A CHANGE FORTUNE





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In Memory of Evelyn Gerdts Turner

You would have gotten a kick out of this one, Mom. Miss you every day.

> All my love, Jennifer



New York, 1880

iss Eliza Sumner turned the page of the book she was reading aloud, glancing up and biting back a smile at the unusual sight of her two charges, Grace and Lily, listening attentively to her. She lowered her gaze and continued reading, raising her voice dramatically when she got to a riveting passage regarding a motley band of pirates.

"There you are, Miss Sumner," a voice exclaimed from the doorway.

Eliza set the book aside and hurried to her feet as her employer, Mrs. Cora Watson, advanced into the room.

"I've been searching everywhere for you," Mrs. Watson proclaimed.

As it was a normal occurrence for Eliza to spend her evenings in the schoolroom, she was a bit perplexed by Mrs. Watson's statement, but felt it best to keep that particular thought to herself.

"Here," Mrs. Watson said, thrusting a bundle of silk into Eliza's hands, "I need you to put this on immediately."

"I do beg your pardon, Mrs. Watson, but am I to understand you've taken issue with my gown?"

"Certainly not. Your gown is completely acceptable for the schoolroom, but I need your services at dinner."

"You wish me to serve the meal?"

"Don't be ridiculous," Mrs. Watson said.

Eliza eyed the massive amount of fabric in her hand and cautiously shook it out, unable to suppress a shudder as yard after yard of hideous color unfolded before her eyes. "Is this . . . a dinner gown?"

"It is."

"Mother, surely you don't expect Miss Sumner to wear that," Grace said, scurrying to Eliza's side. "Why, it's the most revolting shade of . . ." She paused and looked up at Eliza. "What color would you call that?"

"I believe the proper term would be puce," Eliza supplied.

"I think the proper term should be ugly," Lily piped up, joining her sister with her nose wrinkled. "It'll clash with her red hair, Mother."

"I know," Mrs. Watson said, "but it's the only gown I have on hand at the moment." She turned to Eliza. "Please don't take offense at this, Miss Sumner, but you're rather stout in build, and the only member of my family possessed of a similar figure is my aunt Mildred, who just happened to leave this gown the last time she visited."

As Eliza's "stoutness" was the result of layers of linen wrapped around her middle, she took no offense at all over Mrs. Watson's remark. Before she could formulate a suitable response, Grace let out a snort.

"Aunt Mildred only left that gown because she knew it was awful and not of the current fashion. Poor Miss Sumner will barely be able to walk, seeing as how the skirt is so long."

"She'll simply have to make the best of it unless she has a dinner gown of her own to wear."

Eliza bit her lip. While it was true she possessed more than her fair share of dinner gowns, they were currently back in England, and now was hardly the time to ponder that particular subject. She could not allow Mrs. Watson to discover the pesky little fact that she was in actuality Lady Eliza Sumner, not plain Miss, nor could she divulge the fact that her father had been the Earl of Sefton. She cleared her throat. "I'm sorry to say I have no formal attire at my disposal."

"Hmm, pity that," Mrs. Watson replied. "You'll have to wear Aunt Mildred's gown."

"May I be so bold as to ask what you require of me at your dinner?" Eliza asked.

"Oh, forgive me," Mrs. Watson said, wiping her brow absently with the back of her hand. "Agatha's developed spots. You need to take her place at the table."

Eliza stifled a groan. One of the main reasons she'd sought out employment as a governess was so she could remain inconspicuous, and attending a dinner party hosted by one of the upcoming social leaders of New York City was not exactly what she had had in mind when she accepted the position.

"But, Mrs. Watson," Eliza began, "surely you don't believe . . . "

"I cannot have an uneven number at the table," Mrs. Watson interrupted. "I finally received an acceptance from the Trumans, and Mr. Watson would not be pleased if I did anything to embarrass him, such as sitting down to dinner with an odd number of guests."

"Father must want to sell Mr. Truman a huge vat of soap," Grace declared.

"It's hardly proper for a young lady, Grace, to discuss business," Mrs. Watson said before turning back to Eliza. "I expect you downstairs in thirty minutes."

"Don't you believe your guests will consider it bad form for me to attend your dinner party?" Eliza asked, wincing when she heard the clear note of desperation in her voice.

Mrs. Watson narrowed her eyes. "Did your letter of reference not state you were proficient in the subject of etiquette?"

"Well, yes, certainly, but . . . "

"And did it not also state you are a distant relation of the aristocracy?"

Eliza nodded, knowing perfectly well her "distant relation" to the aristocracy was not very distant.

"Then I would have to assume you've attended a formal dinner in the past."

"I have not attended a formal dinner in quite some time."

"Has that caused you to forget your manners?" Mrs. Watson asked.

