

A week later

Heathcote Montague was sitting at his desk in the inner sanctum of his suite of offices a stone's throw from the Bank of England, the gloom of an October evening closing in beyond the window, when he heard an altercation in the outer office. Deep in the ledger of one of his noble clients' enterprises, he blocked out the sounds of dispute and worked steadily on through the figures.

Numbers—especially numbers that represented sums of money—held a near-hypnotic appeal; quite aside from being his bread and butter, they were his passion.

And had been for years. Possibly for too long.

Certainly too exclusively.

Ignoring the niggling inner voice that, over the last year, with each passing month, each successive week, had grown from a vague whisper to a persistent, nerve-jarring whine, he focused on the neat rows of figures marching down the page and forced himself to concentrate.

The hubbub by the main office door subsided; he heard the outer door open, then shut. Doubtless the caller had been another potential client attracted by that wretched article in *The Times*. A terse note to the editor had resulted in bemused bafflement; how could Montague not be pleased at being named the most experienced and most trustworthy man-of-business in London?

He had refrained from blasting back an excoriating reply to the effect that he and his firm did not require, much less appreciate, public referrals. Which was the plain truth; he and his small staff were stretched to their limit. Experienced agents as skilled with figures as he was were thin on the ground, yet the reason his practice was universally held in high esteem was precisely because he refused to hire those who were not as pedantic about business, and especially clients' money, as he was; he had no intention of risking his firm's standing by hiring less-able, less-devoted, or less-trustworthy men.

He'd inherited a sound client list from his father some twenty or so years ago; in his father's day, the firm had operated principally as agents assisting clients in managing the income from their estates. He, however, had had wider interests and greater ambitions; under him, the firm had expanded to become a practice dedicated to managing their clients' wealth. With protecting their money and using it to make more.

His direction had drawn the attention of several noblemen, especially those of a progressive stripe, those lords who were not content to simply sit back and watch their assets stagnate but who, instead, shared Montague's personal conviction that money was best put to use.

Early successes had seen his firm prosper. Managing investments with consummate skill and knowing the ins and

outs of money in all its varied forms were now synonymous with his name.

But even success could ultimately turn boring—or, at least, not be as exciting, as fulfilling, as it once had been.

Peace had returned to the outer office; he heard his senior clerk, Slocum, make some dry comment to Phillip Foster, Montague's junior assistant. A quick laugh came from others—Thomas Slater, the junior clerk, and the office boy, Reginald Roberts—then the usual calm descended, a quiet broken by the shuffling of paper, the turning of pages, the soft clap as a file box was shut, the shushing slide as it was returned to its shelf.

Montague sank deeper into the figures before him, into the world of the Duke of Wolverstone's sheep-breeding business, one Montague had overseen from inception to its present international success; the results, if no longer as exhilarating as they might once have been, were nevertheless gratifying. He compared and assessed, analyzed and evaluated, but found nothing over which he felt moved to take action.

As he neared the end of the ledger, the sounds from the large outer office where his staff performed their duties changed. The working day was drawing to a close.

Distantly, he registered the sounds of drawers being shut, of chairs being pushed back, heard the exchange of pleasantries as his men shared what waited for them at home—the small joys they were looking forward to. Frederick Gibbons, Montague's senior assistant, and his wife had a new baby, adding to the two youngsters they already had. Slocum's children were in their teens now, while Thomas Slater and his wife were expecting their first child any day. Even Phillip Foster would return to his sister's house and her cheerful brood, while as for Reginald, he was one of a rambunctious family, the middle child of seven. Everyone had someone waiting at home, someone who would smile and kiss their cheek when they walked through the door.

Everyone but Montague.

The thought, clear and hard as crystal, jerked him from his complacency. For one instant focused him on the utter loneliness of his existence, the sense of being singular, unconnected with anyone in the world, that had been steadily growing within him.

