first meeting. He warmed at the thought of their passionate exchange after attending *Floradora*. “She’s wonderful. Whip-smart and beautiful. A strong-minded young woman who would’ve been a credit to you, had you done right by her.”

The Duke of Bodlington remained impassive. He lingered over his cigar and brandy while the club grew busier around them. “It sounds as though you’re fond of the girl.”

“Oh, I am. She is lovely. I’m told she’s very like your other daughter in both coloring and bearing, and I see that she shares your obstinacy, as well.” Lowering his voice to a growl, he moved in for the kill. “What you did, Your Grace, was caddish and cowardly. Unforgivable.”

The duke’s face reddened with anger. “I loved May Summersby! I would’ve loved her child too, but I needed capital. I had to marry accordingly, and my duchess took offense to spending *her* dowry supporting *my* by-blow.” He stubbed his cigar into the crystal ashtray. “I was warned that you were making inquiries at Farrer’s and Stannard-Hopeley. I trust my solicitors and bankers were helpful...”

“They were discreet.”

“But you are a director of the Bank of England. They must’ve been suitably impressed.”

Mark lifted his shoulders in a noncommittal shrug. “My position opens doors.”

“Mine closes them,” warned his opponent.

The duke reclined in his easy chair. He was a haughty, arrogant man, and Mark despised him. Siring illegitimate children was not unheard of among the upper class, though most fathers did the decent thing and set their offspring up for some manner of success. Only a blackguard would sentence an innocent girl to a life of penury.

Mark wished only to make things better for Eliza. He wished to love and care for her, to give her a position and an honest life. He’d never do anything to harm her chance at happiness.

“I mean you no trouble,” he assured the duke. “In fact, I intend to make your daughter a good husband. She’ll want for nothing within reason. I simply thought you should know.”

His Grace’s eyes narrowed. “Do you seek my blessing, then?”

“No. My sister believes that Eliza will never move forward without knowing her past, yet I feel that Eliza’s parentage is inconsequential to the woman I know and love. Yet I must tell her what I’ve discovered, and shall leave the truth of your identity in Eliza’s capable hands.”

Mark finished his drink before rising from his seat. Standing to his full height, he loomed over the Duke of Bodlington in their dim, quiet corner of the antechamber. “I shall bid you good evening, Your Grace.”

The gentleman waved him away. “And I’ll bid you good luck, Sir Mark, if you intend to welcome that bastard girl into a society populated by my wife and children.”

Mark’s sense of honor urged him to avenge the woman he loved, yet reason cautioned him to remain calm. No good would come of striking a nobleman. He and Eliza would gain nothing by making enemies of the duke and duchess.

CHAPTER THIRTY-TWO

The following afternoon, Eliza sat in the sun-drenched garden. She stretched out in the soft, striped canvas seat, feeling stronger, healthier, and better than ever. Nearly a month's worth of good food, plenty of sleep, and a sense of security had erased all traces of her earlier attack. Her bruises had healed completely, and the blooming color in her usually sallow skin improved her looks beautifully.

Eliza ought to make plans to leave Green Street, but she was happy here. She treasured her blue bedroom overlooking Mayfair and the comfortable drawing room perched above the pavements. She adored Jenny, the housemaid, and Ann Cooper, her friend. Most of all, she loved Sir Mark van Bergen.

She cherished the life that she'd stumbled into, but if she stayed, she'd become Mark's dollymop, and end up no better off than her mother—a kept woman at the mercy of the whims and pleasures of some man.

Unlike Mother, however, Eliza possessed fifteen hundred pounds stashed away for a rainy day. If Mark ever grew tired of her, or if she grew tired of him, Eliza was capable of supporting herself independently. She did not need Sir Mark van Bergen.

She *wanted* him.

Her thoughts were interrupted by a shadow that fell across the lawn. Eliza turned in her deck chair to see Miss Hilda Prevost descending the steps from the rear of the house. The

young lady wore a lingerie dress of flimsy whitework hidden beneath a broad-brimmed cartwheel hat. She looked like a *Floradora* girl and grinned at the obvious comparison.

“It’s the newest creation from my dressmaker,” said Miss Prevost, swishing her lacy skirts while humming the chorus of “*Tell Me Pretty Maiden*”. “You ought to get your modiste to fashion such a frock for you. What a picture we’d make promenading in the park!”

“My modiste is a cockney parlour-maid,” Eliza replied, laughing, “and all my clothes are second-hand.”

Hilda Prevost sank into a canvas seat beside her. “Then your maid is in the wrong business, and you’d better snap her up before I do!”

She motioned to the pitcher of lemonade on the nearby tea trolley. “Fancy anything to drink?”

“No, thanks,” said Hilda happily. “I shan’t stay long. I’ve only come to thank you for rescuing my birthday bracelet.”

“How did you find me here?”

“I didn’t. You see, I called in the hopes of learning your address from the servants, yet I was shown into the garden.” She glanced around the space with a keen eye for detail. “This is a lovely place to paint. What are you up to?”

“Reading and composing a letter. Neither comes easily to me, but I’ve got something to say.”

“*Oh?*”

Eliza produced the latest editions of her weekly periodicals. She explained to Miss Prevost her hobby for writing public-spirited letters to the editors of all the gentlemen’s periodicals under the name of Mr. Ellis Smith.

“A *nom de plume*, how poetic! And impersonating a man—sneaking in amongst the old guard, right under their hidebound noses—how defiant! You’ve the soul of an artist, Miss Summersby. I hope to be your friend and confidante. Do you think that writing opinion pieces will make any difference to the war?”

“For most of my life, I was too poor to afford pens and ink, stationery and stamps, to even write a letter. I had no voice, and there are millions of Londoners exactly like me. They don’t want to fight the Boers. They want to feed their families. Their enemies are here at home—poverty, starvation, sickness—not far away on some foreign shore. Who are we as an empire to conquer the world when we cannot support our neighbors?”

Hilda considered that for a moment. “Your argument has merit, though I still think you’re shouting into the void.”

“At least I’m shouting.”

Both women smiled, for too often they felt silenced.

Hilda fussed with the brim of her hat. The sun had shifted behind the treetops to bathe the garden in cool, dappled light. The change was as refreshing as a cold drink on a heated day.

After a moment, the girl asked, “Won’t you sign your name to your letters?”

Eliza shook her head. “I can’t. It would get Mark into trouble at the Bank.”

The Bank of England raised funds for the treasury. The treasury funded the war. Mark was so firmly embedded into the establishment that his peers would balk at any relationship with an objector. They turned their back on those who didn’t toe the line.

Hilda knew this all too well. “Alas, bankers are rarely revolutionaries...”

“I probably shouldn’t even tell you, Miss Prevost, as your father could force him to resign. I reckon my presence here at Green Street is a conflict of interest. The Court of Directors would be shocked.”

“Oh, I doubt it. Half of them keep mistresses tucked away on the side. Sir Mark is hardly behaving beyond the pale. Wealthy men please themselves, you know, which is half the reason why I dread marrying one. As long as they’re discreet, they can get away with anything. But I’m certain Sir Mark wouldn’t betray you if you were to become Lady van Bergen.

He has proven himself to be better than his colleagues at Threadneedle Street. Anyway, my father and I rarely see eye to eye, so your secret is safe with me. Let's consider it payment in kind for saving my pearls."

"Alright," said Eliza. "We're square."

"Tell me, what *do* you intend to do about Sir Mark? Will you make an honest man of him?"

She couldn't help but laugh. Eliza Summersby making Mark van Bergen honest? Imagine that! If Miss Prevost knew of her past, she would laugh, too.

Thankfully, the girl was sincere. "I mean it, Miss Summersby! I want you two to marry."

"I'm not so sure Mark feels the same. I believe he loves me, of course, but matrimony is a big step for a bachelor gentleman. He's awfully set in his ways. He isn't stiff, but he does fancy everything in its place, and I doubt he'd put up with me making a muddle of his well-ordered life."

"My dear, that is just what he needs! I'm certain you are precisely what he wants—in bed and otherwise."

Hilda winked outrageously, and Eliza erupted into a fit of mirth. Had Sir Mark's neighbors spied from their windows at the sound of so much laughter, they would've seen two pretty ladies in the bloom of youth, gossiping about men and joking about marriage.

"It's a new century, after all," said Hilda, "Much like Sir Mark van Bergen, Mayfair society is due for a shake-up. I, for one, am thrilled to count you among our rebellious number."

Mark left work early to visit the jewelers of Hatton Garden for an engagement ring. To him, marriage was no laughing matter. He was determined to make Eliza his wife, his partner, his soulmate. He loved her, and to the devil with the consequences!

London's diamond district was not as busy as Bond Street. It was not quite as fashionable as the showrooms of Garrard, Asprey, and Hancock to name a few. Yet the most distinguished customers knew to seek a better bargain in the backrooms of de Beers, Wertheim, or Jacobs.

These proprietors were all too happy to open their doors—and their safes—to Sir Mark van Bergen of the Bank of England. Upon countless jewelry trays, he studied gold bands and precious gemstones. From little velvet pouches, loose diamonds were produced for his perusal with provenance from mines in Southern Africa.

Mark knew that Eliza would not be pleased with such a plundering. She would not be happy wearing the spoils of a war that she vehemently opposed, so he chose a modest sapphire in an antique setting to match her eyes. Never mind that the ring had once belonged to a mistress of the Prince of Orange. It was tasteful and beautiful, and very dear.

He tucked the ring box into his jacket pocket.

Tonight he would pledge his love and his loyalty to Eliza. If she accepted him—he prayed that she would—they'd be married in the summer. Perhaps the new Lady van Bergen desired to honeymoon at the seaside or on the Continent. Mark would take a leave of absence from work and carry her anywhere she wished to go. He only wanted to be with her, wherever.

His heart beat a thunderous tattoo in his chest, for truth be told, he felt nervous on the carriage ride home. Why would Eliza marry him when she'd soon have her independence? She would be of age, of means. She would desire the moon rather than an unexceptional man.

What if he was too old for her? At thirty-eight, he was ancient in her eyes.

By God, he was very nearly forty!

Eliza would prefer someone more her speed. Some fellow with fresh ideas and modern values, while he was part of the

old guard. His colleagues were aged men, and they conducted their business accordingly.

Yes, he'd taken chances in his youth. He'd strived for that brass ring and made a fortune, but now he lived by a schedule and fell asleep in front of the fire. His eyes were too sore to read, yet Eliza devoured a dozen magazines in a week, and would soon be progressing to novels.

Would she grow bored and dissatisfied as he nodded off at the end of a long workday? Would she live for those rare evenings when he took her to dinner or escorted her to the theatre, where hungry young jackals would charm her from his dull, staid arms?

Mark was prepared to risk everything for Eliza—his career, his pride, his future prospects—but was she willing to hazard her heart, her hand, and her happiness on *him*?

Patting the jeweler's box in his pocket, he felt brave enough to take that bet.

CHAPTER THIRTY-THREE

Eliza had lost all track of time—she hadn't even bothered to glance at a clock or to listen to the chiming of the bells to count the hours. She was so preoccupied with her correspondence that she let the day get away from her.

She wasn't there to meet Mark in the hall when he arrived home from the Bank. He'd had to seek her out, and discovered her in the garden, working over the little wooden tea table with letters and magazines strewn about her.

She found that fresh air clarified her thoughts, and sunshine lifted her spirits. Yet the scent of flowers soon mingled with the aroma of his shaving lotion, and she looked up to see Mark descending the back steps.

“There you are,” said he, happily, “I was worried when you didn't turn up to greet me, but Pearson said you've been out here all day. I am pleased you're making yourself at home...”

Eliza rose from her chair to wrap him in a welcoming hug. “I'm sorry, I've been so busy.”

She pressed her lips to his cheek, feeling glad that he was home. He was warmth, security, and friendship to her. He was love and desire, too. Sir Mark van Bergen was the perfect package, and his presence in her life meant everything.

“Never complain about being busy, Eliza,” he replied. “You ought to have your own occupation. It doesn't suit you to sit at home and pine for me—otherwise, you'll grow bored and start pinching the silver.”

They both laughed, and he continued, “Pearson also warned me that Hilda Prevost called. It seems you’re not only busy but popular, as well. Have you won a new friend?”

“Yeah, she came to thank me for saving her bracelet. I like her awfully. She didn’t even bat an eye when she discovered that I’d been living here. I think I’ll ask her to come and paint in the garden sometime.”

He shrugged as he observed the green space that he so often took for granted. “It’s not the beaches of Italy, but it’ll do.”

It was nice having a private place where one didn’t have to worry about menfolk interrupting one’s work. Here, Eliza could read, write, and ready her thoughts. Miss Prevost could paint, dream, and talk rebelliously without censure. Ann could bring her son to play on the soft grass. Even Mark, she hoped, could relax within these sheltering brick walls.

She drew him into a canvas chair and then perched upon his knee. In her hand, she clutched an envelope, and she thrust the contents at him with excited, trembling hands. “It wasn’t only Hilda who distracted me. I’ve been so giddy I could scarcely stand up to greet you. Look what came in the afternoon post!”

Mark flipped open the sheet of stationery and scanned it. His dark eyes brightened and became very dear, for pride shone in the depths—something she’d never known since her mother’s death—as he read the typewritten response. “You’ve received a reply to your piece. It seems your persistence has not gone unnoticed. *The Sphere* will publish your latest letter in its entirety! Why, Eliza, that is a great deal of valuable print space given over to *your* opinion! Congratulations!”

The editors believed that they corresponded with Mr. Ellis Smith, a servant in the home of a gentleman. But Mr. Smith held passionate views as to the state of poverty and patriotism in London, and the men in charge of the magazine liked a good fight.

Dissenting voices drew readers, and it seemed many who picked up a copy of *The Sphere* on their weekly commute

were growing dissatisfied with the state of things in South Africa. If they spared a thought—or better yet, a shilling—for the wives, children, and war-wounded left abandoned to the streets, Eliza’s work had been done.

Mark seemed to agree. “You’ve come a long way since that wild-eyed, half-starved creature I first met. You have done this yourself.” He had corrected her grammar and spelling, but the words and thoughts were her own. She had labored through her letters with scarcely an elementary education, determined to be a voice for ordinary folk who didn’t want a war and would never profit from its gains.

“Nobody ever accomplishes anything completely alone,” she reminded him, but Mark wouldn’t hear of it.

“You’ll be penning pamphlets in no time!”

She’d rather have a column in one of those big, grey broadsheets that had served as her bedding and blankets over the years. “I enjoy writing almost as much as I enjoy reading,” she explained. “Putting my thoughts to the page is a luxury I’ve never fathomed. I feel useful, even if I’m only ever ‘shouting into the void’ as Hilda called it.”

“Damn the void, you deserve to be heard.” He tucked his fingertips beneath her chin and lifted her lips to his.

He had opened her mouth, her eyes, her world. He’d given her a home and a garden in which to thrive. He bravely perpetuated the lie that he harbored a rogue servant in his household so that she could write protest pieces that could get him into hot water with the British establishment.

He wasn’t the sort of bloke to *allow* a woman freedom—freedom of friends, freedom of occupation; freedom of her body, and her mind, and her money. He never sought to fetter her in the first place.

Their lips tangled in full view of anybody who might be watching. Eliza angled on his lap to feel his erection prodding at her thighs. He shifted and tugged at his sober black trousers, but he didn’t try to tup her, though he knew that she was willing.

She had wanted him from the first night they'd met. Like a true gentleman, he'd declined her advances, yet a heady desire thrummed in his veins as he held her. Eliza felt that same current skipping over her nerves. She could never erase the memory of that embrace they'd shared in his landau after leaving *Floradora*. The feel of him between her lips was seared into her soul.

"You are marvelous, Eliza," he murmured into her slackened, kiss-swollen mouth. "Fresh and unique, worldly and wanton. I've never known anyone like you, but I hope I meet a million of your brazen successors someday. You're an inspiration."

It was high praise, though there were hundreds of girls on the streets exactly like her, with their own stories, troubles, and opinions. Any one of them would be lucky to meet a man like Mark.

But *this* particular man...

He was all for her, and she wasn't sharing.

She pressed her hand over his beating heart. She fondled the wool of his frock coat, which he wore to the office each day, like every other banker in the City. She traced her palms up his lapels and leaned into the solid warmth of his chest.

She twined her arms around his neck, feeling the starchiness of his shirt collar against her skin. On the surface, her lover was so deliciously buttoned up and serious, yet she remembered the heat in his eyes as he'd come undone. She knew the huskiness in his voice as he moaned her name—*Eliza!*—and treasured the ardent, sensitive, thoughtful person he was beneath that prim and proper façade.