"Ahh . . . I don't believe so."

"Then there is absolutely no reason for you to balk at my request. I would have to believe you are well equipped to handle the silver."

"I am the governess," Eliza muttered.

"No one needs to know that, dear."

"I would have to believe someone at the dinner table will ask me my name," Eliza said.

"I suggest you tell them you're Miss Sumner."

"What if they ask me more questions?"

Mrs. Watson released a sigh. "My dear, I don't wish to cause you distress, but quite frankly, you are not the type of woman with whom one wishes to enter into conversation at a dinner party."

Eliza swallowed a laugh. Apparently her attempt at disguis-

ing her appearance and her true identity could be deemed a success.

"I really must get back downstairs," Mrs. Watson continued, seemingly unaware of the fact that she'd delivered Eliza an insult and a compliment in the same breath. "I have numerous details left unresolved, and I want everything to be perfect." She sent Eliza a nod. "I'll try to find a maid to help you into that gown."

Eliza watched Mrs. Watson walk through the door before shifting her gaze to Grace and Lily. "Our story will have to wait for another day."

"We were just getting to the good part," Grace complained. "I'm sorry my mother is being so demanding. She used to be somewhat fun."

"I don't remember her being fun," Lily remarked.

"That's because you were born after Father's business became successful," Grace said. "Mother wasn't responsible for hosting so many parties, and I'm afraid it's given her a bit of an edge." She sighed. "Agatha remembers a time when even Father was fun."

"Speaking of Agatha," Eliza said, "what type of spots do you think she has at the moment? Should someone send for a physician?"

"She hardly needs a physician," Grace said with a grin. "Agatha is only suffering from rebellious spots because Mother invited gentlemen tonight who are known to be eligible bachelors."

"Am I to understand there's nothing wrong with her?" Eliza asked.

"She's a bit crazy, but honestly, Agatha's always been that way."

Eliza felt her lips twitch. "Maybe I should pay Agatha a visit and call her on her ruse so I won't have to don this gown and make a complete cake of myself."

"You talk funny sometimes," Lily said.

"I imagine it comes from being British."

"Your accent is charming," Grace said. "I bet if I spoke like you all the boys would fall in love with me."

"As you are too young to even contemplate boys, being all of eleven years old, I think we'll return to the subject at hand. Where is your sister?" Eliza asked.

"She's gone into hiding and won't turn up until after dinner," Grace said.

"Wonderful," Eliza muttered before she walked over to the discarded book, picked it up, and handed it to Grace. "You may continue reading this to your sister, and you'll have to fill me in on the story line when we meet again two days from now. Tomorrow is Sunday, my day off, but I'll be waiting with bated breath to discover what happens with the pirates."

She turned on her heel and strode into the hallway, making her way to her room. She closed the door and allowed her shoulders to slump as she gulped in deep breaths of air, the reality of her situation setting in.

This was a disaster.

She moved to her bed and dropped the dinner gown on top of the covers, spreading the fabric out even as her eyes narrowed. There was no way she would be able to fit into it, no matter how "stout" Mrs. Watson claimed her aunt to be, because the gown had a cinched waist, a waist that would balk if she tried to squeeze her stuffing into it.

She unbuttoned the front of her serviceable gown and shrugged out of it, her hands moving immediately to the front ties of her specially made corset. She made short shrift of unlacing the ribbons and began unwinding one of the strips of linen she'd used to pad her figure. She dropped the cloth to the ground, retied her corset, and then snagged the gown off the bed, wrestling it over her head. It got stuck halfway down her body.

She squirmed out of it, unlaced her corset, and unwound another strip of cloth, her fingers moving rapidly as she suddenly recalled that Mrs. Watson was supposed to send a maid to assist her. She squeezed into the gown and buttoned it up the best she could before she scooped the abandoned linen off the floor and stuffed it beneath her mattress. She struggled to button the last few buttons, but finally admitted defeat when she simply couldn't reach them.

She could only hope the maid didn't notice anything unusual. She grinned. Honestly, if she didn't look unusual at the moment, she'd eat this gown. She moved to the mirror, grabbing hold of a chest of drawers when she tripped on the hem. She twitched the fabric out of her way and straightened, her grin widening when she got a good look at her reflection.

She looked like an opera singer.

Large blue eyes stared back at her out of a pale face, which had a smattering of freckles marching along the bridge of her nose. Her grin turned into a smile, showing straight white teeth and causing a dimple to pop out on her right cheek. Her smile faded as her eyes lifted to her hair, which she had pulled tightly away from her face and secured in a matronly bun and which in no way resembled the intricate styles of her past. She shook herself. There was no time for reflection just now.

