
Chapter 1

"NO." Flat. Definitive. Non-negotiable, just like the three others he'd already given her.

But it had to be. It just had to!

Lavinia Montclair shifted nervously in what had looked like a comfortable seat when she'd first sat down, barely able to believe his response. But it wasn't the chair that had her heart beating so strongly and quickly within her chest that she was feeling a bit faint.

Is this what the vapors were like? she wondered. She'd never succumbed to them herself—and frankly looked askance at women who used them with alarming regularity, along with other women's complaints—to avoid unpleasant situations or people they didn't like.

She frowned, confounded by his annoyingly implacable demeanor.

What honorable man would decline a lady's sincere request?

And, more than that, why would any man want to marry a woman who didn't want to marry him, and had—essentially—just told him as much?

"Was there something else I could help you with, Vinnie?" he asked, leaning forward and making her feel suddenly crowded in what was his surprisingly small office. "I know I didn't give you much time before the wedding, so I imagine you and your mother have a lot to do in order to get ready before Friday."

Startled by what he'd revealed, she did her best to hide her surprise. Her parents had said that she was to marry him, but they hadn't mentioned a date—she certainly would have remembered it if they had! They probably intended to spring that on her, too!

But her face darkened further as his dark chocolate voice flowed slowly over her body, sparking lingering—if very reluctant—fires here and there, mostly there.

She forced herself to ignore those errant feelings and concentrate on her anger—at the fact that she was apparently to be forced into marrying him, a sacrificial lamb sold to the devil in order that her parents could continue to live in the style to which they were accustomed.

But that was old anger—comparatively—and she was surprised to realize that what she was the unhappiest about at the moment was that he was—she suspected—being deliberately over-familiar with her. Only family, and close family at that, ever used that particular nickname with her.

They'd never met before, that she could recall, which was one of her objections, in a long line of them. And she would be willing to bet dollars to doughnuts that he, too, would have been perfectly happy to have them introduced when they met before the priest, once she'd walked down the aisle at their wedding!

But she wisely didn't think that taking him to task about what would probably be a trivial matter to him—as much as she wanted to—would help her achieve her goal, so she bit

her usually sharp tongue nearly through rather than giving him what for about that, or indeed, anything else on her list.

Instead, Lavinia forced herself to relax as much as she could, considering the gravity of the situation, but he didn't make it easy. She took a deep breath, knowing she was going to have to play the ace she had up her sleeve. The fact that she'd only just gotten there a few minutes ago and she was already at the point of last resort didn't bode well for the success of this little endeavor, but she had no choice.

She had to get him to agree to break their "engagement"—such as it was. The one she hadn't been told about until a day or so ago, that had been arranged by her parents without so much as a by-your-leave from her.

Vinnie took a deep breath and forged on, her hopes fading the longer she sat there with him looking at her as if he'd like to make a meal of her.

"Well, I do have some money of my own that I inherited from my grandmother. I don't think my parents remember—or maybe even know—that I have it."

His dark eyebrow rose. "Oh? And how much might that be?"

"Two thousand dollars," she informed him, expecting his eyes to light up at the enormous sum.

But they didn't. Instead, Sterling Winters, Lord Glastonbury of Arbor Hall, leaned back in his chair, his intense gaze settling on her like a physical touch, from which she had to prevent herself from cringing.

"Two thousand, you say?"

Why did she feel like a mouse between a cat's paws at a moment when she should have felt triumphant, having solved both her own—and her family's—highly distasteful problem.

"Have your parents talked to you about their current situation at all, Vinnie?"

Surprised at the question, she answered honestly, "No. It's rude and gauche to discuss finances."

His lordship's broad smile was far from reassuring or even pleasant. In fact, it—and his tone—contained a note of censure that he didn't bother to try to curb. "Perhaps if your parents had had a rude, gauche, and frank discussion with you about money—or rather their distinct lack thereof—you might not find yourselves in such a bleak situation."

Disbelievingly, she asked, "Are you suggesting that *I* am the cause of my parents' financial distress?"

Without so much as a nod in her direction, he flipped open a large box on his desk and withdrew a slim cigar, lighting it before he sat back again.

The smell wasn't at all unpleasant, but then, the smell had never been her problem. It was the lack of manners he displayed in not asking her if she minded if he smoked that set her temper even further on edge, not to mention the fact that the smoke itself would play hell with her lungs.