Deepening their embrace, she winced as a hard little square in his pocket dug into her ribs. Eliza had made her living lifting the contents of gentlemen's coats. She covertly explored the size of the case. Her clever fingers tested the shape and the weight of it without Mark sensing he was being picked.

She knew a ring box when she felt one.

For weeks, she'd dreaded the day when she must leave him. She loved him, and never wanted to lose him, but she'd believed that respectable men like Sir Mark van Bergen only kept girls like her as dollymops and doxies. She'd feared that she was only fit for the pleasure of landlords, butchers, and coppers, yet Mark had never treated her as anything less than a lady.

He had obviously given serious thought to their future together.

He had bought her a ring!

Eliza dipped her head to hide her tears. She grinned into his throat under the guise of nibbling his earlobe. He was the best man, and he was *her* man, and he'd fallen in love with her.

Very soon—tonight perhaps—he would ask her to be his wife! How long must she wait for him to propose? How could she contain her joy? For she brimmed with the excitement of knowing what was to come.

CHAPTER THIRTY-FOUR

All through supper, she expected him to ask for her hand, but he never did.

They dined on ham, boiled potatoes, and parsley sauce. For dessert, Pearson and the footmen served an array of colorful, sliced fruits in a wobbling mould of gelatin alongside good wine and strong coffee.

Jenny had helped her dress. Fittingly, Eliza had chosen the frock of rich, iridescent copper-colored silk trimmed in velvet, with long sleeves, a nipped bodice, and flowing skirts. It was the same dinner gown that she'd worn the night Mark had rescued her from Scotland Yard and taken her into his home.

She'd put on weight since arriving. One glance in her looking glass told Eliza that she'd lost that pale, gaunt, malnourished appearance that had haunted her for years. She was clean. She was healthy. She was happy.

Even her hair had recovered—the bald spots had started growing in, and her full, brown locks were glossy and smooth. Jenny no longer had to pad and puff her *coiffure* into place. Now, soft, loose tendrils of hair feathered the demure swoop of neckline that fell over the swell of her breasts.

She looked like a Gibson girl or one of those pretty pictures from the fashion plates. Eliza had wanted to look her best for Mark, yet she was most pleased at how well she looked for herself. The beauty that she'd hidden in Seven Dials beneath the grime, the bust bindings, and the shabby

clothing was hers to share. She turned the full force of her brilliance onto the man she loved.

The man she wanted, tonight and always.

He rose and reached for her hand. He helped her from her chair, and then guided her to the drawing room. As they walked, the hems of her skirts caressed the carpeted floor in a whisper of silk. The heels of her slippers tapped gracefully against the polished marble tiles. Eliza felt her stockings and lingerie brush between her legs in a hidden, ladylike secret that heightened her awareness of her body beneath her clothes.

Menfolk thought pretty frocks and frilly drawers were worn for their benefit, but Eliza sensed the power she wielded and the desire she experienced whenever she was properly turned out. She felt no shame for trading her dingy old garments for these fine things and refused to judge any lady who made that same choice, whatever her reasonings.

The drawing room lamps were lit. No fire burned in the grate, though a few tapers had been lit to soften the space. The candles burned on the mantel, casting a warm, flickering glow over the chimneypiece.

The room looked homely and felt romantic. It was a quiet, domestic scene that she had enjoyed in the weeks since she'd arrived at Green Street. After dinner, she and Mark routinely shared the sofa. She sipped coffee and he drank from a snifter of brandy while they discussed the day's business. He shared his thoughts about the Bank. She asked his opinion about money, the war, and everything else. She read bawdy stories to him while he rested his eyes, both of them laughing at the exaggerated misadventures of *'The Society of Vice'*.

Oftentimes, Eliza closed the copy in a huff and regaled him with tales of her real-life experiences pilfering purses on the pavements of Piccadilly and cheating toffs in the corners of Covent Garden. She told him of the characters she'd known and the things she'd seen, and—regrettably—of the sights she wished she could forget.

Mark would hold her, cuddle her, and keep her safe from the shadows. He loved her, though he hadn't said the words.

He longed to marry her, though he had not yet proposed.

Eliza wondered what was holding his tongue.

“You’re quiet tonight,” she told him as they settled together onto the leather cushions.

He draped his arm over her shoulders, nestling her close. She leaned into his touch as he replied, “I’ve a lot on my mind. You see, I’ve lately discovered that a woman whom I hold in the highest esteem has surpassed my wildest ambitions for her future. She is to be published in a popular weekly periodical. She is currently in possession of some fifteen hundred pounds, and I’m afraid she’ll soon be earning her own income. What have *I* to offer such an intrepid lady?”

She smiled up at him. Near to him as she was, she spied soft crinkles around his eyes and the silvery glint at his temples. His jaw was shaved smooth. His chin was sharply hewn and the flesh of his cheeks was taut over the fine bones of his face. Even up close, he was the most handsome man she’d ever seen.

“You’re a treat to look at,” she teased.

His mouth was grim, though a smile tugged at the corners. “Ah, you fancy me for my looks.”

“Among other things...” She stroked his chest, partly to provoke him, and partly to feel for the jewelry box he kept hidden in the pocket of his dinner jacket. It was still there. “You’re intelligent and influential. You’re steady, mature, and dependable in a crisis. I say you are precisely the sort of bloke a sensible girl would pray for.”

Mark touched her hand, stilling it against the embroidered silk of his waistcoat. He flattened her palm over his heart. He wouldn’t let her get close to the ring he concealed. “I am too dull and drab for a vibrant woman. I cannot promise adventure, only security. I can only offer my home, my heart, my body—and I am not sure that’s enough for...some intrepid girl. I’m not certain *I* am enough for her.”

Candlelight danced on her copper frock, and she saw her radiance reflected in his gaze. “Don’t you think you ought to

let *her* decide that for herself?”

He brought her knuckles to his lips, fanning his breath over the back of her hand. Was he trembling? Or was she? “Eliza, I must confess something.”

She nodded, swallowing the trepidation rising in her throat. “Go on.”

“I’ve discovered the identity of your father. I know what happened to your mother, and why the money he’d sent her suddenly ceased. At Ann’s spurring, I traced the cheques from a solicitor’s office at Farrer’s into an account at Stannard-Hopeley. Mr. Jarvey was a junior officer then, though he has since risen to some prominence at the firm—no doubt in recognition of his service to your father.” Mark sighed and said, “Your father is a powerful, wealthy man. Would you like me to tell you about him? I can say as much or as little as you wish. It’s up to you.”

Whenever she’d been cold, hungry, or frightened, Eliza had wondered about the man who’d sired her. She dreamed that there had been some mistake and that the money was waiting in a strongbox for her to claim. When she had been forced to surrender her dignity for another miserable night in a dingy dosshouse, Eliza’s curiosity had turned bitter. She hated the man who’d deceived Mother, abandoned his daughter, and benefited from a society that kept poor women downtrodden.

It wasn’t fair!

She blinked back tears she had not meant to shed. “He never cared to know me. I don’t know why I should bother to know him.” Sometimes, the answers to the questions one sought were worse than ignorance. If Eliza learned of her father’s identity, she would never escape him. Her anonymity—and his—was a protective suit of armor. Shielded, he could not reach her. He could not hurt her.

“You have every right to leave the past where it belongs, if you so choose,” said Mark softly “But I want you to know that your mother did nothing wrong. It was your father who acted in bad faith. He is a weak man. He has never been strong enough to stand up for his convictions.” He wiped the hot tears

burning a trail down her cheeks. “You inherited that fortitude from your mother.”

Eliza nuzzled his fine-fingered, open hand. “I’m relieved. Thank you for telling me.”

“Of course,” he said. “There isn’t anything I wouldn’t do for you, and you must know that your identity means nothing to me. You are Eliza Summersby, the bravest lady I’ve ever known.”

They kissed with the taste of sugar and milky coffee on her lips. The salt from her tears was a tang on her tongue, and she felt overwhelmed by the weight of everything she’d learned.

Her father was a bad man who’d betrayed Mother. Mark knew him well enough to denounce his character, yet the ring remained firmly in his pocket. Fearing the risk of his career, his good name, and his social connections, did Sir Mark van Bergen no longer wish to marry her?

CHAPTER THIRTY-FIVE

Eliza excused herself upstairs. She claimed to be tired, and truthfully she looked exhausted. Mark wagered that it could not have been easy to confront the ghosts of one's past.

The Duke of Bodlington was a villain. Mark was tempted to do violence if he could get away with murder, yet he was no match for an aristocrat, socially or bureaucratically. Feuding with a duke could make things difficult for him at the Bank. Any hint of scandal, or even a question regarding his sense of judgment, could force his resignation from the Court of Directors.

Mark loved Eliza, but he was relieved to banish the Duke of Bodlington to the background, where the blackguard belonged. He regretted learning the fellow's identity, for he ought not to have given the man any power over them. It was only a matter of time before someone other than the duchess recognized a resemblance between Lady Ermentrude Prendergast and the future Lady van Bergen.

Thanks to him, Eliza's life would be a lie—no one involved could ever tell the truth. He would always hold that secret over her head.

The wisest course of action would be to let her go. To send her on her way. She had fifteen hundred pounds to her name. She could take her money and live frugally or invest it and live richly. Either way, she was free to build her life as she wished without shame or the threat of scandal. She could pen her

letters and publish her pamphlets under her name without the weight of his career dragging her down.

But he loved her. He would risk everything for her.

He adored her laughter, confidence, and her curious mind. Mark admired everything that she'd overcome, and the fact that she wasn't done fighting, even now. Could he not join her in her bravery? Could he not risk his position in society and his prestigious career at the Bank of England to marry a petty criminal and the illegitimate daughter of a duke?

He had feared that Eliza was settling, that she deserved an exciting, daring, youthful, and hungry man. He thought—wrongly—that she would grow bored with him as her safe and stolid choice. Yet now he realized that joining their hands would be the most courageous thing either of them had ever done.

Love was dangerous, though surely, together, they could withstand anything that life threw at them. If not, they would go down swinging, back to back, in the face of poverty, scandal, and censure.

Mark snuffed the candles and switched off the lights. He quit the drawing room, climbing the staircase toward the upper levels of his home. In the dimness of the skylight overhead, he saw the framed family portrait that had been painted when he was a boy and Ann was just a baby. It hung above the landing, a comforting sight after a busy day in the City.

He was grateful to have his sister as an ally. Ann, Sidney, and even Geoffrey were fond of Eliza, but the riskiness of their relationship meant far-reaching consequences. Mark hoped the Coopers wouldn't suffer from his choice of bride.

But tonight was about Eliza, and he intended to do what was best for the woman he loved. He respected her decision and would do whatever she wished, even if it ruined him.

He found her lounging in the blue bedroom wearing a frothy, lacy dressing gown. Her hair was loose, and bare toes peeked from beneath the hems of her nightdress.

Gone was the valiant lady in the elegant, copper-colored frock. In her place sat a confused and perhaps frightened young woman. Eliza clung to what was steady, reliable, and what was real. She counted her bundle of stolen pound notes, ordering the various denominations to please her eye. Five-, ten-, and twenty-pound banknotes fanned across the eiderdown in a cascade of riches.

Mark recalled that she preferred her money close at hand where she could touch it, hoard it, and flee with it if necessary.

He wondered whether she was a skilled thief or simply a fortunate one. That she was able to ‘retire’ placed her miles above her fellow delinquents. Mark had never been a rule-breaker. Even as a lad, he’d never seen the appeal in rebellion. He enjoyed the challenge of working within constraints, and every penny—meticulously planned for and hard-earned—had meant success, yet he was proud of Eliza for all her recklessness.

His heart swelled at the sight of her.

She tensed at the sound of his footsteps on the floorboards. “It’s time I ought to move on, guvnor,” she said without looking up. Her voice had changed. She’d slipped back into the rough guise of a street-wise girl. She counted and re-counted her bounty. “I’ve taken advantage of you long enough.”

Did she think that he would give her up so easily?

Mark leaned his shoulder against the doorframe. “I prefer to keep you with me, but I know that isn’t fair. You’re a free woman. You’re not beholden to me and may do as you please.”

He watched her tally her wealth like a miser. Surely, a clerk in a counting house could do no better, for she put his best lads to shame. Nimble fingers flew over the banknotes, never missing a beat.

“I’m glad you’ve your money, Eliza. We are fortunate to meet each other on equal footing.”

She snorted rudely. “Nothing equal about us from where I’m sitting.”

“You’re not destitute. You have funds, friends, clothes. You’ve made inroads at *The Sphere*, *The Gentleman’s Gazette*, and even *The Illustrated Mail*. I wager that you can turn your letters into an occupation of sorts. Thinking about it, you are really rather well set up for the future.”

Eliza stuffed her bundle into its wallet and tossed the lot onto the mattress. “I reckon you’ll be glad to see the back of me...”

Mark used that moment to enter the room uninvited. He sat on the counterpane beside her, asking, “What do you want from life?”

“I want what everybody wants—to be safe, to be loved. To belong.”

It was so little to ask that he ached to make her dreams come true. “Do you not think you belong here?” He glanced around the bedroom which had been furnished comfortably. “Do you not feel safe? Do you not feel loved?”

Her blue eyes met his. Bleakness blurred her usually bright gaze. “I know you love me, Mark. I have felt it in your touch and sensed it in the nice things you do for me. I probably knew that we were in love before you did. Why do you think I’ve got to get away?”

“I haven’t the foggiest idea why you feel that you must go, only that you are free to do so. I would never dream of holding you back. I only want to *hold you*, Eliza.” He reached into his jacket pocket with hands made clumsy by nerves. He did not know how to propose marriage. He usually shuddered away from such sentiments, yet Eliza’s presence had cracked open his heart and shown depths that he hadn’t known he possessed.

In his world, matrimony was a business arrangement. It had been thus for Ann and Sidney, and would be so for Hilda Prevost and the rest of his colleagues’ debutante daughters. There was little reason for tenderness when dowries and

alliances changed hands. A gentleman acquired a wife the way one got a house or a horse or negotiated a raise in pay.

Yet Mark felt so emotional that he nearly dropped the jeweler's box. There was nothing businesslike in his feelings for Eliza. He was smitten with her—beyond smitten, he was in love with her.

“I too yearn to be loved and to belong. I don't want you to go away, Eliza. I wish for you to be my wife,” he said, short of pleading. He had never begged for anything in his life. He had learned, and labored, and ascended the ladders of success, yet Mark slid from the bed and dropped to his knees before her. “I wish for the privilege of giving you a home and keeping you safe. I ask for the opportunity to make everything you've ever dreamed of a possibility. All I ask in return is that you marry me, Eliza, and grant me the happiness of spending my life with you.”

He removed the sapphire ring from its box, admiring the gleam of the golden band through misty eyes. The ancient stone had been polished to a sparkle, though it paled in comparison to Eliza's shine. The intensity in her gaze gave him hope beyond hope.

“I've waited longer than most men to fall in love, Eliza, and meeting you has made it all the sweeter. But I don't want to wait anymore. I cannot go a moment longer without you in my arms and in my bed, for all time.” He slid the ring onto her finger, asking once more, for good measure, “Won't you marry me?”

She studied the sapphire for a moment, awestruck, and then pulled him into her arms. “Yes, Mark, I will marry you. I thought you weren't going to ask me. I was afraid you'd changed your mind.”

He blinked at her, stunned. “How did you know I planned to propose?”

Laughter—and, yes, some tears—shone in her eyes when she confessed, “I felt the ring box in your pocket earlier. I've been waiting all evening, but when you tried to talk about my father...”

“I don’t give a damn about your father, Eliza. I’m glad you don’t want to know him. We need never speak of the fellow again, and I pray you never lose a moment’s sleep over that.”

She was relieved, he could tell. All the tension fled from her slender shoulders as she settled into his cradling embrace. “I’ll do everything I can to be a perfect wife for you.”

He balked at the idea. He wouldn’t change her for anything in the world. “Don’t be perfect, just be *mine*.”

Eliza grinned. “That’ll be easy enough! I’ve been yours since I jumped from your carriage and felt you pulling me back. I’ve been yours since the first moment your hand grabbed onto mine.”

He vowed to never turn her loose. He’d follow her to hell and back—to Seven Dials and home again—heedless of the danger. He’d face the wrath of a dozen dukes, and the disappointment of his fellow directors to make Eliza Summersby the happiest woman alive.

Tenderly, Mark sought her mouth with his.