Her gaze traveled the length of her body, and her mouth dropped open. Although she'd managed to get the gown over her middle, it now gaped around the neckline and she was at a loss as to how to fix that little problem. She tugged the material up only to have it slide back down the moment she let go.

"Pins," she declared, spinning on her heel and stumbling over to a table, which held a battered jewelry box some former governess had apparently left behind. She rummaged around in it for a minute and managed to locate a few pins. She jabbed them into the fabric and moved back to the mirror. "That's hardly better, but it will have to do," she told her reflection.

Would anyone be able to recognize her? Her gaze lingered on the dumpy and unusually shaped woman staring back at her. Who would ever believe she'd once been the most sought after woman in London? What would her friends think if they could see her now?

"You don't have any friends," she muttered, turning away from the mirror as a knock sounded on her door.

"Come in."

The door opened, and a maid by the name of Mary entered the room. "Mrs. Watson asked me to assist you, but it seems you managed nicely on your own."

"I still have a few buttons I can't reach."

Mary stepped to Eliza's side and quickly buttoned her up. "What an interesting color."

"Lily thinks it clashes with my hair," Eliza said.

"It does at that, but I must say, it's not all horrible. The color draws attention to your eyes."

"That will never do." Eliza moved back to the jewelry box and pushed the contents around, delighted when she located an old pair of spectacles. She shoved them on her face and then promptly lost her balance as the room swam out of focus.

"I didn't know you wore spectacles," Mary said.

Eliza thought Mary might be frowning in her direction, but as she couldn't clearly see her face, she wasn't sure. "I only wear them on very rare occasions, dinners mostly. Spectacles make it easier to see the silver."

"I've never heard of such a thing, but if you can't see the silver, I suppose you should keep them on," Mary said. "Pity though, seeing as you have such lovely eyes and Mr. Hamilton Beckett is expected tonight." Mary lowered her voice. "He's the most sought after gentleman in New York."

"Then I would have to believe it would be difficult for me to garner his attention with or without my spectacles," Eliza said wryly. "I am the governess, and the only reason I've been pressed into service is because Agatha has developed spots."

Mary made a tsking noise under her breath.

Eliza frowned. "Do you know about Agatha's spots?"

"The entire house knows about the spots."

"Does Agatha make a habit of refusing to attend her mother's dinners?" Eliza asked.

"No, but I believe the poor dear has finally had enough of her mother's schemes. I overheard them earlier today, and they were engaged in a bit of a tiff. I don't believe Miss Agatha appreciated the fact that Mrs. Watson was forcing her to sit next to Mr. Beckett at dinner."

"I thought you said Mr. Beckett was the most sought after gentleman in New York?"

"He is, but I think Miss Agatha finds him too old," Mary said.

"How old is he?"

"He might be thirty."

"Thirty is hardly old."

"Not to you."

Eliza stifled a laugh. Here was further proof her disguise was a success, seeing as how she was only twenty-one years old, not much older than Agatha. She sent Mary a smile and then headed for the door. "Thank you for your help, Mary."

"Maybe you should say some extra prayers to help you get though the evening," Mary suggested.

Since Eliza was less than pleased with God at the moment, seeing as how He had not helped her sort through the mess she currently found herself in, she ignored Mary's statement.

"Would you like me to help you down the stairs?" Mary asked as Eliza ran smack-dab into the doorframe.

"That won't be necessary," Eliza said as she sailed through the door, ruining the effect by tripping on the trailing fabric of her gown.

"I'll say those prayers for you," Mary called as Eliza straightened and slowly walked down the hall.

The steps proved to be quite the obstacle, and she finally had to push the spectacles down her nose in order to navigate them. She paused on the first landing to tug her hem out from under her feet, and as she did so, she saw a pair of eyes peering at her through a crack in a door.

"Agatha," she muttered.

The door shut with a snap.

Eliza considered marching over to the door and demanding Agatha take her rightful place at the table, but the arrival of another maid distracted her. She shoved the spectacles back up her nose.

"Miss Sumner, Mrs. Watson is asking about you," the maid said. "My, don't you look . . . fetching."

Eliza released an unladylike snort. "I think hideous would be a more appropriate word."

"You might have a point," the maid said. "Do you need help getting down to the dining room, since you seem to be dragging a large amount of skirt behind you?"

"I'll be fine," Eliza said, sending the closed door one last look before she continued on her way, vowing to herself she would have a few words with Agatha if she survived the evening.

After what seemed like hours, but was only minutes, she finally managed to reach the end of the stairs and cautiously made her way to the dining room.

"Miss Sumner," Mrs. Watson exclaimed, appearing at Eliza's side. "What took you so long?"

"I apologize, Mrs. Watson, but I had a bit of difficulty maneuvering down the steps."

Eliza couldn't be certain, but she thought she saw Mrs. Watson's lips quiver.