Good-byes were called in the outer office, although none were directed at him; his staff knew better than to interrupt him when he was working. The outer door opened and closed, most of the men departing. Slocum would be the last; any minute, he would appear in Montague's doorway to confirm that the day's work was done and all was in order—

The outer door opened.

"Your pardon, ma'am," Slocum said, "but the office is closed."

The door shut. "Indeed, I do realize it's the end of the day, but I was hoping Mr. Montague would therefore be able to spare me a few minutes—"

"I'm sorry, ma'am, but Mr. Montague isn't taking on any new clients—*The Times* should have said as much and saved everyone a lot of bother."

"I quite understand, but I'm not here to inquire about being taken on as a client." The woman's voice was clear, her diction precise, her tones well modulated, educated. "I have a proposition for Mr. Montague—an offer to consult on a puzzling financial matter."

"Ah." Slocum was unsure, uncertain what to do.

Curiosity aroused, Montague shut the Wolverstone ledger and rose. Although Slocum had apparently not yet registered the oddity, ladies were not customarily the ones who, at least initially, approached a man-of-business. Montague couldn't recall ever being engaged by any female directly—at least, not about business.

Opening his office door, he walked out.

Slocum heard him and turned. "Sir, this lady-"

"Yes, I heard." His gaze fixing on the lady who stood, spine straight, head high, before Slocum, Montague knew he said the words, but they seemed to come from far away.

Of average height, neither slender nor buxom but perfectly proportioned, the lady regarded him with a frank directness that instantly captivated, and effortlessly commanded, his attention. Beneath the soft wave of her dark brown hair, from beneath finely arched brown brows, eyes of a delicate light blue held his gaze.

As he neared, drawn across the room by some power far more potent than politeness, those eyes widened fractionally, but then her chin rose a notch, and lips of pale rose parted on the query, "Mr. Montague?"

Halting before her, he bowed. "Miss . . . ?"

She extended her hand. "My name is Miss Matcham, and I'm here to speak with you on behalf of my employer, Lady Halstead."

He closed his hand around hers, engulfing long, slender fingers in a momentary—sadly brief, strictly businesslike clasp. "I see." Releasing her, he stepped back and waved toward the door to his office. "Perhaps you would take a seat and explain in what manner I can assist Lady Halstead."

She inclined her head with subtle grace. "Thank you."

She moved past him, and the scent of roses and violets speared through his senses. He glanced at Slocum. "It's all right, Jonas. You can go home—I'll lock up later."

"Thank you, sir." Slocum lowered his voice. "Not our usual sort of client—I wonder what she wants."

Anticipation rising, Montague softly answered, "No doubt I'll find out."

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With a salute, Slocum gathered his coat and left. As Montague followed Miss Matcham, who had paused in the doorway to his office, he heard the outer door close.

With a wave, he indicated Miss Matcham should enter, then he followed her in. The question of the propriety of meeting with a young lady alone rose in his mind, but after one searching glance at his visitor, he merely left his office door open. She wasn't that young; although he was no expert on ladies, he would put Miss Matcham somewhere in her early thirties.

Her walking dress of fine wool in a pale violet hue and the matching felt bonnet neatly enclosing her head were stylish, yet not, he thought, in the current height of fashion. The reticule she carried was more practical than decorative.

Halting before his desk, she glanced at him. Rounding the desk, he gestured to one of the well-padded chairs set before it. "Please, be seated."

Once she'd complied, her movements as she drew in her skirts again displaying the inherent grace he'd noted earlier, he sat, set the Wolverstone ledger aside, leaned his forearms on his blotter, clasped his hands, and fixed his gaze on her fascinating face. "Now—how do you believe I might help you, or, rather, Lady Halstead?"

Violet hesitated, yet she and Lady Halstead had plotted and planned to gain access to Mr. Heathcote Montague, and now here she was . . . she heard herself say, "Please excuse my hesitation, sir, but you're not what I had expected."