Not that she was about to reveal that, or indeed, any other weakness to this man, even if she ended up fainting breathlessly onto his floor in front of him from *actual* respiratory distress.

"The fact of the matter is that your parents are in arrears to the tune of several times that amount—nearly twelve thousand dollars. Some of that is owed to me personally, although the majority is money owed to the Fifth and Third National Bank, which I own. And they told me that the majority of that debt was caused by you demanding that they spend extravagant amounts of money on you. They confessed that they'd spoiled you badly and that you demanded the best of everything, even to the point of refusing to get married—despite multiple satisfactory offers—so that you could remain with them and bleed them dry."

Vinnie sat there, utterly stunned, and definitely on the

verge of fainting at what he was telling her. Her relationship with her parents had never been very good—she wasn't at all the type of daughter they'd wanted. It had turned out that she was nowhere near pretty enough to attract a really wealthy suitor, and she was entirely too intellectually curious for their own dimwitted comfort.

She practically snorted. She cost them money! That was rich, especially since she was sitting there in a gown that her maid had worked and reworked and re-re-reworked to make certain that it still covered her in some kind of decent fashion. It was bought years ago, when she was still a teenager and on the market, and she'd naturally grown almost out of it. Lavinia couldn't remember the last time she'd had new clothes. She never went to balls any longer, so there was, technically, no need. She spent most of her days with her nose in a book—usually one she'd gotten when she'd walked all the way to the library in shoes that her toes peeped out of and soles that were so worn, they were practically nonexistent.

In contrast, both her mother and her father wore the latest fashions, attended only the most popular of balls and parties, ate and drank and spent with reckless abandon, and did so with little thought to their grown daughter who remained at home alone, with only the servants for company because she'd disappointed them so utterly.

But she didn't want to say any of that to him—even in her own defense. She was much too embarrassed, in the first place, and in the second place, she stubbornly felt no obligation to explain anything to him, even if it was to her own detriment. So, Vinnie remained quiet as her mind raced, doing her best to suppress the tears that surfaced, which only served to annoy her further. They didn't deserve her tears—and she definitely included him in "they".

Meanwhile, Sterling flicked his ashes into a tray on his desk while studying her carefully as he continued to speak.

"The deal we came to was that I would forgive their debts, in exchange for your hand in marriage. Your parents told me that they had your consent to arrange such a bargain, but they warned me that you might well come to me to plead against the marriage, hoping to get even more out of me."

She could feel her face blanch white, and she clutched the arm of the chair as she began to see stars and red at the same time.

How could they have done that? Did they hate her that much? Apparently so.

"That—that's a lie. It's all lies. I didn't know anything about any of this until night before last," she replied staunchly, but she could see in his face that he didn't believe her—that nothing she said was going to change his mind. She might have said more if he'd looked at all receptive to it, but instead, she squared her shoulders and said as little as she could. "I have no idea why they were intimating that I was in on this... affront, which I most distinctly wasn't." Vinnie paused, swallowing hard. "I have no interest in marrying you or anyone else, milord." She looked down at the small, plain reticule where it lay in her lap, sniffing a bit, to her own horror, feeling more overwhelmed than she ever had in her life. "I confess that I am at a loss." Her shoulders slumped and she bit her lip, desperately holding back the tears that were threatening.

"Don't bother to cry," he warned harshly, sounding impatient. "I'm not going to give anyone in your family any more money—especially you—and I don't care how hard you sob."

Vinnie stiffened her spine at that pronouncement. She'd been determined not to marry him when she came in here,

but she'd given him the benefit of the doubt that he was an honorable man who hadn't known that she wasn't aware of what her parents were doing and would have immediately let her out of the arrangement once he found out.

The reality of the situation was very hard to come to grips with, but she knew one thing: she didn't care if she and her parents ended up living on the streets, there was no way she was going to marry this man.

She was already considered a spinster—since she'd reached the ripe old age of twenty-two while remaining unmarried—and she intended to die in the same state, even from the gutter.

She'd seen what her mother had been put through by her father—and vice versa—and wasn't about to let herself fall into the same trap, just because it was what was expected of her. Vinnie had really thought that her parents had accepted her decision to remain unmarried, after long and frequent arguments about her coming out, which she eventually did, under protest.