"Oh dear, that gown is worse than I imagined," Mrs. Watson declared as she took Eliza by the arm and peered into her face. "I must say, those spectacles are the perfect accessory. They make you look eccentric, which will go far in explaining the gown."

As Eliza was trying for inconspicuous, the last thing she wanted to hear was that she'd managed "eccentric."

"This is a horrible idea," she mumbled.

"Nonsense," Mrs. Watson said, steering Eliza through a crowd of people and coming to a halt in front of an incredibly long table.

"How many guests did you invite?" Eliza sputtered.

"Only fifty-two, well, fifty-three now that we've had an unexpected guest show up."

Hope blossomed.

"That's wonderful," Eliza exclaimed. "Now you won't need me to attend."

"I still need you, seeing as how the unexpected guest is a gentleman. Mr. Zayne Beckett, to be exact. The family is railroad money, so please, be polite when you sit next to them at dinner."

"I'm sitting next to Mr. and Mr. Beckett?"

"I know, it's a bit unseemly to have someone of your station sitting next to my most honored guests, but I didn't have time to rearrange the seating chart, and I'm hopeful we can use this to our advantage."

"I'm afraid I'm not following," Eliza said slowly.

Mrs. Watson's voice dropped to a mere whisper. "I have high hopes of the elder Mr. Beckett and my Agatha forming an alliance. All you need to do to assist me is bring Agatha into the conversation often and speak of her in glowing terms."

Eliza blinked. "Mrs. Watson, I barely know your daughter,

and I'm not certain I'm equipped to discuss her with gentlemen I've never met. What would I say?"

"You can tell them how sweet and demure Agatha is and how she would make the most biddable of wives."

Eliza arched a brow. "Are we discussing the same Agatha who made up a case of the spots to escape your dinner party?"

Mrs. Watson ignored Eliza's statement. "Good heavens, old Mr. Sturgis is sitting beside Mrs. Costine. That will never do. They loathe each other." She spun around and darted away.

Eliza squinted at the table, unable to see the writing on the small place cards set on each plate. She tipped her glasses down the bridge of her nose and moved slowly past the chairs, looking for her name. She sighed in relief. There she was, just two chairs down. She shifted away from the table and didn't even have a moment to gasp as her feet got tangled and she lost her balance. Falling toward the table, cutlery sprang ever closer and the strange thought came to her that Mrs. Watson was definitely going to relieve her of her post after she wrecked the table, but before her face found purchase amongst the china, an arm snagged around her middle and pulled her to safety.

She stood still for a moment to allow her nerves a chance to settle before she forced her gaze upward to acknowledge the gentleman who had saved her from a most unpleasant fate.

All the breath left her in a split second as his features swam into view.

He was the most compelling man she'd ever seen, possessed of sun-kissed brown hair and blue eyes the exact shade of the sky. His face, with sharp angles and a strong jaw, was rugged in a manner quite unlike the faces of the gentlemen she had known in England. His lips were firm and unsmiling at the moment, but from the small creases at the corners, she could tell he was a man who was accustomed to smiling. Her eyes traveled over his broad shoulders, but then the promise she'd made to her-

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self regarding the avoidance of handsome gentlemen sprang to mind, which had her pushing her spectacles back into place. His features turned hazy as resolve straightened her spine.

"Thank you," she muttered.

"You're very welcome," the man said, his voice causing the hair to stand straight up on her arm. "May I assist you into your chair?"

"That will not be necessary," Eliza replied as she stepped past the man to take her seat.

She heard a sudden telltale rip of fabric and realized her skirt was stuck around the legs of the chair. A yelp escaped her lips before she plunged to the floor.

r. Hamilton Beckett blinked and then blinked again as his gaze settled on the lady who was currently sprawled at his feet, her unfortunate choice of a gown spread out in a billowing cloud around her.

"What did you do to that lady, Hamilton?" Zayne sputtered, causing Hamilton to jolt out of his momentary stupor and realize the poor woman might be in need of his assistance. He crouched down next to her.

"Excuse me, miss, are you all right?"

The lady stirred and started to nod, but then stilled and emitted a sharp hiss.

"Have you been injured?"

"Pins," the lady muttered.

"I'm sorry?"

"I'm being stabbed by pins."

"What did she say?" Zayne asked.

"I think she said she's being stabbed by pins," Hamilton replied as the lady's eyes shot open, and he encountered lovely blue eyes. "May I help you to your feet?"

Her eyes closed, and she shook her head.

"Is there some injury, other than the pins, you're suffering from at the moment, Miss...?"

"Sumner," the lady said. "I'm Miss Sumner, and no, I'm not suffering any other injury, well, except to my pride."