His brows—neat, brown brows arched over unexpectedly round eyes that, in her opinion, would have made him appear trustworthy even were he not—rose in surprise.

The sight made her smile; she doubted he was often surprised. "The most experienced and most trustworthy manof-business in London—I'd expected to have to deal with a cranky, crusty old gentleman with ink-stained fingers and bushy white brows, who would glower at me over the tops of his half spectacles."

Montague blinked, slowly, lids rising to re-reveal his golden brown eyes. He was brown and brown—brown hair of a shade lighter than Violet's own, and hazelish eyes that were more brown than green. But it was his face and his physical presence that had struck her most forcefully; as her gaze once more passed over the broad sweep of his forehead, the strong, clean planes of his cheeks, his squared jaw, he shifted. He caught her gaze, then held up his right hand, fingers spread.

There were ink stains, faint but discernible, on the calluses on his index and middle fingers.

As she registered that, he reached to one side and picked up a pair of gold-rimmed spectacles.

"I have these, too." He waved them. "If it would help, I could put them on. Glowering, however, might be beyond me."

She met his eyes, saw the lurking smile, and laughed, smiling, too.

He joined her in her laughter and his smile became manifest, his face creasing in a way that made him seem years younger than the midforties she guessed he must be.

Sound, solid, dependable; everything about him—his features, the shape of his head, his build, his attire underscored that reality. The accolades of "most experienced" and "most trustworthy" bestowed by *The Times* weren't at all hard to believe.

"I do apologize." She let her laughter fade, but her lips remained stubbornly curved. She straightened on the chair, surprised to discover she'd relaxed against its back. "Despite my unbecoming levity, I am, indeed, here to speak with you on behalf of Lady Halstead."

"And your relationship to her ladyship?"

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"I'm her paid companion."

"Have you been with her for long?"

"Over eight years."

"And what can I do for her ladyship?"

Violet paused to reorder her thoughts. "Lady Halstead already has a man-of-business, a Mr. Runcorn. It was the current Mr. Runcorn's father the Halsteads originally engaged, and the younger Mr. Runcorn has only recently taken his late father's place. That said, Lady Halstead has no specific fault to find with young Mr. Runcorn's abilities. However, a situation has arisen with Lady Halstead's bank account that she believes Mr. Runcorn lacks the experience to adequately resolve. At least not to her ladyship's satisfaction." Violet met Montague's golden-brown eyes. "I should mention that Lady Halstead is a widow, her husband, Sir Hugo, having died ten years ago, and her ladyship is now very old. Indeed, the problem with her bank account only came to light because, in keeping with a promise she made to Sir Hugo, she decided that it was time she ensured that her financial affairs, and those of the estate, were in order."

Montague nodded. "I see. And what is it her ladyship believes I can do?"

"Lady Halstead would like you to look into the puzzling question of what is going on with her bank account. She requires an explanation, one she can be certain is correct. Essentially, she wishes to engage you to give a second opinion—a consultation on this matter, nothing more." Violet held Montague's gaze and calmly added, "I, on the other hand, am here to ask you to help give reassurance to a gentle old lady in her declining years."

Montague returned her regard steadily, then the ends of his lips quirked. "You have a way with an argument, Miss Matcham."

"I do what I can for my ladies, sir."

Devotion, in Montague's opinion, was a laudable trait. "What can you tell me about the . . . irregularities afflicting this bank account?"

"I will leave that to Lady Halstead to elucidate." As if sensing the question rising in his mind, the intriguing Miss Matcham added, "However, I have seen enough to verify that there is, indeed, something odd going on, but I haven't studied the statement Mr. Runcorn provided so cannot put forward any definite opinion."

Would that all his clients were so circumspect. "Very well." Looking away from Miss Matcham's remarkably fine eyes, Montague drew his appointment book closer and consulted it. "As it happens, I can spare Lady Halstead half an hour tomorrow morning." He glanced across the desk. "When would be the best time to call?"