His fingertips brushed her neck, pushing back her hair. He kissed her bare throat and nibbled at that soft patch of flesh above the collar of her dressing gown.

Eliza gasped at the sensation. She clung to his shoulders as his lips coursed along her pulse line, rising higher and higher until he met her slackened jaw. He held her flushed and tearstained cheeks in the palms of his hands, and then turned her face toward his.

She opened her mouth to meet his tongue, tasting, teasing, and eagerly encircling it with hers. She was shameless—as he’d known her to be. Eliza came to him with a need that matched his own, and Mark was glad. He felt honored and fortunate beyond words to have found such a woman, such a partner.

His future wife.

“I want to take you to my bed, Eliza.” Needy eyes met hers, and he knew she desired the same. Yet he had to ask. He yearned to hear her answer. “Will you join me?”

She nodded. “Yeah.”

Her one-word reply—spoken in breathless certainty by the woman he loved—sounded sweet, indeed. It was all the coaxing he needed to carry her there.

CHAPTER THIRTY-SIX

Mark brought her to his room—*their* room from that night onward. He lay her down upon the cinnamon-colored counterpane, and then switched on the bedside lamp. The soft, amber glow of the electric bulb bronzed his features, making his patrician profile achingly handsome. It set his thick, dark, silver-shot hair to gleaming.

Eliza felt dazzled by this steadfast man of substance who was to be her husband. He would be faithful, honorable, and devoted to her. She would be affectionate, ambitious, and attuned to his needs. Together, they would give and take, and support each other.

They would make a good marriage and build a strong partnership.

But tonight, they would love, and leave everything else for tomorrow.

Mark began to undress in the lamplight. Eliza reclined against his eiderdown. Her head was pillowed on soft, feather tick shielded by crisp, clean sheets. She felt warm and wanton and smiled drowsily at him as he stripped off his clothes.

She watched the dinner jacket and trousers fall away. He unbuttoned his waistcoat and loosened his necktie. He fought with collar buttons and cufflinks before finally hauling his white dress shirt over his head. Mark let the discarded garments land where they may, and then stepped free of his underclothes.

Eliza had never seen a naked man before. Her previous partners had only ever bared what was necessary for their pleasure, yet Mark offered all of himself to her gaze, her touch, and her satisfaction. Her future husband was a well-formed man. He boasted a lean, firm physique with long legs and tautly muscled thighs. His arms were strong, and gentle, and made for holding *her*.

She fit into his embrace as he joined her on the bed.

He cupped her face and kissed her lips, and Eliza murmured love words into his open mouth. Their tongues touched and danced, teased and tasted. For many languid minutes, they simply enjoyed the act of kissing one another, allowing the intimacy to grow and bloom between them. Roughened legs stroked against her soft, bared knees. Finely fingered hands traced along the edges of her dressing gown to slip the flouncy, lacy fabric over her shoulders and down her arms.

Mark disrobed her by slow, careful inches. He parted the comfortable, second-hand nightdress from her bosom, letting it flutter to the carpet beside his bedstead. His sharp eyes never left hers as large, warm hands found her breasts and curved over them. He plumped and massaged her pebbled flesh, and Eliza moaned at the sensation of merely being touched.

Her nipples peaked against his palms, yet his touch was tender, almost reverent, as he toyed with those aching little points. His thumbs circled, pressing slightly to heighten her arousal. When he bent his head to nip, and suckle, and flick his tongue over the tight tip of each breast, Eliza nearly came up off the mattress.

How was it possible to love this much? To want this much? To *have* this much—and the promise of more—when so many things had been denied her?

It was almost too good to be true.

Mark's restrained lovemaking stoked her to a frenzy. He kissed and caressed her as if they had all the time in the world to reach their satisfaction, and perhaps they did. There was no

one to pull them apart, no one to drag her away. Together, they had the luxury of drawing it out and making it last.

Eliza never wanted this night to end.

His mouth lingered over her lips and other places, too. He lavished attention on the parts of her body where no man had ever bothered to venture—until now. Until Mark.

She watched him fan his hands over her hips, exploring the curve of her waist and the pair of slender thighs that slackened around his shoulders as he journeyed lower. His breath was warm where she was wet. Eliza relished the press of his mouth and the parting of his lips. She closed her eyes, arching her back, clutching at the counterpane, to savor the slide of his tongue into her core.

He nibbled and nursed there, as well, giving and giving until she feared she could take no more.

She rolled her hips against his busy mouth. He held her clenching thighs and helped her to ride the cresting waves of her very first climax. Eliza was lost in a tempest of pulsing passion, wracked with spasms so intense that she almost screamed.

She did not know that it would be so good, or that it would go on for so long. Yet Mark was there and she was safe, and Eliza felt free to let the sensation sweep her away until she collapsed onto the mattress, utterly spent in his arms.

“*Blimey!*” she whispered wondrously. She’d never experienced anything so glorious.

Mark laughed against her inner thigh. He placed a kiss on that quivering flesh before dragging his upper body over hers. His chest was solid where hers had gone all fluttery. Thankfully, they cuddled for a few moments while Eliza caught her breath.

To say that their coupling had been ‘earth-shattering’ would’ve been an understatement. In *her* mind, a cannon-shot to the moon or a ride on a blazing comet paled in comparison to the thrill she found in Mark van Bergen’s bed. For when he

said, “I love you,” softly against her temple, Eliza swore her heart soared higher than the sun.

She looked love-drunk and sleepy, and he let her rest. He hadn't expected this to be Eliza's first taste of ecstasy, but he wasn't really surprised. The world was selfish and vicious, and there was scarcely any cause to share one's satisfaction with another.

Yet Eliza was young. Her time on the streets of London had not broken her spirit. She trusted Mark with her heart and her body, and he'd worshiped her in the way she deserved. She was a woman—and soon, his wife. It was his honor and privilege to please her.

He traced his fingertips through her loose, brown hair. He felt her soft, steady breath against his throat as she relaxed in his arms. He heard her purr like a lazy house cat stretching, shifting, and snuggling against him.

Her hand found its way to his abdomen, grazing her fingernails over the smooth, flat muscles of his torso and the thin, sharp lines of his hipbones. Mark hoped that his body suited her, for he'd maintained his physique despite being tied to his desk. He'd sweated to make England prosperous and labored hard behind the scenes to keep the wheels of finance spinning. He felt gratified as Eliza palmed his erection, marveling at the long, slow glide of her hand as she worked him.

Aroused to the point of aching, Mark eased her onto her back. He arched over her, curling into her, finding her slick and swollen between her thighs. She widened her legs to welcome him in.

He twined his arms around her shoulders, cradling her, loving her, and kissing her until she was breathless. He nuzzled her forehead and brushed his cheek to hers.

Mark whispered encouragements, moaned endearments, pleaded with her, and praised her until he felt her core tighten around him. He measured his thrusts, making each desperate pump of his hips deep and methodical, driving and withdrawing until he heard himself gasping and groaning like a man possessed.

Her hands were on his back, palms flattened to his spine. Her nails dug into his backside as he dragged his pelvis against hers. “Yes, Mark,” she cried, “Like that! Just like that!”

He knew that she was close. He prayed that she was closer, for he sensed his orgasm coming hard and fast. Only by sheer determination did he hold it back—*for her*.

It had been so long, and he wanted her so badly. He yearned to feel her catch and clench against him before he withdrew.

“Eliza, Eliza...” He moaned her name like a prayer, calling for her climax from the heavens. It wouldn’t be enough to finish without her. He needed her with him, and soon, she was there. Her arms strained and her body shivered. She tossed back her head, crying out—“*Mark!*”—when she came.

Flooded with relief, he shuddered a release as strongly passionate, yet as tender as hers.

He sagged against her, humbled. Mark was not a young man, yet he loved her with everything he had and knew that he’d satisfied her. They quaked with bliss in each other’s arms.

“Bloody hell,” he said, laughing tremulously. He felt damp, sweaty, and spent.

They lay together for a long time. Mark propped his head upon his pillow and admired the woman he loved, this brave and resourceful girl who had taken every chance and somehow beat the odds. He prayed that he would be worthy of her.

“I should like for you to visit me at the Bank,” he told her. He brushed a wisp of brown hair from her flushed face. “Would you mind terribly coming tomorrow?”

Her eyebrows lifted. “Why?”

“I want you to see where I work, Eliza. I want you to meet my colleagues. I want you to know what I do every day when I’m away from you.” Mostly, he was proud of his career at the Bank of England, and he wanted to share his success with her. “You’ll be a banker’s wife, after all. You ought to know what that entails.”

She wrinkled her nose at him. “I’ve heard it’s deadly dull.”

“You might think so, but it is the only thing I’ve ever been good at doing—”

“Not the *only* thing,” she countered saucily.

Mark couldn’t help but blush at her bold praise. “Alright, my pretty, clever bride-to-be. The future Lady van Bergen. Banking might not be the only thing I’m good at, but I should like you to visit me anyway.”

Surely, she knew that his name meant a great deal to him. He was eager to make Eliza part of his family, and the most important person in his life. If she was to sit by his side at Bank dinners and attend social events on his arm, they must present an unbreakable, united front from the very start.

Understanding this, she angled her lips to claim his. “I love you, Mark, and I’d love to come to the Bank tomorrow so that you can show me off to all your cronies.”

They laughed as they kissed.

Mark couldn’t believe his good fortune. “I’ll never know a moment’s peace with you, will I?”

She shook her head, and then buried her mouth against his throat. “I hope not!”

But her answer was muffled against his rising pulse, for her wandering hands were once again as eager as his. They were going to be exhausted by morning.

CHAPTER THIRTY-SEVEN

The City of London was the financial capital of the world, and the Bank of England—situated at the junctions of Threadneedle, Princes, and Lothbury Streets—was the beating heart of it all.

Eliza had never been to the Bank, never had any reason to see it, and certainly had no cause to step through its towering bronze doors. Each blackly menacing panel was guarded by lions' heads in roundels. They dwarfed the pavements, making passersby feel small and insignificant against this ancient, inflexible institution.

The carriage halted at the busy corner. Eliza tugged on her gloves, straightened her hat, and then disembarked from the landau. There would be no more endless treks on aching feet for her. No more hired hacks, even. For the rest of her life, she would enjoy the luxury of a private conveyance to carry her shopping, calling, or riding in the park.

Her two feet landed firmly on the paving stones. Eliza craned her neck to study the place, intimidated by the stone grandeur of the façade and the elaborate columns and pediments that adorned it. She couldn't imagine walking into such a place and feeling as though one belonged, yet Mark did it every day.

Eliza could do it, too, for she was to be the future Lady van Bergen, wife of an esteemed member of the Court of Directors. The Bank itself might be dull and decorous, yet the

man who worked here—the man *she* loved—was as ardent and as adventurous as her wildest dreams.

She passed through the bronze doors with a sweep of her fashionable skirts. With Jenny's help, she'd chosen a peach tailor-made suit with a straw bonnet trimmed in silk flowers and a wide bow tied beneath her chin. She looked like a sweet-shop confection and felt as proud as any prize.

She was bright, strong, and beautiful, and was determined to be a breath of fresh air in this stogy old place.

A gatekeeper stood in the courtyard. The fellow wore a ridiculous liveried costume of pink and crimson wool trimmed in gold braid, a bicorn hat, and a scepter. Eliza smothered a smile as she approached him.

He touched his hat to her. "Good afternoon, miss. May I help?"

"Cheerio! I'm looking for Sir Mark van Bergen."

"Ah, yes, Sir Mark—I was told to expect his lady," said the man with a twinkle in his eye. "Follow that passage to the Directors' Parlours, and a clerk will be happy to receive you."

Eliza nodded her thanks, and then stepped inside the passageway. As she walked the length of it, the heels of her shoes clicked against the gleaming marble floor and echoed off the sumptuous paneling. Electric lanterns hung at intervals and tasteful artwork decorated the walls. A few employees hastened past her with polite nods of acknowledgment, yet she felt their eyes linger over her figure.

A woman was a rare sight in the Bank.

Old habits died hard and Eliza quickened her step to outpace them. She didn't care for their gaze and dreaded the feeling of guilt and the sense that she did not belong here. Thankfully, she soon reached the end of the long corridor to discover an empty waiting room.

"*Hullo?*" she called.

A brace of young clerks emerged through a doorway, summoned in some surprise by the sound of her feminine

voice. Otherwise, the Bank was as silent as a tomb.

“Yes, miss?” asked one lad. He must’ve thought her lost.

“I’m here to see Sir Mark van Bergen.”

He nodded. “May I tell Sir Mark who’s calling?”

“Miss Summersby,” she replied. “He knows me.”

“Very good, miss. Wait here please.”

She stood in the center of the room, admiring the slant of light through the lone window framed in serviceable brocade. A potted fern sat on a wooden stand, and a suite of sturdy chairs were pushed against the perimeter. It was a comfortably appointed space, but visitors were not encouraged to linger there. Everyone must be brisk and efficient about their business, and then be on their way.

Soon the clerk returned. “If you would be so good as to follow me, Miss Summersby.”

He led her further into the labyrinth. Deeper into the bowels of the Bank of England until she felt certain she would never find her way out.

But a tap against a doorframe revealed the corner office of Sir Mark van Bergen, who was all too happy to receive her.

“Eliza, at last!” Mark wore reading spectacles, she noticed. The wire-rimmed glasses rested upon his nose, for he must’ve forgotten to remove them in his excitement.

His workspace was darkly paneled despite the bright light beaming through a bank of windows. A mahogany desk dominated the room, and two brass-studded leather chairs sat before it. Otherwise, the office was lined with bookshelves stuffed with ledgers, record books, and copies of *the Financial Times*. A framed photo of his family rested on his desktop, reminding him of all that he’d worked for.

Mark admired her pretty clothes. His keen eyes raked over her with obvious admiration. A low heat simmered in his gaze, making her heart race. Making her smile as she reached for the man she loved.

“Are you pleased to see me?” she asked.

He wrapped his arms around her, drawing her very near. “As pleased as Punch. Now kiss me.”

She shook her head and teased, “*You kiss me* first.”

He did so without any hesitation. Their lips pressed and feathered together. His hands traced her waist, cupping her bottom as he deepened their embrace. He didn’t care who might’ve walked by or that anybody might have seen them. He seemed elated that she had come, for her presence was the high point of his afternoon.

Eliza was glad to be missed, to be wanted. Releasing him, she took a turn about the room. “How long have you been in this office?”

“Four years,” he said. He propped his backside on the polished desktop, letting his long, trouser-clad legs swing freely. “I worked for a firm of Quaker bankers before they were bought out by Barclays. I and the other partners profited from the deal. Some even retired on the money from the sale, but I felt I was too young for that, so I began the second act of my career here at the Bank of England.

“Some folk find it dull work,” he continued, “I’m afraid this immutable institution lacks the excitement of managing other people’s money. Young men of the City crave the thrill of speculation rather than setting rates.”

Eliza knew that he’d been savvy in his youth. He was a talented and successful gentleman who’d saved his bank when others had failed, turned a substantial profit, and ultimately ascended to the Court of Directors. She was happy to have him now, though she wished she could’ve witnessed his meteoric rise.

“What would you do with my money,” she asked him, “if I placed it in your care?”

He removed his spectacles and slipped them in his frock coat pocket. “I’d have to look after your best interest, so—knowing your situation—I would invest your nest egg conservatively into something without much risk. I’d purchase

interest-bearing Exchequer bonds that pay a fixed rate of three percent per annum upon which you might live.”

She balked at his plan. “Why would the Bank pay *me*?”

“For the courtesy of allowing us to use your money whilst you’ve no need of it. It’s a mutually beneficial agreement, and quite commonplace.”

Commonplace? Investments and speculations were hazards reserved for the privileged few. Most folk scrimped, scrounged, and sacrificed to save their wages. He was naive if he believed differently.

“Only somebody who’s already rich has no need of money, Mark. Poor girls like me can’t afford to invest in anything when we need every penny in our purse.”

“But you are not poor, Eliza. You’ve fifteen hundred pounds to your name, and once we’re married, you shall want for nothing. I promise you’ll never be poor again.”

It was a comforting thought, yet she refused to put money into any scheme that supported the Boer War. She knew that raising funds for South Africa was currently an important part of Mark’s job, and she told him so. “I don’t agree with that.”

“You have such strong opinions for one so young,” he said without censure. They may not always agree, but they respected each other’s point of view.

“I’ve lived a long time in my twenty years, Mark. I have seen too much to stand aside and let the world go on as it has. When I’ve got something to say, I am going to say it.” She touched his sleeve, adding, “I will cause you no end of trouble, I fear.”