Hamilton bit back a grin. "Well, Miss Sumner, it's a pleasure to meet you, although not a pleasure to meet you under this dire circumstance. I'm Mr. Hamilton Beckett, and this is my brother, Mr. Zayne Beckett."

"Of course you are," Miss Sumner murmured.

That was an odd response. He chanced a glance at Zayne and found his brother grinning back at him. There would apparently be no help from that end. "Please allow me to help you from the floor, Miss Sumner. I fear, given the fact that there are numerous guests milling around, you're in danger of being trampled."

A muffled snort met his request before Miss Sumner began to mumble something undetectable under her breath.

"Do you think she's been . . . drinking?" Zayne asked.

The mumbling stopped as Miss Sumner's eyes flashed opened, and she glared at Zayne.

"You're not helping matters," Hamilton said, even though he was rapidly coming to the same conclusion. He'd never dealt with an inebriated woman at a dinner party before and, quite honestly, he had no idea how to proceed. "Let's get you to your feet."

"I prefer to remain here."

It would seem she was a stubborn drunk. "I don't think that's a viable option considering dinner is about to be served," he said.

Miss Sumner released a dramatic sigh, her face turning an interesting shade of purple, which was at complete odds with

the color of her gown. "The pins have come out of my dress. I fear if you lift me up, it might stay behind."

Perhaps he was mistaken regarding her sobriety or lack thereof, given the fact that her speech was somewhat eloquent.

"We can't have that," he finally said, relieved when a pair of women's shoes appeared next to Miss Sumner's head. He looked up and discovered Mrs. Watson peering down at them.

"Miss Sumner, may I inquire as to why you're lounging on the floor?" Mrs. Watson asked.

Miss Sumner uttered something which sounded very much like "it should be obvious" before she lifted her head. "You really must compliment your staff, Mrs. Watson. This floor is remarkably clean."

Hamilton choked back a laugh, got to his feet, and smiled at Mrs. Watson. "I believe Miss Sumner tripped on her hem, and she's currently suffering an unfortunate dilemma." He lowered his voice. "It would seem she's in imminent danger of losing her gown due to some unruly pins."

"Oh . . . dear," Mrs. Watson said before she looked at Miss Sumner. "Perhaps it might be best to see if you can sit first without any repercussions before you attempt to get to your feet."

Miss Sumner gave a brief nod, pushed herself up to a sitting position, and then winced and pulled a pin out of the neckline of her gown. Hamilton stifled another laugh when the lady calmly shoved the pin back into the bodice of her gown as if it were an everyday occurrence to have pins popping out of one's clothing. His amusement increased when she rooted around under her voluminous skirts, pulled out a pair of sadly mangled spectacles, and pushed them onto her face, her eyes blinking behind the lenses.

"Ah, Mr. Beckett, so good to see you could make it," a jovial voice said behind him, drawing his attention.

Hamilton turned and recognized Mr. Watson beaming back

at him. Beaming, that is, until the gentleman shifted his gaze to Miss Sumner.

"Miss Sumner, what are you doing here, and why are you on the floor?"

Hamilton noticed a trace of what could only be described as unease cross Miss Sumner's face, which was rather unusual considering Mr. Watson was known to be a likeable sort, if somewhat overly ambitious. He cleared his throat when he realized Miss Sumner seemed to be at a loss for words.

"Miss Sumner suffered a small accident, Mr. Watson. I was just about to help her to her feet."

"But . . . what is she doing here?" Mr. Watson asked.

Mrs. Watson stepped forward, placed her arm on Mr. Watson's, and seemed to give it a good squeeze, since Mr. Watson emitted a grunt.

"Miss Sumner graciously offered to take Agatha's place this evening, dear," Mrs. Watson said.

"Should I ask why?" Mr. Watson questioned.

"It would be better for your digestion if you didn't know all the pesky little details," Mrs. Watson said before she smiled at Hamilton and Zayne. "It's so lovely to see you both here, Mr. and Mr. Beckett. I do hope you'll enjoy your dinner. Thank you for seeing to Miss Sumner, and now, Roger and I must take our seats. I wouldn't want to incur Cook's wrath by allowing the meal to grow cold." She sent Hamilton one last smile before pulling Mr. Watson rapidly away.

"This is turning out to be a very strange evening," Zayne said.

"Indeed," Hamilton replied before he bent down next to Miss Sumner, who was still blinking furiously behind her spectacles. "Shall we try to get you off the floor?"

Miss Sumner gave her neckline a sharp tug and nodded. Hamilton took her arm and carefully hoisted her to her feet, keeping his hand on the top of her back to allow her a moment to ascertain her gown would stay in place. When it became apparent the lady was in no danger of standing in the dining room suddenly dressed only in her undergarments, he dropped his hand and pulled out her chair, grimacing when his foot trod on her gown and Miss Sumner tilted to the left.