Miss Matcham smiled—not a dazzling smile but a gentle, inclusive gesture that somehow struck through his usually impenetrable businessman's shields and literally warmed his heart. He blinked, then quickly marshaled his wits as she replied, "Midmorning would be best—shall we say eleven o'clock? In Lowndes Street, number four, just south of Lowndes Square."

Gripping his pen firmly, Montague focused on his appointment book and wrote in the details. "Excellent."

He looked up, then rose as Miss Matcham came to her feet.

"Thank you, Mr. Montague." Meeting his gaze, she extended her hand. "I look forward to seeing you tomorrow."

Montague gripped her fingers, then had to make himself let go. "Indeed, Miss Matcham." He waved her to the door. "Until tomorrow."

After seeing Miss Matcham out of the office and on her way down the stairs to the ground floor, Montague closed the door, then stood stock-still, his mind replaying the interview, dwelling on this aspect, then that . . .

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Until he shook free of the lingering spell and, wondering at himself, strode back to his desk.

Wis eagerness, the ready-to-be-engaged enthusiasm that carried him to Lowndes Street at eleven o'clock the following morning, was, he tried to tell himself, engendered more by the sense of fate dangling something new—some financial irregularity outside the norm, a tantalizing prospect certain to excite his jaded inner self—than by any lure attached to the lovely Miss Matcham.

She opened the door to his knock, instantly obliterating his attempt at self-deception. He would have sworn his heart literally sped up at the sight of her. Then she smiled. "Good morning, Mr. Montague. Do come in."

Reminding himself to breathe, he stepped forward as she stepped back. He walked into a narrow front hall; a quick survey showed decent artwork, good-quality furniture, polished woodwork, and painted walls. All was neat and tidy. The sight confirmed that, as he'd suspected from the address, Lady Halstead wasn't short of funds. She might not rank as high in wealth as the majority of his clients, but she would have assets worth protecting; in consulting for her, he wouldn't be wasting his time.

Miss Matcham closed the door and joined him. With one hand, she directed him to the room on their right. "Lady Halstead is waiting in the sitting room."

He inclined his head and gestured for Miss Matcham to precede him, seizing the moment to wonder anew at the effect she had on him. He didn't quite understand it; she was lovely to look at—he could, he felt, stare at her for hours yet she was no raving beauty. Today, she wore a pale blue morning gown that skimmed her curves in a distracting way—at least, he found it distracting. Being indoors and thus bonnetless, her coiffure was on display, so he could better appreciate the thick lushness of her hair, the dark locks confined in a bun at the back of her head but with one sweeping wave crossing her forehead, softening the line of her brow and emphasizing her pale, flawless, milk-androses complexion.

Following her through the doorway, he forced his gaze from her and scanned the room. A very old lady with wispy silver hair and refined features sat in a straightbacked chair, her forearms resting on the padded armrests. She was dressed in dark bombazine, with shawls draped about her shoulders and also over her legs. An ebony cane with a silver head rested against the side of the chair.

Miss Matcham went forward. "This is Mr. Montague, ma'am." She glanced at Montague. "Lady Halstead."

As Miss Matcham moved to take the armchair to Lady Halstead's right, her ladyship, who had been shrewdly studying him, held out her hand. "Thank you for calling, sir. I'm sure you are a very busy man—I will endeavor not to take up too much of your time."

Taking her hand, Montague bowed over it. "Not at all, ma'am. I'm keen to learn what the issue with your bank account might be."

"Is that so?" Lady Halstead waved to the armchair to her left. "In that case, please sit."

As he did, Miss Matcham passed several documents to her ladyship. Turning to him, Lady Halstead held out the papers. "This is a copy of the bank's statement of the payments into and out of my bank account over the last six months."