His large, fine fingers came to rest over hers. “That’s alright. I can bear a spot of trouble in exchange for your love.” They were silent for a beat until he said, “Warmongering isn’t my only function, mind you. The Court of Directors is responsible for managing the affairs of the Bank, maintaining monetary policy, and protecting the financial stability of the Empire. Fancy seeing the real fruits of my labors?”

She nodded, and he slid from his desktop. Mark's vigor and excitement reminded her of their lovemaking, when he'd driven her to dizzying heights and joined her there, again and again. He had kept her up for half the night, and they'd even taken their pleasure before breakfast that morning!

He loved her, and he couldn't get enough of her. He yearned to give and to show her everything, and Eliza delighted in sharing it all with him.

Mark escorted her down a lamplit, paneled corridor flanked by offices on each side. She spied white-whiskered toffs studying balance sheets or scribbling reports. One room held nothing but clerks counting out 'gilt-edged' bonds. Others recorded stock transfers. Some counted currency in the deepest, darkest backrooms of the Bank, and Eliza marveled at their deft hands thumbing over mounds of banknotes.

The Bank of England was a temple built for riches, and she couldn't help but wonder aloud, "Cor blimey! All this for money?"

Mark laughed at her wide eyes and gaping mouth. "What you've seen is merely pocket change." Hand-in-hand, they reached a spiraling flight of stairs that led below ground level. He gestured for her to descend. "The good stuff is kept in the vaults."

CHAPTER THIRTY-EIGHT

In the subterranean tunnels below Threadneedle Street, bullion porters hauled trolleys of strongboxes filled with gold and silver. There were no windows. The low ceilings and narrow walls were nothing but whitewashed blocks of stone. Dim, bare bulbs flickered overhead to reveal no way in and no way out.

Only a fat tabby cat prowled the route hunting for vermin. He flipped his tail and licked his chops, yet allowed Mark and Eliza to pass unscathed, as he was employed to keep out the rabble.

These haunted warrens reminded her of the narrow, reeking alleys where she'd once lived and worked. The slums of Seven Dials were dank and grim, and she felt a hint of panic at the reminder of what she'd only barely survived.

“Are we allowed down here?” she asked, holding tighter to his hand.

“Not exactly,” Mark smiled in the dull light. “But who is to stop us? Besides, nothing will happen. I’m only going to give you a peek.”

“A peek at what?”

He walked onward mischievously. “You’ll see...”

Eventually, they heard voices—talking, laughing, and swearing. The cheery whistle of a workman echoed off the block walls, and Eliza recognized the tune from the old Cock & Pye, a pub she knew on Drury Lane. The food there was

rubbish, but the entertainment was lively. She'd picked a few pockets of its stumbling, singing patrons a time or two.

Eliza trusted Mark. She kept her fingers laced with his as they passed through the last low arch and entered the bullion vaults of the Bank of England.

The whistling sentry stood at attention. "Alright, Sir Mark?"

He nodded. "Harry, this is Miss Summersby. We are to be married and I'd like to impress her. Might we have a wander 'round?"

The man tipped his cap in deference to Eliza, and then stepped aside to allow them entry. "As ye wish, sir. And many congratulations to ye both!"

Before them stood a cavernous room with vaulted ceilings supported by thick, stone-block pillars that could withstand any assault. The stores could not be breached from the outside, nor could they be brought down from within. They appeared impermeable to fire and probably water, too.

From the ceiling, lamps hung at intervals to illuminate pallets of gold bars stacked in tidy towers. The fact that they did not collapse—or hadn't sunk the foundations of the Bank into the soft London clay—was in itself a feat of engineering.

To think that this had all stood for hundreds of years, and would likely stand for hundreds more!

Eliza spun 'round in a stunned circle. She gawked at such wealth, which had been unimaginable to a poor girl from the streets. This was the might of the British Empire distilled into one room, the pinpoint of prosperity for the modern world. She could hardly believe her eyes!

Mark watched her take it all in. "Thrilling, isn't it? I knew you'd enjoy seeing this."

"What's it all for?" she wondered. "Does every bank have one of these in its cellar?"

"Not quite. Most of our reserves are held on behalf of Her Majesty's Treasury. The other is...working capital. You see,

gold is a store of value,” he explained. “It has a finite supply, so whoever holds it, tries their best to keep it.”

She snorted. “Hoards it, you mean.”

He shrugged, for she wasn’t wrong. “Think of it like your stolen pound notes. You’ve only got so many fivers, tenners, and twenties in your wallet. You prefer to keep them handy and so does the Bank of England.”

“How much is all this worth?”

“Twenty million pounds or thereabouts.”

Eliza made a strangled sound in the back of her throat. “Twenty...*million?*”

It was an unfathomable figure.

She approached a pallet full of gold bars feeling a bit like Ali Baba who’d sneaked into the Forty Thieves’ den or Aladdin in the Sorcerer’s cave. Her wide-eyed reflection was distorted in the golden glow of the ingots. Against her better judgment, she asked, “Can I touch one?”

Mark laughed, “Not a chance! You’ll likely secret it away beneath your skirts.”

“I couldn’t lift one bar let alone carry the thing,” she argued. “It takes two of those burly blokes to haul a trolley of the stuff!”

If she could tuck one ingot into her corset, she’d leave the Bank a wealthy woman. Her fingers itched to try her luck, though it was always the greedy souls in the storybooks who never made it out of the treasure trove alive.

For all her pickpocketing, Eliza wanted to imagine herself pure of heart.

They traversed rows and rows of pallets stacked with bars. It was dizzying. Frightening, even. Deposits of bullion were received from exchanges, accepting houses, and the great hubs of commerce—New York, Hong Kong, and even Saint Petersburg. In return, shipments of goods and currencies were sent to the various ports of trade. One misstep and the global economy could splinter apart. The world as she knew it could

deteriorate. Yet rational and responsible men like Sir Mark van Bergen did their best to prevent such a collapse.

“I hope you feel,” said he, leading her from the stores, “that the work I do is worthwhile.”

“Of course! I understand how important your career is to you. I know you’ve worked hard to get where you are, and I admire you for it.”

When they left the bullion vaults, Mark stopped to pass a few words with Harry, the sentry on duty. He had taken a risk to allow her down here, and she was grateful for the private showing of Britain’s gold reserves.

Eliza asked Harry, playfully, “Want to check my pockets? I might’ve nicked something...”

“No, miss,” laughed the fellow. “I can tell by the look o’ ye that ye’re a trusty soul. Why, I reckon yer only danger is in stealing a man’s heart!”

She blushed and Harry winked, and they all shared a good laugh.

Happily, she and Mark returned upstairs.

He showed her the parlours, weighing rooms, and pay halls that kept the financial world turning. In the various consol, stock, and bill offices, he introduced her to guards, clerks, superintendents, and cashiers with functions she could scarcely fathom.

Women were employed to sort and count banknotes. Some intrepid ladies were typists while others were coffee room attendants, but all of them retired after marriage. Male employees with wives and families were better paid to balance this fact, which didn’t seem fair to Eliza’s mind—but who was she to argue with the policies of the Bank of England?

She followed Mark as he guided her through the premises. She shook hands with everybody and tried to remember their names, but there were so many folk and all of them seemed eager to meet the future Lady van Bergen.

Eventually, her tour ended in the Garden Court, where rhododendrons bloomed, water features gurgled, and exotic ferns waved their particular fronds along the footpath. It was a far cry from the paved courtyard through which the public entered, for only special guests were permitted here.

Eliza had begun to realize that many of London's most beautiful green spaces were kept under lock and key. A patch of grass was a privilege that few could afford. "This is lovely..."

"Yes, it is, isn't it?" With her hand resting on his sleeve, Mark escorted her along the perimeter. "It is meant to encourage us overworked City men to see the sun once in a while." His eyes crinkled with a smile. "To pause and count our blessings, I suppose."

Mark knew how much she fancied gardens. Even as a little girl, Eliza had found that sitting among the flower beds in Regents Park was a heavenly experience. She felt contented to walk here with her future husband during his lunch hour.

"I'm glad you came," he told her. "Your presence has cheered a rather gloomy day. My work does get monotonous, you know, so it's nice to have a treat to look forward to. I hope you've enjoyed your outing, as well. You are welcome to take the landau anywhere you wish to go—anytime."

"Thanks. Someday, I'll be so busy that you'll wonder where I got to!"

"As long as you come home to me afterward," he warned. Laughing, Mark lowered his voice to confess, "Oh, Eliza, my love, I shall be counting down the minutes until I'm in your arms."

He might've kissed her, but they weren't quite alone in the Garden Court. Office windows overlooked the space on three sides, and a small door in a stone wall led to the place where Eliza had entered from Threadneedle Street.

A clerk hurried toward them, for the business of the Bank could not be ignored for long. "Sir Mark!" said the young

man, red-faced and puffing from searching for them. “Sir Mark, you’ve a visitor.”

“Can’t you see I’m with Miss Summersby, my fiancée?” With a shake of his dark head, he tried to wave the lad away. “No, I cannot be bothered just now.”

Yet the clerk was determined. “Under any other circumstances, I wouldn’t dare to disturb you, but—*sir!*—it is His Grace the Duke of Bodlington, and I did not feel he ought to be kept waiting.”

Mark stiffened. He withdrew his arm carefully from beneath Eliza’s hand. “Bodlington is *here?* To see *me?*”

The clerk nodded and Eliza teased, “Seems like you’re a popular fellow!”

She did not know much about dukes except for the fact that most of them were terribly rich and owned heaps of land in town and in the countryside. Such an aristocrat must be an important caller to the Bank of England and an influential acquaintance of Sir Mark van Bergen, whose sister lived near Bodlington House on Piccadilly.

In fact, she reminded him that it was at a party in honor of the duke and duchess’ daughter where Eliza had first climbed into Mark’s landau to escape a brace of thugs.

Mark merely shrugged at that memory and smiled tightly. “Duty calls, I’m afraid.”

“That’s alright,” she said, “I won’t keep you.” He had so many responsibilities, so many things to do. It was kind of him to make any time for her at all.

To the ruddy-faced clerk, he asked, “Will you escort Miss Summersby to the gate? My carriage shall be waiting.” To Eliza, Mark bent to kiss her cheek beneath the brim of her hat. “I love you,” he whispered against her temple. “I’ll see you back at home.”

CHAPTER THIRTY-NINE

The Duke of Bodlington stood in Mark's office, staring through the windows onto the Garden Court below. His Grace was not a tall man and had grown stout in his middle years likely from a fondness for too much brandy and cigars over any meaningful enterprise.

There was nothing of Eliza Summersby in this dour, lazy aristocrat.

Mark closed the door behind him, and the soft catch of the latch echoed in the silence. The duke did not turn to acknowledge Mark's presence. He merely glowered in the glass as he said, "That was her down there?"

"Yes."

"She's comelier than Lady Ermentrude, I grant you. It appears that Elizabeth has inherited her mother's poise. My darling May was a proud woman, but never rigid." His Grace sighed. "The duchess might as well have a bloody poker for a spine."

Mark went to his desk. He sank into his chair, surrounded by his workspace of ledgers, reports, financial records, and correspondence from all of the great banking houses of London. His polished desktop contained folios concerning the fighting in South Africa and memorandums from ministers in the treasury.

He'd been busier than usual with the war. The various boards and committees on which he sat required his attention

and guidance. Then there had been Eliza, who asked nothing of him beyond his love and support.

Her presence in his life—and lately, in his arms—was his refuge from this headache of business in the City, yet the various spheres of Mark’s life now converged dangerously.

How could he keep one hand laced with Eliza’s while retaining a firm rein on his career? How could he do battle with the Duke of Bodlington and the Court of Directors? He feared his strength had been stretched too thin, and that some tenuous thread would soon snap. His world was in danger of unraveling between his fingers.

Something, somewhere, must give before it broke.

“Eliza has consented to be my wife,” Mark told the man. “She is to be Lady van Bergen.”

His Grace pivoted to meet his gaze. “You will be kind to her?”

Mark nodded curtly. His mouth was a grim line as he answered, “Kinder than you ever were, certainly.”

“That’s just as well. I’ve come to settle something on her. Discreetly between gentlemen, I am prepared to give a dowry of five thousand pounds—it is what she is owed after all these years—to ensure everyone’s silence on the matter.”

The duke produced a purse from the breast pocket of his tweed coat. The leather cover was embossed with a gilded crest and its silken interior was stuffed to bursting with pound notes. Although the two purses were not the same, this scene reminded Mark of the stolen wallet Eliza had stashed above the wardrobe. He marveled that her story had come full circle.

At last, she’d receive the funds that she and her mother had been denied.

Mark had made his fortune taking risks. Though he now lived a comfortable life, his career relied on careful consideration of the figures before him. Men of fortune and influence relied on his judgment—to make the proper call at the proper time—and to competently deal with any repercussions that arose.

He hoped the woman he loved would trust in his prudence.

“Eliza does not wish to know you or anything about you,” he told His Grace. “She has no desire to learn the truth of her birth nor to be any bother to you. She wants to get on with her life like any other young woman.”

The Duke of Bodlington’s brows pinched in displeasure. “You’re telling me she wouldn’t take the money?”

“I am telling you that I won’t take the money. My silence is for Eliza’s sake, not yours. I shan’t be bought off, and I know that were Eliza here to do so, she would throw your purse back in your face.”

The duke sputtered and blustered. He grew florid and spat out, “Then you’re the last honest man left in the City of London—or a damned fool!”

“I’ve never done anything that kept me up at night,” Mark replied. He supported the safekeeping of Eliza, Ann, Sidney, Geoffrey, and all of their servants. He maintained his home on Green Street and the Cooper’s townhouse off Piccadilly. He was the head of the noble van Bergens and refused to betray his principles. “Losing sleep over a prickling conscience is a dreadful thing, I’m sure, but I needn’t tell *you* that, Your Grace.”

With a huff, the duke returned his pocketbook to his coat. Negotiations had reached an impasse. Neither gentleman had anything more to say to one another. Mark would keep Eliza’s secret in accordance with his own moral code. The duke could go to the devil for all *he* cared

“Beware, Sir Mark,” warned the fellow as he quit the Bank, “I fear our wives shall be our downfall.”

Eliza spent her afternoon penning a letter to the editor of *Vanity Fair*, London’s premier fashionable magazine, for she was branching out. The future Lady van Bergen was

determined to expand her reach beyond the realms of men, and thanks to her new position in society, *the Sketch*, *the Lady*, and even *the Gentlewoman* lay within her grasp.

She would be both Mr. Ellis Smith, a servant in the employ of a gentleman, and Her Ladyship of Green Street. As Hilda Prevost had predicted, Mayfair society—polite or otherwise—was due for a shaking up.

While she collected her thoughts, Eliza admired the gleaming sapphire ring that Mark had placed on her finger. It was very old, very dear, and precious to her. She'd treasure it all of her days.

She distantly registered the chime of the doorbell. Perhaps it was Ann calling for tea, as she often did. Or Hilda passing by on her way to Hyde Park with her sketchbook and watercolor paints in hand. Eliza did not know anybody else in London but hoped to have many friends and visitors to enliven her future life.

Pearson appeared in the drawing room doorway. The unflappable butler was curiously ruffled. His wavering hands carried a card on a silver tray and announced, with some trepidation, "Her Grace the Duchess of Bodlington."

Eliza had met the duchess once before, on the pavements of Shaftesbury Avenue, when the old dragon had accused her of looking too much like her daughter, Lady Ermentrude. But the duchess was Ann's near neighbor in Piccadilly and socially connected to the Prevosts, who knew Mark very well.

She couldn't imagine what Her Grace wanted with *her*, but Eliza was game to find out. She placed her correspondence on the side table, and then rose as Pearson escorted the lady across the threshold. The duchess wore an elaborately plumed bonnet and a matronly plum-colored coat with a feathered boa looped around her shoulders. The outfit was ugly and unbecoming, yet every inch of her smacked of wealth.

Eliza reckoned a visit from the Queen couldn't have been more regal—or more intimidating.

She bobbed a clumsy curtsy. "Your Grace."

The Duchess of Bodlington looked her over as if she'd encountered a slug on the kerbstone or a rat scurrying up from the sewers. "You are Elizabeth Summersby, I presume."

It had been a long time since she'd been called by her Christian name. She remembered that Mr. Jarvey used to refer to her as 'Elizabeth' during his inspections, but Mother had never done so. Even the teachers at the parochial school had scolded her as 'Eliza'.