"This dress is a menace," he said, steering her into her chair and pushing it into place. A loud ripping noise met his efforts, and he was surprised to see a flicker of a grin tease Miss Sumner's lips. He took his seat, waited for Zayne to sit down on the other side of Miss Sumner, and then turned his attention to the servant who was waiting patiently by his side, a bottle of wine in his hand.

"May I offer you some wine?" the servant asked.

Miss Sumner lifted her head. "That sounds delightful." She reached for her glass, but instead of picking it up, her hand somehow landed on the mold of butter shaped like a dove, and to Hamilton's amazement, her fingers tightened around it before her mouth dropped open and she stilled, apparently in a quandary about what to do next.

Hamilton raised his hand to stop the servant, who was about to start pouring the wine. "Would you happen to have some lemonade instead?" he asked.

"I do not care for lemonade," Miss Sumner proclaimed as she pulled her hand out of the butter and promptly dropped it to her lap.

Hamilton was fairly certain she was wiping the last vestiges of butter on her skirt, although why she wasn't simply using her napkin was beyond him. He reached over and handed her his napkin, earning himself a cheerful smile from her in the process.

"Oh, there it is," she said as she took his offering and promptly wiped her hands with it. "I wonder if butter leaves a stain," she said to no one in particular.

"About that lemonade?" Hamilton asked the servant.

"I prefer wine," Miss Sumner stated.

"Apparently, but I'm not certain it prefers you," he muttered.

Miss Sumner looked up and tilted her head, studying him for a moment before she released a breath and whipped off her spectacles. "I'm not drunk." She held up the glasses. "I decided to wear these this evening in order to detract attention from this truly repulsive gown I've been forced to wear, but unfortunately, the lenses are incredibly powerful, and instead of allowing me to remain unnoticed, they've caused me to draw undue attention to myself, given the fact that I've been less than graceful."

"Why were you forced to wear that gown?" Hamilton asked as he nodded to the servant, and the man began filling their glasses.

"It's complicated," Miss Sumner mumbled before she bit her lip, the motion drawing Hamilton's attention to her mouth. His gaze lingered as the thought came to him that her lips were lovely, especially the way they were pouting at the moment. A loud cough from Zayne caused heat to flood his face.

What was wrong with him? He was fairly certain his brother had caught him gawking at Miss Sumner, and he was beyond disconcerted to realize the lady had somehow garnered his interest—interest he found downright alarming, given the fact that there was an air of mystery surrounding her and he'd sworn off mysterious women forever. He took a sip of wine and forced himself back to the conversation at hand.

"You were saying?" he asked Miss Sumner.

"I wasn't saying anything," she replied before her gaze darted around the table and then returned to his as she leaned forward and lowered her voice. "If you must know, I'm not actually a guest."

"You're an imposter?" Hamilton asked.

Miss Sumner laughed, the sound somewhat delightful. "I'm the governess."

"You're a governess?" Zayne asked loudly, which caused several of the surrounding guests to stop their conversations and stare at them.

"Shh," Miss Sumner whispered, "I don't believe Mrs. Watson wanted that to become common knowledge, but I didn't see the harm in letting you two know." She sighed when titters began running down the table. "It seems the secret's out of the bag now, or whatever that American expression is." She sent Zayne a smile. "That's why I'm in this gown. I was pressed into service when Agatha . . . well, best not get into that at the moment, except to say Miss Watson was indisposed, and Mrs. Watson did not have time to secure another guest. I do hope the two of you won't be too disappointed you're stuck with me."

Instead of being disappointed, Hamilton found he was intrigued. The longer Miss Sumner spoke, the more obvious it became she was no mere governess. There was something about her manner, something about the way she enunciated every word while tilting her chin with an almost haughty attitude, that made him realize she was more than what she seemed.

For some odd reason, he found himself longing to discover her secrets, including exactly why she was attempting to pass herself off as a governess.



Eliza suppressed a shiver when she realized Mr. Hamilton Beckett was watching her as if she were a bug caught under the glass. Was he doing so because she'd admitted to being a governess? Was he appalled by the fact that he had to share a meal with her? She bit her lip. No, Mr. and Mr. Beckett did not lend her the impression they were snobs.

Why wouldn't he drop his gaze?

Her thoughts were distracted when a bell rang out and a

handsome gentleman stood up, introduced himself as Reverend Fraser, and proceeded to deliver the blessing.

"Tell me, Miss Sumner," Hamilton said after the blessing was finished, "how long have you been in this country?"

"Not long," Eliza admitted, thankful the conversation came to a halt when servants appeared and began placing platters of food around the table. She didn't care to discuss her situation, especially not with Mr. Hamilton Beckett, who seemed to find something very interesting about her. It set her nerves to jingling, as she could not afford to attract anyone's interest.