Accepting the sheets, Montague scanned them as Lady Halstead continued, "You will see I have circled various deposits. Those deposits are a complete mystery to me—I have no notion whatever of who is paying that money into my account, much less why." Montague inwardly blinked. Flicking through the five sheets her ladyship had supplied, doing calculations in his head... "I have to admit"—he looked up at Lady Halstead, then at Miss Matcham—"that I had imagined your irregularities would prove to be some confusion on the bank's part, or else a matter of embezzlement." He looked again at the statements. "But this is quite different."

"Indeed." Lady Halstead sounded vindicated. "Young Runcorn, my man-of-business, believes the payments must derive from some old, forgotten investment that has only now started to pay a return."

Studying the figures, Montague shook his head. "I know of no financial instrument that pays in this manner. The payments are roughly monthly but are not regular enough to be specified by any financial contract—for instance, the repayment of a debt. Such payments would come in on a fixed date of every month. And as for investment dividends, I know of no company that pays monthly amounts. Insurance companies might pay certain stipends monthly, but again, they would be on a fixed date." He paused, then added, "As for the size of the payments, they amount to a considerable sum."

He looked at Lady Halstead. "How long has this been going on?"

"Fourteen months, I believe."

He glanced again at the amounts. "At a similar rate?"

"More or less."

Montague's head was whirling, his financial brain trying to find some pattern that these payments would fit, but there wasn't one. He was sure of it. As for the total sum paid into her ladyship's account over the past fourteen months, would that he could find an investment for his clients that returned such a result.

"I'll have to look into it." His financial self wouldn't be able to let the puzzle lie. "Thank you. I will, of course, meet your customary fee."

"No." He looked up, the underlying boredom—ignored, suppressed, and largely unacknowledged—that had assailed him for months rising high in his mind; that dull, deadening feeling had been growing increasingly weighty, dragging him down, until Miss Matcham had arrived to tempt him. "I would, in all honesty, consider it a favor were you to allow me to investigate this matter." Aside from all else, it would allow him to continue to meet with Miss Matcham. "I was feeling rather jaded, but this"—he held up the papers—"is challenging. At least for a gentleman like me. The satisfaction of finding an answer for you—and myself—will be payment enough."

Lady Halstead arched her brows, considered him for a long moment, but then nodded. "If that is what you wish, then so be it." She glanced at Miss Matcham.

Who met Montague's gaze, then dipped her head, indicating the papers he still held. "That's a copy you may take with you. Is there anything else you need?"

He held her gaze for an instant, quite surprised by the tenor of the answers rolling through his mind. Then he concentrated and frowned. "Actually, yes. I would like the style and direction of her ladyship's man-of-business . . . Runcorn. And also"—he looked at Lady Halstead—"I will need a letter of authority to act as your investigator—to ask questions on your behalf and for those I ask such questions of to be authorized to answer as if I were you."

Lady Halstead nodded. "I can imagine that will be necessary. Do you know the proper form of such an authority?"

"Indeed. If you like, I can dictate it for you." He glanced at Miss Matcham, then looked back at Lady Halstead. "And if at all possible, ma'am, I would prefer the entire letter be in your hand. It's much less easy to question such a document."

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"Of course." Lady Halstead looked at Miss Matcham. "Violet, dear, would you fetch my writing desk?"

With a nod, Miss Matcham rose and left the room.

Montague watched her go. Violet. The name suited her.

"Now," Lady Halstead said, "Runcorn's address is . . ."

Setting the papers on his knee, Montague pulled out his notebook and quickly jotted down the address.

Owenty minutes later, the required letter of authority in his pocket, along with the copy of the bank account statement, Montague took his leave of Lady Halstead. Violet Matcham walked him to the front door.

Opening it, she met his gaze. "Thank you. You might not have been able to see it, but she's already much relieved and more settled—she's been in a fret ever since she noticed the irregularity in her account a week ago."