Her Grace loomed over the side table which held Eliza's letter. That correspondence was private, but the duchess appeared to believe that it was her right to snoop where she pleased.

"Your handwriting is atrocious, girl."

To think, her penmanship had improved in recent weeks!

"For most of my life," countered Eliza, "I had no cause to hold a pen. I could scarcely afford a pencil." She wasn't ashamed of her past poverty, though she was glad to have overcome it. "I'm lucky I can sign my name, but Sir Mark has been helpful with my spelling and grammar. He is awfully supportive..."

"Yes, he would be, wouldn't he? You *are* his mistress, are you not?" Her Grace glanced around the room, noting the comfortable leather Chesterfield, the potted palms and geraniums in the windows. Her eyes raked over Eliza's pink chiffon tea gown, which was loosely frothy and fashionable. "You reside beneath this roof at his pleasure. The clothes, the carriage, your little scribblings..."

"You misunderstand, duchess. We are engaged to be married." Nothing that she and Mark had done was immoral. He'd behaved as a perfect gentleman, and she had acted out of love for him. They'd pledged their hearts and hands to each other.

The old dragon sniffed haughtily. "Impossible!"

Eliza waved the sapphire betrothal ring beneath the woman's upturned nose.

The duchess slapped her hand away. “You are just like your mother—seducing your betters. Have you no reckoning of what you’ve done? Are you determined to be the ruination of yet another honorable gentleman?”

The hairs on Eliza’s neck prickled. Her pulse quickened and her mouth went dry. She barely choked out, “What do *you* know about my mother?”

“Nothing, thank Heaven, but I know where *you* come from! How you came to be born!” Her Grace clutched her coat to her breast like a shield. To her, Eliza was a contagion whose sin could corrupt them all. “I do not want you near my husband or moving in the same social circles as my children. I am prepared to pay you handsomely to disappear.”

The Duchess of Bodlington produced a cheque drawn from her account at Stannard-Hopeley. Eliza took it, read it, and then laughed to herself.

“You dare to sneer?” the woman balked. “Fifteen hundred pounds is a fortune for someone like you. You’re a child of the gutter! Did you expect to be accepted into society? You’ll be a laughingstock. Sir Mark will be a laughingstock. Don’t you realize the connections he’ll lose with you as his wife? Take the money, girl! There will be other men.”

Eliza shook her head. “There is no man like Mark.”

She thrust the cheque toward the duchess, who then tore it in half. “You give me no choice. I shall have Mark van Bergen removed from the Court of Directors. I’ll use my considerable influence to ensure that neither he nor his family ever works in finance again. Every door in London will be shut in his face, and in his sister’s face, as well. I shall destroy the reputation of anyone who shelters you.”

“What have any of us ever done to you?” She reached for the duchess, pleading, “Nobody needs to know about my parentage. I didn’t even suspect His Grace ’till now!”

Yet the old dragon rebuked her. “Wretched creature, you ought to have been drowned at birth! I’ll see to it that you never know peace.”

Tears stung Eliza's eyes. They scalded her cheeks as they streamed down her face. "*Why?*"

"Because you represent everything that is wrong with modern society—poverty, thievery, treachery, and immorality. You are a bastard! The product of wickedness! I find your existence distasteful and am determined that you shall never cross paths with my family. If that means I must shun the Coopers, Sir Mark van Bergen, and your dear Miss Prevost, then so be it. I am prepared to do whatever it takes to protect my children. I shall spare my husband the sight of you, you disgusting reminder of his lechery!"

It wasn't fair! Her parentage wasn't her fault. She'd done nothing wrong. Mother had done nothing wrong, and neither had Mark. Must they all be punished for love?

Eliza understood how the world worked. She knew that the Bodlingtons held unfathomable power in society, government, and commerce. Every person she loved now risked their wrath.

"I won't take your fifteen hundred pounds," said she, sadly. "I don't need it. I don't want it. But I will go—if you swear to forgive Sir Mark, Ann and Sidney Cooper, and Hilda Prevost. Let them keep their homes, jobs, and reputations. Let them forget that they ever knew me, and I'll leave Green Street forever."

The duchess was determined to punish and degrade her. To show her no mercy. The woman yearned for Eliza's suffering, physically and emotionally. Her Grace's only thought was to break an innocent girl for the crime of her birth.

Victory must've tasted sweet on the duchess' tongue, for she salivated. "Very well."

Eliza lowered her head. She would never stop loving Mark. She would love Ann, Sidney, and little Geoffrey. She would treasure Hilda's friendship, and miss the comfortable life she'd enjoyed here in Mayfair. But it would be better for everyone if Eliza Summersby disappeared.

CHAPTER FORTY

Mark returned home from the Bank at his usual time. As his landau rounded the corner from Park Lane, he observed the pedestrians on this fine, late Spring afternoon. They appeared fashionable and cheerful, without a care in the world. Even the crossing-sweepers and dustmen of Mayfair were in better condition than Eliza had been on the night he'd met her.

There was such poverty and disparity in the world, yet he had lived sheltered from the worst of it. Mark believed that society was fair to those who lived decently and worked tirelessly, but the Duke of Bodlington had been shielded by his title while May Summersby had been punished bitterly for daring to rise above her station and love a man beyond her reach.

Mark vowed that Eliza wouldn't suffer the same fate.

She would be his wife, his partner. His equal in all things. He would demand that she receive the respect she deserved from his peers and colleagues—and their wives and daughters, too. Folk would know better than to mention the Bodlingtons in her presence! If anyone dared to comment on the likeness of Lady van Bergen and Lady Ermentrude Prendergast, Mark swore they'd regret it.

For now, however, he was relieved to see the well-scrubbed façade of his house. Through the flowerpots and open windows of his drawing room, he tasted tea and salmon sandwiches. He anticipated the sweetness of cream cakes and Eliza's welcoming kiss.

They'd only been apart since luncheon, yet he was starved for her.

He descended from the carriage with a spring in his step. He crossed the kerbstone and strode through the doorway of his home. Pearson stood at attention, as was his custom, yet the foyer seemed empty and dark. Mark laughingly wondered whether someone had put out the lights.

Where was Eliza to offer him a warm reception after a long day?

He handed over his hat and his gloves. "Is Miss Summerby in the garden, Pearson?"

"I am afraid not, Sir Mark," replied the butler. "She has left."

"Left?" He shrugged from his frock coat and slung it over the newel post. "Has she gone somewhere with Ann or Miss Prevost, perhaps? Did she think to surprise me with another fish and chip supper? Though God only knows where she found a decent chippy hereabouts..."

His mind couldn't fathom what the butler was saying. His heart dared not accept what the man meant, yet the drawing room felt so dull, so deserted. So lacking in the homely quality that he'd come to enjoy these past few weeks.

Mark raced upstairs. He tore open the door to the blue bedroom, finding it filled with her things. The wardrobe held its usual assortment of frocks, cloaks, and lingerie. Every second-hand hat was in its place. Every heeled slipper, every high-buttoned boot.

He reached atop the furniture to search for the wallet he knew she kept hidden, but he discovered that it was missing. Only the sapphire ring with the golden band rested on the pillow in plain sight.

Mark heard a cry of agony—the grief-stricken sob of a gutted man—and realized that it was him. He was that pitiful fellow, that broken-hearted fool. Eliza had not only left, she had *left him!*

A soft knock sounded on the doorframe. “Beg pardon, Sir Mark...”

He turned to find a housemaid lurking on the landing. “Yes, Jenny, what is it?”

She looked as though she’d been weeping. “Miss Eliza has run away, sir. You see, a duchess paid her a call, and afterward, she took her money and ran.”

Mark refused to believe it. There had to be some reasonable explanation. “Eliza would not leave me. She loves me.”

“I reckon she left *because* she loves you, sir. That duchess was a right nasty piece o’ work, if you ask me—treated Miss Eliza cruelly, she did. I heard it all from behind the baize.”

Surely, the Duchess of Bodlington would not dare to complicate matters, yet His Grace’s prophecy echoed in Mark’s memory: *‘Our wives shall be our downfall.’*

He was halfway out the door before thinking to ask, “Did Miss Summersby say where she was going?”

Jenny shook her head. “Only that she must get away.”

Thankfully, Pearson had held the coachman at the kerb. The landau and greys waited in readiness. Mark shouted orders as he crossed the pavements, for they must hurry if they hoped to catch Eliza up. He knew she was quick on her feet. She could be anywhere in London by now.

He called at Ann’s townhouse first. Piccadilly traffic was a blur to him, yet he soon found himself in his sister’s sitting room with his hat in his hands.

Ann balanced Geoff on her hip, preparing to put the lad down for his nap. “Mark! I thought you were Sid! He ought to be home at any moment. Can I give you tea whilst you wait?”

“No time to wait, I’m afraid,” Mark replied. “Is Eliza here? Have you spoken to her?”

His sister was stunned. “Not since she told me of your engagement. Has something happened?”

“The Duchess of Bodlington called at Green Street. I wager she confessed everything about Eliza’s parentage before driving her away. The duke has also been meddling. His Grace tried to pay me off! When that didn’t work, your friend the duchess must’ve taken matters into her own hands.”

“Oh, Mark, I am so sorry! We never should’ve stirred up the past, though I fear the truth was inevitable when Her Grace mistook Eliza for Lady Ermentrude.”

None of that made any difference now. He had to think—where was she from? Where had she lived? Where would she go in a crisis?

Eliza had no ties to Gloucester Place, the tidy terrace in Marylebone where she’d lived with her mother. She was a West End urchin, a pickpocket from Seven Dials. In a pinch, she would retreat to the shadows of those slums that she knew well.

“Mark, you must go and fetch her! There isn’t a moment to waste!”

With a fierce hug for his sister and his nephew, he promised them, “I love Eliza, and I shan’t rest until she’s back home where she belongs, with her family.”

He descended the stairs in a mad dash. Calling to his driver, Mark leaped into his landau and slammed the black lacquered door closed behind him. The horses sprung and the carriage lurched, and they forced their way among the carts and cabs that clogged the cobblestones.

He did not spare a glance toward Bodlington House, the London home of the Prendergasts, which fronted Piccadilly at Berkeley Street. Mark turned his gaze toward the task at hand, determined to win back the heart of the woman he loved.

Damn her parentage! Damn whatever threats the duchess might’ve made to frighten her! Eliza was a greater lady than Her Grace could ever hope to be. She had a warm heart, a clever mind, and a strong sense of survival.

Had the roles been reversed, and poor Lady Ermentrude had found herself in a dangerous situation, Mark knew that

Eliza would never have judged her. Instead, she'd have extended the hand of friendship and given the girl a sound start in life.

How he admired her! How he adored her!

He loved Eliza more than he loved society. More than his career at the Bank or his connections in the City. Mark wanted nothing beyond keeping her safe and making her happy. He did not care what happened to them both, only that she would be *his*.

Piccadilly gave way to Shaftesbury Avenue. He watched through the glass panes of his carriage windows as his pair of matched greys sped past the Lyric Theatre. Mark remembered how breathtakingly beautiful Eliza had looked—a vision in sapphire velvet—that night on his arm at *Floradora*. She had delighted in the musical comedy and had reveled in the admiration of her fellow patrons. Even Miss Ada Reeve, the star of the production, had acknowledged her seated in a private box above the stage!

Mark pinched his brows and bowed his head, pleading, “Oh, Eliza... Eliza... Come back to me, my love.”

His coachman steered the horses toward Cambridge Circus, and then pulled to a halt at the kerb. The busy junction teemed with foot traffic and conveyances. Pedlars hawked their wares. Clerks and shopgirls hastened about their business. Booksellers and cafe waiters served eager customers, paying no mind to the man disembarking from large, black landau.

He'd never ventured this far from home before and eyed the narrow streets that were his destination with a frisson of real fear.

“Which way to Little White Lion Street,” he asked his driver.

The man shifted on the box to gesture with his whip. “Take Little Earl Street to the Dials, and then right onto Little White Lion.” He glanced at his employer, who still wore the sober

black clothes of a banker. He stood out like a sore thumb in his tall hat and frock coat. “But are you quite sure, sir?”

“No question about it, I’m afraid.” He was going after Eliza even if it killed him.

Keeping his pace brisk, Mark descended into the bowels of London, a rank-smelling, foul, putrid place. The filth made his eyes water. Faded, pasted advertisements, peeling placards, and vulgarities were scrawled across the grimy, brick-faced buildings. Gaunt faces peered at him from darkened doorways. Starving children begged for change. Prostitutes propositioned him.

The best-dressed fellows wore drab, tattered clothes, and many women, it seemed, made do with little better than rags. He remembered meeting Eliza in her shabby skirt and patchwork jacket. She’d been scuffed bloody and stinking badly, and he had listened in horror as she explained that cleanliness and good health marked one as a target. If a girl could afford a bath and decent clothing, then she could afford to part with them. If she dared to develop a pleasing figure despite her malnutrition...

Mark did not wish to think about that, just now. He couldn’t bear knowing the woman he loved had endured such hardship, such violence. Whatever the Duchess of Bodlington threatened to do to her, it was not worth this degradation.

Passing gin shops, pie carts, and public houses, he searched for any sign of Eliza. He found only thieves and cadgers, and the suspiciously narrowed gaze of a landlord marked his progress into the slums. Young boys raced across iron footbridges high overhead, crisscrossing the rooftops of printmakers, warehouses, and breweries.

He felt as though he was being followed—hunted, even—yet when he turned, no one was there. Sweat prickled his forehead. A chill shivered up his spine. He stepped in something reeking and wet. Mark wandered the warrens and alleyways, growing sooty, dirty, and disheartened. How could anyone survive this wretched place?

A gentleman had no business in Seven Dials.

His presence was not welcome here.

CHAPTER FORTY-ONE

She'd taken a bed in a dingy dosshouse over Comyn Ching Court, just off Little White Lion Street. Eliza was scared, hungry, and sad. She dared not show her face on the paving stones that she'd once called home, for her landlord, the butcher, and even those boys who'd beaten her lurked nearby.

A tart in the cot next to hers studied Eliza's trimmed nails and combed hair, and doubtless coveted the simple skirt-and-jacket that she had worn from Green Street—only because her old things had been burned.

She had not taken anything else from Sir Mark van Bergen. Eliza had left with her wallet of pound notes stuffed down the top of her corset. It wasn't an ideal hiding place for her fortune, but Eliza hadn't had time to bind her breasts and hips. She had run away before the duchess changed her mind.

Eliza didn't want to ruin Mark's life. She must find a way to leave London forever so that neither of them would ever cross paths with the Bodlingtons. The man she loved had worked too hard to lose his livelihood on *her* account.

“Ain't seen ye since ye was snatched by th' coppers,” said the tart. “Serves ye right, bringing food where folk ain't got none.”

“Intended to share it, I did,” said Eliza, shedding the last layers of her articulate speech. For weeks, she did her best to fit into Mark's world, and to keep Mother's lessons in her heart, but what was the use? She was back in Seven Dials where she belonged.

The tart coughed. “Share it? *Ha!*”

Determined to ignore her, Eliza curled upon the lousy, musty-smelling mattress. There were no bed linens here, no soft feather tick. Only a lumpy pallet on a dirty floor and one shared chamberpot for each room. Womenfolk had to take turns in the corner or risk running the gauntlet to the common privy out back. Modesty, privacy, and all human dignity were abandoned, for they knew that it was too dangerous to be so vulnerable there.

Eliza kept her back to the wall. She dared not close her eyes. Somebody might come to steal her clothes, boots, and lingerie that could be easily sold or traded on the street. They would molest her and discover the wallet stashed between her breasts. Then her situation would be dire, indeed.

Suddenly, a commotion arose in the dosshouse. A girl who worked a tea urn at the Crown pub dashed through the narrow, slanting doorway, rousing the women. “There’s a toff in the Dials!”

“*What?*” The tart blinked in the excitement, as most of them had never seen an honest-to-goodness gentleman. For ensnaring him, they’d get a meal and pint for their troubles.

“He’s mine!” cried the girl. “I seen ‘im first!”

Tuppung a rich man might change their lives...

“How’s he look?” asked Eliza, fearing the worst. Surely, Mark would not be so stupid!

The girl from the Crown joined the others at the window. They peeled back a layer of greasy newsprint which had been pasted over the broken glass. “Dark as the devil, he is. Clad in all black like an undertaker.” She sighed. “Tall, and lean, and fit. I can see his gold fob watch from here!”

Eliza rose to see for herself.