She'd even gone to all the balls and teas and dances, too, for quite a few years, like a good daughter, knowing it would never be enough for them.

Granted, they'd never be enough for her, either, since she had no intention of choosing any of them. She'd never once found a man that she had the faintest interest in, and she was not going to simply marry for money.

But then there was the fact that she was quite cool to any man who showed any amount of interest in her, which only seemed to make some of them even more determined to win her over. Long, silent afternoons spent in her company quickly disabused all of them of that notion. She'd also flatly turned down every man who'd asked for her hand, even those who had secured her father's gleefully given permission beforehand.

When she'd finally confronted them, saying that she was removing herself from the marriage market entirely, they'd responded in a manner that hadn't surprised her in the least. They ignored her, almost entirely, and the little they had spent on her—which was damned little—in order to present her season after season, was immediately withdrawn, so that they could spend it—and more that they didn't have, apparently—on themselves, instead.

Vinnie didn't think they'd bought her *anything* in the past three years at least. Even the food she ate was leftovers from their entertaining, or she was given a small portion of what was intended for the servants, not that she cared much about food, luckily.

Apparently, she'd completely underestimated the extent of their animosity toward her for taking that stance. Granted, they'd never been particularly involved with her, and she'd come to realize when she was quite young that her only value to them was in their ability to marry her off to someone rich.

The fact that their daughter had proven to be such a disappointment in the area of providing a rich son-in-law for them didn't slow their extravagant spending down in the least. They continued to live well beyond their means, while their painfully thin daughter lived in rags.

But she rarely complained, and when she did, it wasn't for herself, but rather for a few of the servants, who were frequently owed back pay—sometimes years' worth of it—but who continued to take care of her as if she was one of their own.

For herself, Vinnie was quite happy to live the quiet, secluded, consciously inexpensive life she'd created for herself, as long as she had books to read that would help her escape her circumstances, as well as the servants, several of whom had become like family to her.

The fact that her parents had poisoned his lordship's mind about her should have been a matter of complete indifference to her because, if anything, it hardened her stance about marrying him, but she was more thrown by that news than she wanted to be. It was hard to hear that one's parents would lie so blatantly while selling their only daughter to a stranger.

It was as if they wanted him to have her, but they wanted him to hate her, too.

Vinnie took a deep breath and stood, her head down for a long moment before she brought her crystal-clear eyes to his. "Thank you for your time, sir, but I will not be marrying you."

Sterling sat there for a moment looking up at her, forgetting his manners at her strange pronouncement, but before she reached the door, he rose. "I told you that I'm not going to give you another penny," he reiterated sharply.

Vinnie stopped, her hand on the knob as she turned back to him, saying with a sharp edge to her tone, "I don't recall asking you for a penny, milord, nor anything else, for that matter. Good day."

It was in his head to chase her down—to grab her and prevent her from leaving. He wanted to start out on the right foot with her, and she was going to learn the hard way that he wouldn't tolerate her misbehaving, whether it was having a snide tone while speaking to him or trying to spend him out of house or home or trying to wheedle and cajole her way out of a punishment or into a new hat or dress.

But he let her go, since he technically had no legal right to restrain her. They were to be married in a matter of days, and then she would immediately begin to learn that he was

going to keep her on a very short chain. A very short train indeed.

Vinnie couldn't get away from that man fast enough. When she got down to the bottom of the steps of his surprisingly modest office building, she wished she had enough money on her to get into a cab. "On her"—hell—she just wished she had enough money to take a cab at all, even if it was just to a home where she'd never felt welcomed or loved.

But she didn't. And, in a sudden change of plans, she turned and began to walk down the blustery street, gathering her threadbare wrap around her against the chill, unaware of the fact that the man she'd just left was watching her do so, wondering at her unusual choice.

She hadn't even tried to hail a cab, and he wondered why, if she was such a spendthrift. She'd also turned in the opposite direction of her home. Her behavior didn't fit with the picture her parent had painted of her to him, but then, perhaps she just wanted to stretch her legs a bit and get some air.

Sterling forced himself to move away from the window and sit back down behind his desk to take up the latest problem with a recent investment he'd made. He was uncomfortably close to obsessed with that woman, and he refused to allow her to take up any more of his valuable time.