Montague held her gaze and considered various responses—all of them the truth—but, in the end, settled for a brief bow and "I'm happy to know I've already been of some service, however small." He paused, then, his eyes still on hers, added, "I will get to the bottom of this. If her ladyship starts to grow anxious, please do assure her of that."

Violet found it difficult to draw her eyes from his, but, lips curving at her own susceptibility, and because he was as he was, she dipped her head and murmured, "Again, thank you. We'll wait to hear from you in due course."

Montague inclined his head, stepped over the threshold, crossed the porch, and went down the steps.

She watched him stride away and realized she felt lighter—as if he'd lifted a burden she hadn't been aware she'd carried on her shoulders. He really was something of a white knight; he'd answered her summons, had ridden in, and had commenced the process of alleviating the trouble besetting Lady Halstead and, therefore, her, too. No doubt that was why he left her feeling giddy.

Smiling again at her unexpected susceptibility, she closed the door and returned to Lady Halstead.

 \bigcirc hat evening, Lady Halstead hosted a dinner for her family. As she no longer had the strength to visit their homes, she invited them to dine in Lowndes Street once a month, and they all came.

Every time.

During her first months with Lady Halstead, Violet had been somewhat surprised that even her ladyship's three adult grandchildren invariably attended and stayed for the entire evening, but as the months had rolled past, she had realized that among the Halstead children, sibling rivalry had reached astonishing heights; even though said grandchildren might wish to be elsewhere, they had to obey their parents' commands and show all due observance to their grandmother's dignity.

As usual, Violet sat at the table on Lady Halstead's left, ready to lend assistance if required. The Halstead children, all of whom were also very conscious of *their* dignity, tolerated her presence because Lady Halstead insisted on it, and, as Violet's birth was as good as, if not better than, their own, they had no viable excuse to exclude her.

They did, however, ignore her, which suited Violet. She was immensely grateful not to have to interact with "The Brood" as she, Tilly, and Cook privately termed them. Instead, she kept her lips shut and observed; as an only child, she found the tensions and constant sniping between members of The Brood curious and fascinating in a horrifying sort of way.

More than once, she'd retired to her room after a Halstead family dinner giving thanks that she had never had brothers or sisters; then again, she doubted most families behaved like the Halsteads. They seemed a law unto themselves.

Tonight, the conversation had ranged from the importance of the bills currently before Parliament, to the Irish Question and the weightiness of the relevant deliberations taking place inside the Home Office. The former topic was espoused by Cynthia, only daughter and second-born of the Halstead children, in order to call attention to her husband, the Honorable Wallace Camberly, Member of Parliament, and underscore his importance and, by extension, hers.

A severe-looking matron in an azure satin gown, Cynthia sat on Lady Halstead's right, opposite Violet. Cynthia's features were hard, her brown eyes like onyx. Constant bad temper had left her lips pinched and thin; her most frequent expressions were of disapproval and disdain. Very little in life, it seemed, found favor with Cynthia. If blind ambition had a face, it was hers. "Of course," she declared, "the coronation will soon take precedence over all else. The parliamentary committee to oversee it will shortly be named."

Seated down the table on the opposite side, Constance Halstead, wife of Mortimer, who was her ladyship's firstborn, reached for her wineglass. A tall, large-boned lady with a buxom figure and round features, Constance had an unfortunate fondness for frills and furbelows, and a voice that, regardless of the company, was always pitched too loud. "I daresay," she stated. "But, of course, it will fall to the Home Office to oversee all the details of the day. Mortimer"—Constance glanced at her husband, seated at the head of the table—"will no doubt be heavily involved."

Violet, too, glanced at Mortimer. Of average height and build, Mortimer's adherence to rigid correctness in every aspect of his dress only served to make him unmemorable, easily overlooked in a crowd. His face, too, lacked distinction, his features held under such absolute control that his expression was usually bland, if not blank. Mortimer had been addressing the excellent roast beef, but now he looked up, his pale eyes going to Cynthia, his expression a stonefaced challenge as he said, "Indeed. There will be a great deal to be organized, and the Home Office will be in charge. There have already been preliminary discussions, although I am not at liberty to divulge any details."