Sir Mark van Bergen wore his frock coat and tall hat. He was too clean, too well dressed. He shone of money down to his shoes and had attracted the attention of every cut-purse from here to Covent Garden. He was going to get robbed, stabbed, or worse—even killed!

Mark paced the pavements, crossing from doorstep to doorstep, calling, "*Eliza! Eliza!*"

The tart coughed out a laugh, "For a sixpence, I'll be his Liza!"

With her heart in her throat, Eliza watched as Mark started down a darkened passage, out of sight of the street. The space between two buildings was scarcely wide enough for a man to walk abreast. It was a notorious den for the very worst crimes, for once a bloke got in, he wasn't coming back out again.

She had to warn him!

Pushing the women away, she fussed with the window latch, but it was painted shut. She jammed her face against the grimy glass, crying through a hole in the pane, "*Mark!*"

Yet her words were drowned out by the whistles and shouts on Little White Lion Street below and from the rooftops, pigeon lofts, and gangways above. There was a toff in Seven Dials, and he was ripe for picking.

Eliza abandoned the relative safety of the dosshouse. She descended the twisting stairs in a fleet-footed flurry, holding her skirt hems over her calves, careless of her spotless lisle stockings and sturdy leather boots. She had to run, to race the thugs and thieves that were already cornering him without Mark even realizing it. He was being hemmed in, and soon he would be held up.

He'd be robbed and killed for the crime of being rich.

The vicinity of Seven Dials was a rabbit warren of streets, alleys, cuts, and yards, each more forbidding than the last. Eliza pumped her legs faster than ever before, grateful for weeks of hearty meals and restful sleep as she'd healed under Mark's care. She was in good condition—fighting fit—which gave her an advantage over the starved, sickly, exhausted masses.

She prayed that she was faster than the lads who trailed him.

Christ almighty, let her reach Mark before they did!

Eliza slipped into a narrow passage. She felt her way along the bricks to a shortcut that she'd known since her girlhood when she and Mother had lived a stone's throw from here. It put her one step ahead of Mark's assailants, and she slid into the shadows at the exact moment the man she loved reached a dead end.

He uttered a curse when he realized that he was trapped. Two burly thugs closed in on him, and Eliza saw the glint of a knife blade winking in the scant light.

"Give up the watch, guvnor," one of them said.

"And 'at coat and 'em boots." A second man gestured with the point of his knife. "Might as well 'ave off wi' the lot, guv."

They ordered him to strip, yet Mark stood his ground.

Foolish, foolish man! Eliza watched in terrified silence as her friend and lover—the man who could've been her husband—lifted his fists in defiance. He was a brave man, but he knew the odds. He was going to lose, be exposed, and be humiliated, and then he was going to face a painful death in this dirty, reeking gutter.

Eliza loved him too much to let him suffer. Valiantly, she emerged from the shadows that had been her hiding place. She'd unbuttoned her blouse and removed the hidden wallet filled with fifteen hundred pounds of stolen banknotes. Her precious fivers, tenners, and twenties, issued from the Bank of England, lay in her right hand.

Her left hand found Mark's and held him fast.

"Eliza," he said, stunned. "What are you doing? Get away from here!"

"You shouldn't have come, Mark. You should've let me go when you had the chance."

The thugs studied her. They grinned in the gloomy confines of the passageway, but she knew that they were too burly to follow her through the shortcut.

"Oi, Kitten!" sneered the bloke with the knife. "Oughtta listen to yer geezer."

It was too late now.

Eliza opened her palm to reveal her ill-gotten riches. She chucked the fifteen hundred pounds at the thieves, watching as the money fluttered and fell to the damp cobblestones at their feet. The men were distracted. They were greedy and began to grope after the filthy, sodden banknotes.

This diversion allowed Eliza and Mark to get away.

She led him to the shortcut, sliding single-file, shoulder brushing shoulder alongside the brick-faced shop fronts. The rough wall rasped her face and hands. Her skirt hems grew wet and heavy, and her stockings began to sag, yet she pushed on.

Mark struggled behind her, but he was a fine, physical specimen of a man, and he wedged his way through the passage until they reached Little White Lion Street. They ran for the safety of Seven Dials, that lively junction where the various streets converged.

“Where is your carriage?” she asked him.

“I left it at Cambridge Circus,” he replied, hand-in-hand with her.

“Go to it!”

Mark shook his head. “Not without you. I’ll never find my way.”

He’d been turned ‘round easily enough. Eliza feared that he’d fall into yet another trap without her guidance. “Ugh! Come on, then!”

Together, they crossed the pavements, thankful to be alive. To all who witnessed their daring escape—and those who heard the thrilling tale repeated in the pubs that evening of the pickpocket girl who gave away a fortune—Eliza Summersby and Sir Mark van Bergen’s story wasn’t finished yet.

CHAPTER FORTY-TWO

They climbed into the waiting landau and closed the door behind them. Amid the security of the squabs, Eliza noticed that Mark's frock coat was torn. His hat was missing, snatched from his head somewhere between Little Earl Street and Comyn Ching. The starched collar of his shirt was limp with sweat, and he sagged back in his seat, exhausted.

Did he realize how close they'd come to dying?

She had sacrificed her wealth for him, though it had been an easy choice in the end. What use was a life of independence without love? What was the point of hoarding capital if she sold her soul—and Mark's soul—to keep it?

As the carriage and high-stepping greys merged into traffic, Eliza knew that it had been money well spent. She admired the weary face of the man for whom she'd given up everything. He had loved her enough to search Seven Dials to find her. Saving him was the least she could do.

"You came for me," said she, softly.

For a moment, she feared he hadn't heard her, but then he turned his gaze toward hers. "Did you think I would not?"

Eliza shrugged. "I had rather hoped you wouldn't..."

"Why?"

"Because the Duke of Bodlington is my father!"

He nodded. "Yes, I know. I've never wanted your parentage to come between us."

“And yet it has!” She told him of the duchess’ threats. The old dragon had declared war against Mark, Eliza, and everybody they loved. “Your position at the Bank is in danger. You’ll be sacked. You’ll be ostracized. The duchess will see to it that you make no more money. What will you and Ann do when you’re reduced to nothing?”

For Sir Mark van Bergen, money was not the measure of a man. He was savvy with his investments and careful with his savings, but it was his character that made him a gentleman. Eliza wasn’t surprised when he told her, “His Grace tried to buy my silence for five thousand pounds and I didn’t take it.”

“Why ever not, Mark?” She knew he was a man of honor and substance, but still, she wondered why he hadn’t taken the bribe and washed his hands of her. It would’ve been so much easier for him and his family’s future.

“My silence cannot be bought,” he explained. “I shall keep the duke’s secret out of loyalty to you, not because of any obedience to a peer or his purse.” Mark leaned forward in the squabs to take her hand. He ran his fingertips lovingly across her palm, and then lifted her knuckles to his lips. “I am not afraid of the Bodlingtons. I’m not afraid of losing my career or my income. I am only afraid of losing you, Eliza. Everything else can be dealt with, but I cannot bear to lose *you*. Come back to Green Street, my love. Let’s forget about the Bank and the duke, and simply make a life together.”

She shook her head. She wouldn’t! She couldn’t! “I’ve made such a hash of things, Mark, since the moment you met me. I won’t let you destroy everything you’ve worked for, even if you believe these things don’t matter. You don’t know what it’s like to starve, or freeze, or steal.” She flushed scarlet at the memory of all she’d had to do to survive. “Those high morals of yours will go out the window when your belly’s aching and you can’t find an honest way to make your next meal.”

But Mark was not to be swayed, for he was as determined as ever to have her. “You’re not the only capable person in this carriage. And I’m glad you’ve come into my life and made a

hash of it,” he said, pulling her into his lap. He circled his arms around her and cradled her against his chest.

It felt good and right to be with him. The Duchess of Bodlington had been wrong to try and keep them apart.

“I’ve been complacent for too long,” Mark continued. “I had lost my fire, my spirit—until you. If I resign from the Court of Directors, it will be because my time at Threadneedle Street has reached its end. I don’t want to finance wars anymore. I want to be a man who you are proud of. So let’s test our courage together. To hell with society! Our true friends will stand by our side.

“Marry me, Eliza. Allow me to place that sapphire ring upon your finger and swear to me this time that you’ll never take it off, no matter how rough the road that lies ahead. We can face anything *together*.”

Tears shimmered in his sharp, dark eyes. They had been through so much and had come out stronger on the other side. How could she *not* love him? How could she *not* trust him? Mark was the sort of gentleman in whom she could place her faith and her heart.

She had never known a kinder, braver man.

“I love you, Mark.” Eliza pressed her lips to his, claiming his mouth in a kiss that left both of them aching and breathless. “I’d be proud to be your wife.”

“Then it’s settled, my pretty bride-to-be, my lady pickpocket, my love.” She balked and laughed, and he gave her a tremulous grin. “You shall be my wife, and I’ll know the greatest good fortune of being your husband.”

Eliza couldn’t imagine anything sweeter than that.

EPILOGUE

Some years later...

Mark sat in the offices of Cooper-van Bergen, his private banking firm. After leaving Threadneedle Street, he had received a nod of approval from the new Governor, Augustus Prevost, whose permission was—under the table, at least—necessary to trade in the City of London. Prevost could never quite sever the bonds of friendship between his rebellious daughter, Hilda, and Lady van Bergen. Miss Prevost was a frequent caller at Green Street and one of Mark's first investors.

The firm was a family business in partnership with Ann, Sidney, and Eliza. It catered to a certain clientele who cared more about building their wealth than the scandal surrounding a fellow's wife. Profits were quickly realized, and Cooper-van Bergen's influence spread accordingly.

The partners enjoyed the society of many wealthy families, though some doors remained shut to them. The Duke and Duchess of Bodlington were behind much of this malice, though no one ever really knew why. It was a new century, after all, when chorus girls became countesses and debutantes drove motorcars. Only the worst sticklers refused to change with the times.

Eliza's resemblance to a certain young woman might've been whispered about, but no one dared to speak it in *his* hearing. What Their Graces thought of Lady van Bergen, Mark neither knew nor cared. He and Eliza were too busy to

bother with petty gossip and too happy to trouble themselves over trivial squabbles.

His sister, Ann, was blissfully raising her brood of children while acting as the office's mother hen. Sid had brought with him an army of capable clerks and junior officers who were too ambitious to waste their potential toeing the line at Stannard-Hopeley. Even little Geoffrey Cooper had his eye on a corner office, though it would be many years before he left school.

Eliza signed her name to her letters these days, crossing pens with the editors of both the fashionable lady's magazines and the gentlemen's periodicals. Her readership was widespread and well-acknowledged. She'd clawed her way up from the gutter, escaping poverty—one of the few who made it out of Seven Dials alive.

She was a friend to the veterans of the Boer War, unwed mothers, and disadvantaged youth. Eliza's work brought citywide attention to the state of the slums and the plight of the underprivileged. It could be said that she gave back to London far more than London had ever given her, yet it was her nature to be dauntless and generous, and Mark was glad to foot the bills.

Sir Mark van Bergen was a scrupulous banker with a canny eye for speculations, though he wore his gold-rimmed reading glasses full-time these days, much to Her Ladyship's amusement. Theirs was a happy and productive marriage with countless good years still ahead of them. He and Eliza were proud of what they'd achieved together, even when things had looked dire and Mark wasn't certain he could manage a third act of his career. Yet he *had*.

They and their people wanted for nothing.

When, after the end of a long work week, he rode the lift down to the lobby and found his gleaming black limousine waiting at the kerb, a sense of satisfaction swelled in his chest at all that he'd accomplished. The brightly mischievous face—framed by a smart, new sapphire blue bonnet—smiled at him from the rear seat of their automobile.

His wife had come to collect him for an early supper. Later, they'd attend the theatre, which they scarcely ever missed. Their life together was busy, rich, and full of love. Mark climbed onto the cushioned velvet seats beside his bride of many years, recalling a similar evening when a wide-eyed young woman had stowed away in his carriage.

He'd never known a moment's peace since that night and had never been happier than spending his days with Eliza, who never stopped surprising him. For tonight, rather than reserving a table at an exclusive, expensive West End restaurant, Lady van Bergen carried a greasy bundle of newsprint. Theirs would be a fish and chip supper while sharing kisses in the back of their motorcar.

Laughing mouths met in plain view of passersby on the street, yet no one batted an eye at these two lovers, for on this bustling Saturday evening, London was in full bloom, and—thanks to Mark and Eliza's tireless work—there was nowhere better to be.

AUTHOR'S NOTE

A lot of research went into this book. For information on the history of the Bank of England, I recommend TILL TIME'S LAST SAND by David Kynaston. To learn about the Boer War, I read several periodicals of the day, including *The Journal of the Institute of Bankers*, which detailed the government's scheme to raise the necessary funds to fight the war.

I didn't want to focus too much on the implications of gold speculation and the reserves held by the Bank of England, but Sir Mark van Bergen profited off the resources mined in Africa, which caused the conflict in the first place. He would not have known about the human rights atrocities inflicted on the Boers until the public learned about them in June 1901—thanks to the writings of Emily Hobhouse, a humanitarian and anti-war activist.

If you'd like to see a visual representation of Mark and Eliza's story, the pinboard can be viewed [here](#).

Keep reading for a preview of the next *Turn of the Century* romance, A GILDED DUCHESS!

EXCERPT: A GILDED DUCHESS

PROLOGUE

CHAPTERS 1 - 5

PROLOGUE

He was not born the Duke of Rosthwaite or even the Marquess of Keswick. On that fateful night, he was merely the Earl of Borrowdale, second in line to the dukedom, and far removed from any thoughts of inheriting the intimidating hulk of timber, stone, and stained glass called Keswick Castle—at least not for many years.

Ross anticipated a lifetime of school, friends, and fun before assuming that mantle, yet fate held other plans for him.

He awoke to the sound of coughing, though it grew louder and hoarser as he approached wakefulness. His chest ached, and his lungs burned, and when he opened his eyes, he was nearly blinded by red-hot embers and acrid smoke.

He leaped from bed in a tangle of covers, disoriented save for the desperate need for oxygen. Ross went to the window of his bedchamber and fought with the shutters. He threw open the latches and clawed at the soot-streaked panes, which felt strangely warm against his hands.

Someone had sounded the alarm, but it would take half an hour for the fire brigade to arrive. He'd be dead by then. Grandmama, Grandpapa, Mother, Father, and Althea would perish, too.

With a fresh sense of urgency, Ross flung the window open on its hinges, drawing in deep breaths of fiery air. His room filled with smoke, thick and black and suffocating, yet he fumbled his way forward. He'd grown up in Keswick Castle and knew its rooms, corridors, and halls by heart. It was his home, and it was burning, and there was nothing that he—a

lad of sixteen on holiday from Eton—could do to stop the spread of the flames.

He found Althea's room first. She was his twin sister, the mirror image of his own heart. She lay slumped in her bed, looking dazed, pallid, and limp. There was not enough breath in his lungs to form words, yet speech was often unnecessary between the two siblings. He grabbed her and dragged her from the mattress onto the carpeted floor. The air was cleaner there, and he watched as color returned to her face, so pale, and frightened, and like his own.

They crawled then, hand-to-knee, groping along the floorboards. He went first, navigating the corridor, watching as the flickering orange light grew brighter and hotter as they drew closer to the staircase.

Ross and Althea peered between the spindles of the banisters down onto the landing below. Mother and Grandmama were screaming, crying, and pleading for "*the children!*" Father and Grandpapa fought the flames with sand buckets, water pails, and rugs, yet their progress was slow. Castle servants raced throughout the ground floor to save the priceless paintings, furnishings, china, silverware, tapestries, and carpets.

He watched helplessly as everything he'd ever known burned.

"Thea," he said, turning to his sister with raw, stinging eyes, "you have to go."

Her trembling fingers gripped his. "Not without you!"

They had been a packaged deal since conception. They'd only ever been separated while he'd gone off to school and she had remained at home under their mother and grandmother's tutelage. Surely, one sibling could not exist without the other.

"Alright, then we go together."

As they had always done from birth onward.

Ross helped his twin sister to her feet. Hand-in-hand, they raced down the staircase, feeling the hot stone beneath their

bare feet. Fire lapped at their legs, hissing and threatening the hems of their nightclothes.

Glass shattered and timbers groaned. Carvings, lighting fixtures, and even the ceiling tiles from high upon the battlements crashed down around them. Ross and Althea ran toward their parents with hands clasped and their free arms outstretched. Safe in the embrace of their loved ones, they were rushed out into the cool night air, where they collapsed onto the gravel drive in a sweating, shivering heap.