She took a bite of salmon, swallowed, and then directed the conversation to the city of New York, pleased to discover Mr. and Mr. Beckett were extremely knowledgeable regarding their home and the people who occupied it. She was relieved when Mr. Hamilton Beckett stopped watching her and settled into his meal, seemingly content to spend the dinner telling her about the many guests sitting around the table.

"You need to watch out for that lady over there," Hamilton said with a discreet nod to a woman sitting six guests away. "Her name is Mrs. Hannah Morgan, and she's a wealthy widow with high social expectations."

"I don't believe I'll have much of an opportunity to socialize with the woman, Mr. Beckett," Eliza said. "I'm the governess, not a guest."

"Your manners are very fine for a governess," Hamilton said. Apparently she'd been mistaken in thinking he'd stopped watching her.

She set down her fork. "A governess is responsible for teaching her charges proper deportment, Mr. Beckett. Mrs. Watson would not have hired me if I was less than proficient at the dinner table."

Hamilton leaned forward, causing an odd tingle to race down Eliza's spine. She scooted back in her seat, ignored the sound of ripping fabric, and returned her attention to her meal.

"I wasn't accusing you, but complimenting you," Hamilton said softly. "I didn't mean for you to take offense."

Eliza raised her gaze, and her mouth ran dry when she noticed the sincerity lingering in Mr. Beckett's eyes. For a brief, insane moment, she wished for nothing more than to once again become the witty, beautiful woman she'd been in England, if only to see his reaction to her. She knew it was a ridiculous wish—after all, she was not in the market for a gentleman friend—but even knowing this, she couldn't discount the fact that she was having a very strange reaction to Mr. Beckett. He fascinated her—there was no other explanation—but she was also annoyed by him, annoyed that he was causing her to suffer tingles all over her body.

She'd never met a man who caused her to tingle.

She bit back a snort. Honestly, why was she even allowing her thoughts to travel in such a ridiculous direction? Before she could contemplate that to satisfaction, a conversation on the opposite side of the table suddenly caught her attention.

"... and Lord Southmoor is to be in attendance tomorrow."

All thoughts of remaining inconspicuous disappeared as Eliza set her sights on the woman who'd uttered that earth-shattering remark.

"Forgive me," she said loudly, causing the woman to look her way, "did you just mention Lord Southmoor?"

The woman narrowed her eyes. "Aren't you the governess?"

Obviously they'd been overheard. Eliza forced a smile. "I am the governess, ma'am. Miss Sumner at your service."

"Miss Sumner," the woman replied with a regal nod. "I'm Mrs. Amherst."

"Pleased to make your acquaintance," Eliza said. "You were remarking on Lord Southmoor?"

"Are you acquainted with him?" Mrs. Amherst inquired.

"I would not be so presumptuous to believe I know all the

members of the aristocracy, but his title does sound familiar. May I be so forward as to inquire whether he is a rather tall gentleman?"

"He is, and very slight of frame," Mrs. Amherst said.

Rage mixed with triumph raced through her. She'd found him at last, the man she'd been searching for, the man who'd stolen everything. She reined in her emotions, realizing she needed to make absolutely certain. "Does he have a wife?"

"You mean the countess?"

"His wife is a countess?" Eliza sputtered.

"Lord Southmoor is an earl, which does make his wife a countess," Mrs. Amherst said.

Not only had the man stolen her father's fortune, it would appear he'd taken liberties with his title as well.

"Would you happen to know Lady Southmoor's given name?" Eliza asked once she was able to form a coherent sentence.

"I hardly enjoy an intimate relationship with the woman, but I believe her name is Salice," Mrs. Amherst said.

Eliza swallowed the grunt she longed to emit. It was almost too much to comprehend, the idea that this so-called countess was claiming the name Salice when Eliza knew perfectly well her given name was Sally and she'd once been Eliza's governess before she'd married Bartholomew Hayes, a man who'd been employed by Eliza's father as his man of affairs. It was ironic, if truth be told, given that Eliza now found herself a governess and Sally, alias Salice, was prancing around New York as an English aristocrat.

"Miss Sumner, are you all right?" Hamilton asked, pulling her from her thoughts.

"Perfectly fine."

Hamilton sent a pointed look to the crushed dinner roll in Eliza's hand.

"Oh," Eliza said, relaxing her fingers and dropping the roll

to her plate before she realized Mrs. Amherst was speaking to her once again.

"Are you familiar with the Southmoor estate?" Mrs. Amherst asked. "Lady Southmoor was describing her country manor the other evening and it sounds enchanting."

The only Southmoor Eliza was familiar with was her father's old hunting lodge in the wilds of Scotland, which her father had laughingly dubbed Southmoor because it was south of the moors. It suddenly became clear to her exactly where Bartholomew had gotten inspiration for his fictitious title and, apparently, an entire country estate.