All he got out of Cynthia was a smirk, effectively communicating her belief that Mortimer could not reveal any details because he didn't know any, not actually being involved at all.

Mortimer's choler started to rise, but before he could respond to Cynthia, Maurice Halstead, second son and social black sheep—rake, roué, gambler, womanizer, and general profligate—drawled, "So it'll be you who'll be consulted as to how many frills will be on Alexandrina's coronation gown? Oh, no, wait—she's to be called Victoria, isn't she?"

Mortimer narrowed his eyes on Maurice. "The coronation gown will be decided by the Palace, as is proper, and, yes, as even you should have heard, the young queen has declared she will be Victoria."

The man seated next to Constance stirred. "What's she got against the name Alexandrina, then?" William Halstead's words were fractionally slurred.

If Maurice was the social black sheep, William was the family's pariah. Violet was certain he attended Lady Halstead's dinners in order to get at least one good meal a month, but even more because he knew his presence severely disturbed his brothers and sister, and their spouses, all of whom viewed William much as they would a cockroach, one they could sadly not squash.

The youngest of the Halstead children, William was always the most soberly dressed, in a plain black suit that was only just passable as suitable attire for a gentry dining table. The Masterful Mr. Montague 31

"Actually"—Wallace Camberly spoke for what Violet thought was the first time since they'd sat at the table—"I understand the boot's on the other foot, so to speak, and it was more that she favors the name Victoria over all others."

The reasonable and, coming from Camberly, most likely informed comment defused that topic, effectively ending it.

Seated beside Cynthia, Wallace Camberly was, Violet judged, even more ambitious than the lady he'd taken to wife. However, unlike Cynthia, he had no stake in the Halstead family's internecine battles and largely remained aloof, commenting only when some subject interested him. As usual, he was quietly but fashionably dressed, as befitted his station. Violet knew him to be cold and utterly ruthless in pursuit of his goals, but he assiduously played by the rules as he perceived them—because that served him best in the long run, and if something did not benefit him, he didn't waste time or energy on the matter.

The Halstead family sniping did nothing for him, so he ignored it.

Wallace's lead was largely followed by his son, Walter Camberly, seated opposite, between Violet and William. Although already twenty-seven years old, Walter had yet to settle on any occupation; he drifted through life, apparently aimlessly. Violet wasn't sure how Walter filled his days, but as Cynthia ruled that roost with an iron fist, Violet doubted that Walter derived much joy from his outwardly unfettered existence.

Like Violet, Walter kept his head down and let the conversational volleys fly past. The others of the younger generation—Mortimer and Constance's children, Hayden, presently twenty-three years old, and his sister, Caroline, just twenty—likewise endured, rather than enjoyed, these evenings. They rarely made a comment of any sort. As far as Violet knew, the younger Halsteads were ordinary, unremarkable young people; if she had to guess, she would have said they found the Halstead dinners utterly boring but were too polite, and too reliant on their parents' goodwill, to do anything but attend and remain silent. They spoke when spoken to but contributed little.

Then again, not attracting the attention of any of their Halstead elders was undeniably wise.

Mortimer fastidiously patted his lips with his napkin and again made a bid to seize the stage. "I believe we will be advising that the new queen meet with the Irish representatives at some point—I may have to travel to Ireland as part of the delegation."

"Indeed?" Cynthia reached for the sauceboat. "Who knows? They may make you a permanent secretary over there." She glanced at Constance. "My dear, you will have my sincerest sympathy if you are forced to relocate to Ireland."