More than a decade later, he could still recall the sweetness of the air in his lungs and the shocking clarity of the stars overhead, though the sky must've been obscured by smoke. It was a trick of the mind—he now knew—to cling so vividly to one good memory on the worst night of his life.

He sought the stars and knew that he had saved his sister. He had saved himself, yet they had lost Keswick Castle.

Although he'd emerged unscathed from the fire that had robbed him of his family's ancestral home, Ross was no longer that innocent boy dreaming of friends and fun. He understood full well the immense responsibility that would be his to bear.

Within two short years of the tragedy, he would become the Duke of Rosthwaite and assume all the burdens and duties that came with the title.

The life-altering impact of this fateful night was never forgotten, for Ross would always feel the searing flames licking at his heels and know that failure was only one stumbling step away from consuming him—and everything he loved.

CHAPTER ONE

England, 1901

She'd traveled with her family to Venice, Rome, Vienna, Berlin, Paris, and London. After their whirlwind tour of Europe, they were due to spend the social Season with Mamma's old school friend, Lady Luccombe, but their hostess had been struck down with influenza and had asked them to stay away until she recovered. Her Ladyship recommended a fortnight in the countryside to divert them.

Pappa had settled on the Lake District and the Lothringer-Horst family now found themselves checking into the Royal Oak Inn, half an hour's drive from the busy market town of Keswick, otherwise in the middle of nowhere.

It was a detour from her debut, and Miss Evangeline Horst was displeased. She had not come all the way from Chicago to waste precious time when she could be curtseying to the new King and Queen, attending glittering parties, and wearing glamorous ball gowns.

She was a city girl at heart and rolled her eyes at the sight of shaggy sheep, lumbering cattle, farmhouses, barns, and sheds. The village—if one could even call it a village and not a settlement—was little more than a cluster of grey stone cottages topped with blue slate roofs gathered in a craggy, tree-lined valley.

Everything was damp, muddy, and covered in a spongy green layer of moss.

“Birdie!” Mamma called to her. “Birdie, don’t pout, dear. It’s only a week, and I know you’d like to see something of England before you make up your mind. London is a long way from home, you know...”

Like so many rich Americans, the Horsts had decided to sail across the Atlantic in search of a titled husband for their daughter. While they didn’t intend to sell Birdie off to some mercenary lord, an alliance with a peer of the realm was still the ultimate matrimonial prize for any heiress.

So far, she was not impressed with her prospective future homeland.

“Must everything be so...wet?” she asked with a shiver as she brushed against something slimy. Her luggage that hadn’t been sent ahead to London would end up moldy, musty, and water-logged. All her pretty new things from Paris would be ruined before she even had a chance to wear them!

“It’s England,” said Pappa, slinging an arm over her shoulder and giving her a playful jostle. “Embrace it!”

Only her brother, Monty, remained unfazed about their temporary surroundings. He’d purchased a Kodak camera and was eager to test it out. The Lake District was as good a subject as London in that regard. He always had an eye for the bizarre and wandered off to practice his photographic skills on some unsuspecting lichen.

After some negotiation, the Horsts booked a suite of rooms on the uppermost floor of the inn. Climbing a narrow, creaking, slightly uneven set of stairs, Birdie reached her bedroom overlooking the stable yard of the Royal Oak and a cow pasture beyond.

The room boasted a low, timber-beamed ceiling and walls that had been generously papered to hide any imperfections in the plaster. It was comfortable, spacious, and clean. If she closed the curtains, maybe she could forget all about the mud, bugs, and bovines of her modest accommodations.

“Would you look at this!” Pappa exclaimed as he wandered through their bedrooms and sitting rooms, and the

single bathroom reserved for their use. “Charming! Just charming!”

Mamma followed in his wake, nodding and noticing every detail, but saying nothing critical. Pappa had asked for this one small concession during their extravagant vacation, and he deserved to be humored when he’d given his beloved family so much.

“Here, Birdie,” she said, sitting beside her on the plump mattress, “I brought you a pamphlet.”

While checking in, the proprietor of the inn had explained to them all the delights of the district—from Derwentwater to the Bowder Stone, and even the ruins of Keswick Castle situated only a few miles outside the village bounds.

Birdie took the sheet of paper from her mother’s hand. It showed a charming sketch of the castle, which was open to visitors from April to October, and advertised extensive gardens for guests’ enjoyment at the cost of one shilling per entry.

“Apparently,” continued Mamma noncommittally, “the inn sells hampers to take to the castle for picnics on the scenic grounds.”

Pappa was ecstatic at the prospect. “We ought to do it! After the cathedrals of Rome, the canals of Venice, and the mirrored halls of Versailles, we can say we visited an honest-to-goodness English castle!”

Even Monty seemed interested in the outing. “Do you think they’ll allow pictures?”

Birdie realized the panic of being outnumbered. If she wasn’t careful, she’d be dragged to every tourist site within a ten-mile radius. She desperately longed for the culture and sophistication awaiting her in London.

Was Lady Luccombe’s influenza *really* that contagious?

“Can’t I stay here?” she pleaded to her family as three eager faces stared back at her.

Pappa scolded her gently by saying, “There is no use traveling halfway around the world to sit and pout in the hotel room, Birdie. Monty and I didn’t complain whenever you and Mamma went shopping. I bet we even had a bit of fun gawking at the mannequins. It’s called compromise, my girl, and you’d better learn the finer points of it before you go calling yourself a grown-up.”

She was used to being spoiled—or indulged, as Mamma so delicately phrased it.

Her family had arranged this trip to England so that Birdie could make her social debut on a grander scale than anything seen in Chicago. She would be introduced to a society filled with eligible, elevated gentlemen of rank, privilege, and possibly fortune. She might even marry one of them and never again have to suffer through anything so uncouth as playing tourist in some soggy backwater.

She sighed and put on her best smile for her family. “You’re right. We should go see the castle. It will give me something to talk about over tea with my new friends in town.”

A compromise today was merely the first step in achieving everything she wanted in life tomorrow, and Miss Evangeline Horst always got her way.

CHAPTER TWO

He rose early because he rarely slept well, and a fellow could only toss and turn in bed for so long before rising with a huff and dressing in the cool, blue quiet of dawn. Ross didn't bother to bathe or shave this morning. Truthfully, he rarely bothered with his appearance most days, as he kept far too busy to be dandified.

Before creeping down the cottage stairs, he passed his sister's bedchamber door, trusting that Althea was safely asleep and untroubled by nightmares or bad memories. Unlike him, she did not suffer from sleeplessness or restlessness. Unlike him, she'd moved on from the night of the fire.

Although the castle had been destroyed, Ross and his twin sister remained on the estate. They lived a mile or so away from the grounds by an easy footpath through the valley. Their humble home—Keswick Lodge—was a cozy, four bedroom cottage constructed in the sixteenth century of rough-hewn stone, slate tiles, and oaken beams. Inside, it was filled with many things they'd saved from the fire, as well as furnishings unwanted or unneeded by their mother, who lived comfortably in London.

The destruction of Keswick Castle had ruined his grandparents and sent his father to an early grave. Ross had been the Duke of Rosthwaite for nearly a decade, though no one would know that seven hundred years of noble blood pumped in his veins by looking at him.

He wore moleskin breeks and a loose, sturdy sack coat over his large, broad-chested frame. The collar of his shirt

gaped open, and he knotted a faded neckerchief at his throat instead of a tie. Atop his head sat a tweed flat-cap to shield his brow from the sun, for he spent most of his days out of doors.

Ross worked for his living. He and Althea considered it their business to maintain the castle grounds and open the gardens to visitors for money. Their mother had been shocked, horrified even, though she didn't complain now that the proceeds from Keswick Castle kept a fine, dry roof over her head.

He'd survived with his dignity intact, and had emerged from the ashes as a serious, self-reliant man. He would not be the one to drop the torch and lose the castle. He would not snuff out the family legacy, even if struggle of keeping it aflame would kill him too someday.

He stopped by the kitchen on his way out the door to pack a rucksack with fruit, cheese, ham, and bread. Mabel Vane—his sister's companion—had left him a flask of tea for the workday, and he stashed that in his sack, as well.

Outside, warm sunlight emerged over the treetops. Keswick Lodge sat in a clearing on a broad, grassy slope connected to the castle grounds by way of a footpath. Ross began his long journey through the dale, following the familiar track through forest where deer, squirrels, and robins marked his progress. His was a benign presence, for he disturbed nothing and encountered no one. He walked in the comparative silence of nature, with only the rhythmic sound of his breathing and the steady crunch of fallen twigs beneath his boot heels.

Ross meandered among the bracken. He preferred not to think or to fret on his morning's commute. There would be plenty of time to worry later in the evening if he failed to work himself to exhaustion by sundown. For now, he was a man of the moment, present and clear-headed. Happy—if he allowed himself that admission. The Duke of Rosthwaite was far happier living his simple life in the country than trying to navigate a London ballroom or maintain the rigors of polite conversation during a dinner party.

He was still an eligible bachelor. Plenty of women found him attractive, and his mother would be thrilled to welcome any young lady of birth and beauty into the family. He needed an heir, but was in no great rush to fulfill his duty in *that* regard. Besides, Ross would never abandon Keswick Castle, for bone and stone had been forged together in the flames all those years ago, and no outsider could possibly understand what he'd been through.

Beyond the woodlands lay a pasture where a herd of Fell Ponies grazed. Ross climbed the stile over the fence and leaped down onto the soft, damp earth. His boots squelched as he walked, and the ponies followed him toward the stable block, eager for their breakfast.

The skeletal remains of Keswick Castle stood stark and grey upon the horizon. Ross observed the bare battlements, crenellated walls, and tall, circular towers. Remnants of charred timbers where the roof and floors had collapsed left behind steps that led nowhere and empty doorways in the scorched shell.

That sad sight never ceased to move him. His chest ached with a thousand unshed tears, for he was too busy to stop and cry, though every day he mourned what had been lost.

Grief and a deep, abiding sense of purpose drove him onward.

Animals wanted feeding. Paths needed raking and hedges required trimming. All the gates must be unlocked and the signs put out, and staff let in. By the height of the sun over the crags, Ross guessed that it was perhaps six o'clock in the morning. He had two hours of peace left before the castle opened to tourists for the day.

When his chores were done and his tasks completed, Ross liked to walk the grounds by himself. He appreciated the bubbling, spurting fountains without the chatter of voices to drown out their spray. He passed beneath the honeysuckle arbors and strolled through the rose gardens, whose fragrances were heady in the light morning breeze.

He inspected the chapel and cloisters, which had not burned. Miraculously, the lead roof and stained glass had been spared from the worst of the blaze. Through the high, arched windows, his family crests glowed in a brilliant multitude of colors, never failing to remind Ross of who he was and all that he had to be grateful for.

He was proud of the castle, even in its current state, and felt glad to share his home with other people who would come to appreciate and admire it, and perhaps to even love it as he did.

What was the point of being the Duke of Rosthwaite if he hoarded Keswick Castle for himself?

CHAPTER THREE

Birdie climbed aboard the charabanc waiting outside of the Royal Oak. Mamma, Pappa, and Monty had already taken bench seats beneath the canopied roof of the conveyance and were chatting good-naturedly with their fellow passengers. She had taken her time this morning, lounging in bed before dressing and lazily eating breakfast until her family finally threatened to go without her.

As much as she dreaded playing tourist, the prospect of sitting alone in an empty inn with no one to talk to and no way to pass the time was simply too dull to contemplate.

She sat beside Monty, who was distracted by a pretty girl on the bench behind them. He twisted in his seat to show the young lady—a holiday-maker from somewhere called Huddersfield—how his camera worked.

Birdie studied the scenery as the charabanc clipped along the lane. High, peaked hills arose from both sides of the road, and though the day was bright and clear, a haze of mist floated through the valley, lending it a mythical, dreamy quality.

The conveyance moved steadily through the pass, which she could see bordered a narrow river, and a sheep meadow, and an ancient forest filled with oak, pine, and yew trees. Birdie felt as though she'd stepped back in time when steel buildings and steam engines had never existed. Such a large, old expanse of Earth made her feel insignificant and impermanent, and the smallness of her own life made her uncomfortable.

If England existed before America, and America was old by the time *she* was born...what might the world look like when she was dead and gone? Would it spin on and on without her? She didn't like to think about the future. She didn't care to dwell on the past. She preferred to live in the here and now, and anything more existential than that frightened her.

This wet, green, primeval country terrified her. She didn't want to visit the creepy castle ruins! She wanted to see London where there were electric lights, running water, and the safety of people like her who were young, fun, and unapologetic. It was the dawning of a new era, a bright new century, and she dared not miss out on one minute of it.

She didn't want to be left behind.

The charabanc turned at a fork in the road, and the driver steered his horses across a stone bridge spanning a slow-moving spur of the river. Its rocky banks were muddy and covered in mosses and ferns, and other plants that thrived in these boggy conditions.

Thorny thickets and hedgerows lined the narrow, paved lane. The branches of the gnarled old trees overhead were alive with birdsong and the steady drum of a woodpecker somewhere in the canopy. Insects droned and swarmed, and Mamma fanned her face, which was shrouded by a thick layer of netting pinned to the top of her bonnet.

Birdie wore a fashionable veil beneath her hat, and she carried a parasol to block the sun's harmful rays. She did not wish to damage her fair complexion or develop wrinkles before her time. She wanted to be youthful and beautiful forever because she wasn't studious, industrious, or even intelligent, really. If she lost her looks, what else was there to recommend her to anyone?

Sometimes—like today, when she was uncertain and out of her depth—Birdie felt mediocre.

She turned her attention to the road ahead, watching as the trees parted to reveal a broad expanse of park that seemed to stretch forever, yet it was an illusion, for at the boundary of the

park stood a tall, stone, ivy-clad gatehouse complete with a raised portcullis.

The charabanc slowed to a stop before the entrance. All twelve passengers clambered down from the bench seats, eager to start exploring. Her parents paid the entrance fee at the gate and the Horst family stepped beneath the rusted iron portcullis, whose sharpened tips lifted high above her head made her shiver. Had there once been a fierce and bloody battle waged against the Vikings or the Scots? Was the ground cursed where she stood?

Only Pappa's voice returned her to the land of the living. "My word! Ain't that a sight?"

Birdie lowered her parasol to spy the stone façade of Keswick Castle situated on a wide, flat ridge. It appeared to be a Medieval wreck, exactly as one would imagine a castle to look—boasting thick outer walls and circular towers topped with crenels, merlons, and arrowslits. As she drew closer, she noticed that the roof and doors had been burned away. In their place stood stone arches and carved columns, but no window panes, chimneys, or creature comforts of any kind.

It was scorched and ugly. Unsettling, as though something awful had happened here. She felt the castle poking its bony fingers from the earth, looking stark and grotesque compared to the loveliness of the gardens surrounding it.

She stood in the center of a gravel drive, though only pedestrians strolled the grounds. She saw flowerbeds, fountains, and follies. To her left was a path to the stable block. To her right, a sign pointed toward a series of walled gardens, kitchen gardens, and greenhouses.

Momentarily, Birdie was struck by indecision, yet somehow her feet carried her forward, drawing closer to the awful castle that beckoned to her like a strange specter.

Her shoes crunched in the pea gravel, though the path had been raked level. While the structure had fallen into disrepair, the grounds, woods, and gardens were well maintained. There were employees, she noticed, ready to answer questions or give directions. She imagined that Keswick Castle was once a

lively, prosperous home filled with busy, boisterous people. Birdie wondered what had happened to it. Why had it been abandoned?

When had it all gone wrong?

She stood in its shadow and craned her neck so far back that she grew dizzy. She peered beneath the brim of her veiled, fashionable hat to survey the cracked, pockmarked, crumbling exterior. Its walls were soot-streaked and scorched in places, but when the late morning sun struck it *just so*, the surviving stones glowed pink-flecked and complex in the light.

Even after Rome, Vienna, Berlin, and Paris, she had never experienced anything like this. Birdie continued around the corner, following the footpath through a line of topiaries clipped neatly and tidily, growing lush and green. Everything except the castle was so verdant and alive! She couldn't understand why anybody—especially not the duke reputed to own the place—allowed Keswick Castle to remain a blot amid the beauty of the estate.

Couldn't it be demolished? Shouldn't it be restored, rebuilt, or returned to its former glory? Did no one care for such an eyesore?

She spotted a groundskeeper pottering around the hedges. He was a youngish man, certainly no older than thirty, though his skin was tanned and his jaw stubbled with more than a day's unshaved whiskers. His thick brown hair was tangled and wind-tousled beneath his tweed cap.