"I'm afraid I'm not familiar with Southmoor Manor," she finally said.

Mrs. Amherst sent her a sympathetic smile. "Tell me, dear, who are your relations in England? Do you count any aristocrats as family?"

"I'm distantly related to the Earl of Sefton," Eliza said before snapping her mouth shut. How could she have let that escape?

Mrs. Amherst's eyes sparkled. "Why, Lady Southmoor remarked on your family just the other day. She said she was great friends with Lady Alice Sumner."

Eliza began to seethe. Her mother, Alice, had been dead for over ten years, and it was beyond a stretch for Sally to make the claim they'd been "great friends," considering Sally had been the governess. Eliza drew in a deep breath and slowly released it. "Do you know where Lord and Lady Southmoor are currently residing?"

"I've heard they recently purchased a remarkable house on Park Avenue. It's three stories with all of the latest amenities." Mrs. Amherst shook her head. "I also heard that Lady Southmoor was quite put out over the location. She wanted to purchase a home here, on Fifth Avenue, but her husband insisted on the Park Avenue mansion." She lowered her voice. "He had the funds available to purchase it outright, which had the owners willing to quickly vacate the premises in order that Lord and Lady Southmoor could move in immediately."

"How lovely for them," Eliza muttered between gritted teeth.

"We'll see Lord Southmoor tomorrow evening," Mrs. Amherst said. "Would you care to have me send him a greeting from you?"

"No," Eliza said, forcing another smile when she saw Mrs. Amherst's startled expression at her vehement denial. "That is a very kind offer, Mrs. Amherst, but since I am only a governess, I fear I am beneath his notice and he might become confused as to why you are mentioning me to him in the first place."

"Then I will remain mum on the subject," Mrs. Amherst said. "It would not do to inadvertently confuse the man, especially as Mr. Amherst is hopeful of furthering his acquaintance with Lord Southmoor and Mr. Daniels."

Eliza heard Mr. Hamilton Beckett draw in a sharp breath of air. She shot him a glance and found him leaning forward in his chair, his eyes gleaming.

"Mr. Eugene Daniels?" Hamilton asked.

"Yes," Mrs. Amherst agreed. "Mr. Daniels is holding a dinner tomorrow night at his home in honor of Lord and Lady Southmoor."

Eliza wasn't certain why Mr. Beckett was emitting tension in waves, but the only logical explanation was that it concerned this Mr. Eugene Daniels, the man who just happened to be hosting a dinner party in honor of the very man Eliza had crossed an ocean to find. She opened her mouth to inquire exactly who Mr. Daniels was, but her words died on her tongue when Mrs. Watson interrupted.

"Ladies, please follow me. I believe it's time to leave the gentlemen to their brandy and cigars."

It was just her luck that her services for the evening were

seemingly at an end just when things were getting interesting. She pushed back her chair before Mr. or Mr. Beckett had an opportunity to help her, sighing in resignation as a loud rip met her ears.

"I do believe this dress has seen its last dinner," Zayne remarked as he rose to his feet and then bent over to tug some fabric from under the leg of the chair. "What's this?"

Eliza yelped. "Stop that."

"I do beg your pardon," Zayne exclaimed as he dropped the cloth and straightened. "Was that part of your gown?"

Eliza decided it would be best not to respond, as there was not much she could say that would make any sense. She rose to her feet and felt more of her stuffing slide down her legs, her oversized corset obviously unable to keep up with the task of holding it all in. She dipped into a quick curtsy and spun on her heel, stopping when Mr. Hamilton Beckett laid an arm on her sleeve.

"You forgot your glasses," he said, snagging them off the table and handing them to her.

"Thank you," she said as her finger glanced against his skin, the contact causing her heart to race.

"Will you be back for dessert?" Hamilton asked.

It was nearly impossible to concentrate, seeing as she felt like an entire herd of horses had taken to galloping through her veins. What was the question?

Ahh...yes...dessert.

"My services were only required for dinner," she managed to get out. "Please accept my appreciation for allowing me to share the meal with you. It was a true pleasure."

"You were most entertaining," Zayne replied.

"That was unintentional," Eliza muttered.

"You were delightful," Hamilton said. He took her hand and lifted it to his lips.

A CHANGE of FORTUNE

Heat seared through Eliza at his touch. She'd had her hand kissed numerous times before, but not once had a simple grazing of a gentleman's lips against her knuckles caused her to react this way. She tugged her hand out of his grasp, mumbled one last "good evening," and stepped away from the table, this last action causing the remainder of her bindings to roll down her legs. Gathering what little dignity she had left, she turned and moved as quickly as she could out of the room.