Mortimer's face mottled. "Don't be absurd! I'm held in far too high esteem, my opinions too highly valued for the Home Secretary to even contemplate burying me in Ireland." Mortimer halted, belatedly realizing he'd risen to Cynthia's bait. His gaze locked on his sister, lips compressing, he drew in a breath and held it for a second, as if pulling back from the brink of what, from experience, Violet knew could be a rapid descent into a cutting exchange of barbed insults. As the fraught moment passed, Mortimer shifted his pale gaze from Cynthia to Lady Halstead.

As usual, Lady Halstead remained unmoved by the vicious, almost violent undercurrents swirling about her table as she steadily sawed and ate her roast beef.

With a certain deliberation, Mortimer set aside his napkin. "How are you, Mother? I do hope the exertion of having us all to dine isn't too draining."

Lady Halstead's brows faintly arched as she glanced up the table. "I'm well enough—as well as can be expected at my age. Thank you for asking, Mortimer." Cynthia immediately leapt in with a solicitous comment, one Constance then felt compelled to top. Not to be outdone, Maurice noted that Lady Halstead was looking a touch paler, but otherwise seemed to be "up to snuff." For several minutes, Lady Halstead had to exert herself to fend off her children's patently insincere interest.

Mortimer sought to end the discussion by stating, "I daresay, Mama, that you have many long years ahead of you yet."

"Perhaps," William said, now slouching in his chair, his hands sunk in his pockets. "But in any case, I hope you've got your affairs in order." His dark gaze swept his siblings. "Heaven help us if there's any question over the estate once you're gone."

Violet fully sympathized with the comment, but, of course, Mortimer, Cynthia, Constance, and even Maurice took it badly. The resulting furor broke over William's head and looked set to last for quite some time—

Lady Halstead set down her cutlery and clapped her hands sharply. "Quiet! Oh, do be *quiet.*" As the voices faded, she picked up her cutlery again and returned her attention to her plate. "If you must know, I've asked Runcorn—the young man who has taken over from his father—to review my affairs and those of the estate and ensure that all is in order." She glanced up briefly, her gaze bleakly severe. "Although I have no intention of dying just yet, rest assured that when I do, there will be no uncertainty concerning the estate."

Silence held the table for a moment, then quiet mutterings rose, all to do with "young Runcorn" and whether he was up to the mark.

Violet glanced at Lady Halstead, then followed her lead in ignoring the rumblings.

As Tilly came in to clear the table prior to laying out the desserts, Violet wondered, as she had many times over the

past eight years, how it came to be that a lady as kind and gentle as Lady Halstead had ended with a family like this, in which all the members were selfish and self-serving, albeit to variable degrees.

Deamn it!" He peered at the reflection in the round shaving mirror. With a vicious jerk of his wrist, he plucked the stray hair from his chin, then half straightened, turning his face from side to side, confirming that all was as he wished it to be.

Beyond his shoulders, the paneling of his dressing room was barely lit by the single lamp he'd brought in. He found the gloom comforting. This was his most private place, the place where he made his plans, refined and adjusted them.

In the mirror, he met his eyes. "She isn't even close to dying. Here I've been patiently waiting for her to fade and pass on, and instead she's rattling on . . . and now, damn it all, she's got this young blighter looking into the estate's finances."

Straightening fully, he forced himself to think through this new, unexpected, and unsettling development. "Will he find it? That's the question."

After a minute, he went on, "If he does . . ."

Several moments later, he shook his head. "Even if he doesn't realize, *she* will. He'll bring it to her attention in some way, even if only by *not* including it on some list. And once she realizes, she'll start asking questions—I know she will. She won't simply let it rest."

His escalating tension rendered the last words sharp enough to cut.

As the sound faded, he continued following his thoughts.

The pervasive silence of the night was broken only by the distant ticking of a clock.

Eventually, he drew himself up and, in the mirror, looked

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himself in the eye. "I can't afford to have it come to light not now, not ever. So I'll have to take care of it. I won't be able to breathe easily again until I'm safe. Obviously, there are others I'll have to silence, too, but . . . one step at a time."

That had been his private motto for as long as he could recall; thus far it had served him well.