He might've been handsome, but he squinted at her in the sunlight, making him appear hardened, coarse, and unpleasant as he wielded a fearsome pair of pruning shears from atop a wooden step ladder three feet off the ground.

"Excuse me," she called to him, undaunted. "Can you tell me something about these castle ruins?"

Still, he squinted. Men typically perked up whenever she came along. "It's not a ruin."

"*What?*" Birdie maneuvered her parasol to better block the light, hoping that they might see each other more clearly.

Either he hadn't understood her question, or she'd mistaken his answer.

“It's not a ruin,” he said, resting his elbow against the topiary which he had been trimming. “This is my home.”

CHAPTER FOUR

She'd mistaken him for a laborer—it wasn't the first time someone had done so, yet this incorrect interpretation of his circumstances stung coming from her. She was young and pretty, with fair hair and a pert, upturned nose. Her eyes were as blue as periwinkles set against her pale, slightly sallow complexion.

She wore a hat and veil, and carried an ivory-handled parasol in her lace-gloved hands as if she couldn't tolerate the sun. He wagered that she did not get out much, though she was dressed smartly for the summer in a linen tailor-made walking suit with a blousy, whitework shirtwaist.

Her accent—Ross recognized—was flat, nasally, and undoubtedly American. Had she come on the bus from Keswick or perhaps in a hired conveyance from the village? Many American tourists visited the Lake District when holidaying in England. She wasn't out of place, so to speak, yet she certainly stood out.

The girl frowned up at him from her spot on the garden path. "I'm sorry if I've insulted your homeland," she said. "Did you grow up around here?"

"Yes." He tackled the line of yew hedges, snipping and pruning the ragged offshoots of growth into something more uniform. "What would you like to know?"

She didn't hesitate to answer, "Everything."

"This land was settled in the eleven hundreds by a fellow called Lowther Pepperell," he said, recounting the tale of his

forebears. “The castle was strategically built along the Borrowdale Road between the market town of Keswick and the village of Rosthwaite, where stone and slate were cut from a local quarry, and the timbers harvested from the ground upon which you’re standing. As the Pepperells increased their wealth and prestige, they improved upon the castle bit by bit, adding the stables and the greenhouses once the fortifications were no longer necessary. By the sixteen hundreds, much of the formal gardens were constructed—”

She waved all that away. “Who burned it down?”

“No one burned it,” he answered, grimly. “It simply caught fire as old, wooden things do.”

“When?”

Ross felt rather interrogated and out of charity with this nosy American. “Why, are you writing a school report?”

“I want to know who abandoned it and why it was left in such a state of decay.”

“Castles are expensive to maintain. They’re even more expensive to rebuild when they are lost. The eighth Duke of Rosthwaite salvaged what he could after the blaze—the chimneypieces, fixtures, furnishings, artwork, and heirlooms—and retired to London. The cost was simply too prohibitive to do anything about the structure.

“His son, the ninth duke, tried to raise funds and manage the estate from afar, but the stress took a toll on his health. Folk said he was never the same after the accident, and they were right, for he collapsed from a heart seizure and died. Ownership of the castle then passed to the current duke, who had the fine idea to reimagine these gardens and open the grounds to the public.”

Ross looked around at the tourists with their picnic hampers, their sketchbooks, and their painting easels, and children scampering through the broad green space between the castle walls. “As you can see,” he said, proudly, “Keswick Castle is far from abandoned.”

In many ways, it was livelier than ever.

He glanced at the girl, who spun her parasol as she studied him.

She asked, “There are no plans to restore it, then?”

“No, none.” It had been his father and grandfather’s dream, yet there wasn’t enough money to keep the house in Mayfair and maintain the local cottages, farms, and businesses that were necessary to the estate. Mama had advised him to give up Keswick altogether, but Ross dug his heels in and refused to turn his back on his birthright. Where he went, Althea followed, and soon the twins had devised a plan that would ultimately be to everybody’s benefit.

“What a shame it’ll be left to decay,” said the American girl, snobbily. “I think it is so awfully ugly. It makes me shiver to look at it.” She did, in fact, tremble as she asked him, “Don’t you find it spooky?”

Keswick Castle was the source of his nightmares. The charred corpse of an albatross hanging from his neck for every waking moment. He mourned it, but he was not frightened of it.

“It can be a bit eery, I’ll admit, but never scary. There is no evilness or unrest about the place, as no one was harmed in the fire.”

His words did not cheer her. Instead, she appeared even more contrary with each passing moment. “You defend it so keenly...”

“Of course, I do—it’s in my blood, my bones. As you said earlier, Keswick Castle is the seat of my ancestors. Why shouldn’t I defend the place when I’d be nothing without it?”

Perhaps, to her, he *was* nothing. She still believed him to be a common laborer, a hired gardener. Ross felt his face grow hot beneath her scrutiny. What right had this spoiled girl to judge him or his home?

He resumed his pruning, clipping and snipping at the topiary as if he could tame his emotions as neatly as he could trim a hedge.

She watched him at his work. Her blue eyes observed his hands through the delicate netting of her veil, and her pretty features were softened in the shade of her ivory-handled parasol. He wondered whether she was very rich to afford such luxurious accessories and far-flung holidays. Was she a New Woman on her own version of the Grand Tour? Or an heiress on a hunt for a titled husband?

More than once, Ross had been tempted to find a wealthy wife. A million American dollars would stabilize Keswick Castle and give him more than a few years of breathing room. He could look after himself and Althea, and please Mother by getting an heir and a spare on his duchess.

Yet marriage to anyone—never mind a transactional union to a virtual stranger—would be like leaping from the frying pan into the fire. It would only create another set of problems for him to deal with. Worse, it would involve an innocent lady who doubtless had hopes of her own. She would only grow disappointed and disenchanted with him and the figurative millstone he carried.

No, he would not contemplate such a marriage.

Ross labored with a fresh purpose, trimming his hedge into a straight, flat design.

“Do you make cuts at random,” she asked suddenly, “or have you got a plan in mind?”

“I am trying to follow along with what’s already here.”

She spun her parasol in her palms. “At Versailles, they have cones, obelisks, spirals, and spheres. Can’t you do any of that?”

He leveled his eyes on her. “You’ve been to the Palace of Versailles, Princess?”

“Oh, I’ve been to all sorts of places.” Her pursed lips quirked at the corners. “I’m thoroughly well-traveled.”

Ross would’ve fancied seeing the gardens at Versailles or perhaps the Château de Fontainebleau. He’d never gone beyond London, which felt alien to him even now. He visited his mother once every year, though he rarely participated in

the social whirl of Mayfair. Truthfully, he was in danger of becoming a hermit.

The bizarre disparity between him and this American tourist grew wider, more bewildering. “I’m sorry I’m not a master gardener,” he said, pruning. “I’ve no fancy tricks to lure the eye.”

He knew only hard work, determination, and inspiration. He’d been lucky to finish Eton after the fire and had not continued to university when his father had died. Ross would’ve enjoyed traveling, learning, and experiencing some of the beauty he sought to recreate here at Keswick.

He stepped off the ladder to admire his handiwork. The girl joined him, running the lacy fingertips of one gloved hand over the tidy topiary. “I like the way you’ve cut a smooth, flat edge.” She admitted, “It must take a lot of practice to get it right.”

This was a true compliment and he was glad to accept it from her. “Practice—now *that* I have plenty of.”

CHAPTER FIVE

She was scared of the castle. Terrified of the ugliness, the imperfection. The decrepitude. Birdie appreciated young things, new things. Beautiful things that were appreciated and cared for. She didn't like that the tenth Duke of Rosthwaite had accepted defeat. In *her* mind, he should either redevelop the castle or remove it altogether.

Clearly, this groundskeeper did not share her opinion.

Nobody seemed to share her opinion, for the place was bustling with two or three dozen people who availed themselves of the vibrant gardens and picturesque grounds. Boys and girls of all ages romped on the lawn, which was mown and rolled into a lush *tapis vert* perfect for cutting cartwheels and playing catch-me-if-you-can. Adults rambled through the wilderness walk or strolled around the edge of a pond replete with waterlilies, irises, and ferns. Even Monty and his friend from Huddersfield promenaded down an avenue of copper beeches with a camera in hand.

Yet—forever in the background of so much loveliness—Keswick Castle blighted the tableau.

Birdie turned to the groundskeeper, who was gathering his tools to move on to the next topiary. She imagined it was a constant job trimming, pruning, clipping, and weeding. Once one reached the end of the gardens, it was time to begin the task anew.

She shouldn't monopolize his time, but she daren't stand in the shadow of the castle and contemplate these things which made her uncomfortable. She felt desperate for youth,

strength, and...attraction, for he wasn't displeasing in spite of the dirt on his breeches or the stubble on his jaw. His face was sun-tanned and sweat-streaked, yet there was something elegant about him. Maybe she'd gone weak-kneed over an English accent, for Birdie longed to talk with him and admire him for a little while longer.

She stabbed at the gravel with the tip of her parasol and blurted, bluntly, "I don't understand the point of this place!"

He drew back in shock. She offended him, realized, as she often did whenever she spoke without thinking. Birdie rarely governed her words and hardly ever made herself agreeable to other people.

She flushed, for she hadn't *meant* to be rude, yet the fact of the matter still stood—she simply didn't see the appeal of crusty old castles built by men who'd been dead for centuries. Pretty gardens were nice, roses were romantic, and she conceded that fountains and follies were delightful. Even the clothes one wore to walk along the flowerbeds were beautiful, yet the allure of Keswick Castle eluded her.

The groundskeeper crossed his arms over his chest. "Where are you from?"

"America," she answered, and then specified, "Chicago."

"Chicago—that's like New York, isn't it?"

Birdie nodded and shrugged. "I suppose, but don't let my parents hear you say that. They're very proud of their Windy City heritage."

"I meant no offense. I know little about America, but I hear it's a land of riches."

"Oh, yes, we're all swimming in money." She didn't understand what any of this had to do with the castle.

"Lucky you," he said, unfazed by her attitude. "Have you no garden where you live?"

She shook her head. "We have parks, but nothing like this. Nothing old, and if something were deemed unstable or

unsightly, it would be torn down to make way for something better.”

“You do not believe in preservation, then? You do not care to honor the past?” He didn’t give her a chance to answer. Instead, he moved on to a different question, “What did you enjoy about visiting Versailles?”

“I...I don’t know.” Birdie felt stupid and gauche. She’d thought that the rooms and furnishings of the palace were splendid. All the giltwork, glasswork, and plasterwork were enchanting. She loved the sound of her heels clicking against the marble floor tiles and the soft echo of her voice carrying through the sumptuous corridors. Everywhere she looked, there had been something to delight the senses, and when she ventured out onto the terraces and parterres in the warm, French sunshine, she had felt invigorated.

She was too foolish for words! How could she explain that grandeur to a man who probably hadn’t ever left the Lake District? He would think her silly, vapid, and spoiled to aspire to such elegance. He would believe her to be snobby and would tease her and call her a princess again.

After all, underprivileged men sent Marie Antoinette to the guillotine. Five more minutes alone with Miss Evangeline Horst and he’d likely call for *her* head!

He laid down his weapons—spades, shears, shovels, and other tools of his trade—and approached her as one would approach a stray kitten or a jumpy horse. His voice was soft and low as he said, “Please, tell me.”

And so she did. Birdie told this stranger all about the Gardens of Versailles, the Hall of Mirrors that reflected light like a thousand diamonds until one was brilliant, and multiplied, and multifaceted. She had felt as though her likeness continued forever, looking youthful and fashionable, and peerless in the glass.

She told him of that first moment when she’d stepped into the gardens. How a carpet of tulips erupted into a riot of color, making her feel giddy, dizzy, and slightly euphoric. She had walked among the sculpted, scrolling paths. She’d sat and

watched the fountains play, and then grown lost in the *Potager du Roi* until she feared she'd have to raid the pear trees to sustain herself until rescue came.

He smiled at that, and Birdie had the strangest feeling that he'd realized something about her that she'd failed to comprehend. Was she not so shallow as she'd imagined?

"What?" she asked him dubiously.

"You are a sensualist."

Birdie gasped, as nobody had ever said anything like that to her. It was a bold statement, and a little vulgar. She'd never even been kissed!

"Not that kind of sensual," he said, looking all the more amused by her primness. "You experience things keenly, and you enjoy being charmed. You seek beauty and crave sensation. You fancy feeling your pulse race. A wise fellow once told me that our senses are the gateways to our souls. When you described Versailles, all of your senses were engaged, even if you didn't recognize them. The visit spoke to you on a sensual level."

He was an eloquent groundskeeper. "You sound like a philosopher."

He laughed, warmly, deeply, and confidently. For once, he wasn't offended by her frankness. "There's something of a philosopher in every gardener, a poet within every architect. Thought and action go hand in hand, and I believe we oughtn't to attempt one before considering the other."

Birdie considered his logic and found it sound. It certainly felt right to her. "Are you a sensualist, too?"

"Sometimes," he admitted, "but most of the time, I recognize the trait in others and am envious of their joy. That's the point of Keswick Castle—to engage the emotions. Folk see the colors of the flowers in bloom, feel the springiness of the grass beneath their feet, or the rough texture of bark beneath their fingers. They hear the bubbling of the fountains or the birds in song perched in branches overhead. They smell the fragrance of the philadelphus or taste the sweetness of fruit

grown in the orchard down by the chapel. My hope is that you'll experience all of those things in one day here, perhaps even in one blissful moment, and look back on your visit to the castle with pleasure."

"Like I did with Versailles?"

He nodded. "Yes, exactly. See, you understand. I knew you would."

Birdie smiled as she felt a fresh burst of self-assurance. He'd explained things thoroughly and insightfully for her, and she *had* understood. She'd learned something new about herself today and liked a little more of the woman he'd revealed her to be.

He made her want to test her boundaries, to push further, and to discover more.

"May I touch the castle?" asked Birdie, breathlessly. "Do you think the duke would mind?"

He tipped his head, tilting it slightly to regard her. "No one's ever asked me that before. I'm certain His Grace wouldn't mind, but may I ask why you want to touch something that, by your own admission, repels you?"

"It makes me tremble. It frightens me, and if I'm a sensualist, then shouldn't I confront these feelings that the castle invokes?"

"Alright." The groundskeeper guided her toward the charred façade of Keswick Castle.

She propped her parasol against the first layer of stone and discreetly removed the lace encasing her right hand. Her skin beneath the glove was as pale as porcelain, as soft as a flower petal, and as delicate as a butterfly's wing. She'd always been so mindful of the sun's rays, of blisters, calluses, and scarring injuries.

Mamma had instilled in her the importance of a woman's complexion. Birdie couldn't remember the last time she'd ventured out of doors without gloves, a veil, a parasol, and a shady hat to shield her fair flesh. She would freckle and burn

in a moment, but the heat radiating from the sun-warmed stone was reviving.

She leaned toward the castle wall with her bare hand outstretched. Her fingers quivered slightly, for even though nothing deadly had happened here, Birdie sensed that something terrible had occurred on the night of the fire. The sadness of loss was scorched into the stones as surely as if it had been carved there like a message to all who passed beyond its gates.

Keswick Castle itself was not grotesque, but the feelings it stirred within her were unsettling. She was childish and hadn't yet had the opportunity to grow, age, and mature. She hadn't fallen in love or experienced heartbreak. She hadn't made difficult choices or lived with regret.

She hadn't *lived*.

Birdie was a smooth, unformed, unfinished surface confronting longevity, tragedy, and pain. There was something awful and final about the castle, and it took every ounce of courage she possessed to force the flat of her palm against a soot-blackened, rain-pitted stone block.

Her pulse throbbed in her throat. Her heart raced and her lungs heaved in her chest, yet she had conquered her fear of the place. Birdie exhaled, and then she lifted her hand from the wall, still feeling the abrasive surface stinging her skin long after the impression was gone.

It had altered her— maybe even scarred her.

She came away different from the experience.

“Thank you,” she said, bewildered. She was unable to meet the groundskeeper's perceptive gaze. Had he sensed her potential for change all along? That she only needed a little pressure to be applied, a little roughening up, and a little heat to truly shine?

“You're quite welcome. I hope you enjoy the rest of your visit to Keswick.” He touched his cap, bid her good afternoon, and left her alone with her thoughts.

When she turned, he was gone. Although he was certainly a man made of flesh and blood, Birdie felt the strangest sensation that she'd just met a ghost.

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