The party was in full swing when Reginald slipped through the front door, open to the night air. He could hear the small orchestra, but it sounded far enough away. He had on his finest clothes, clothes his wife had kept in good condition. The clothes she had treated with such care, sponged and pressed so tenderly would certainly pass muster in this crowd.

But the butler was there, waiting for latecomers so that he could prune out those that did not belong.

"Name, please?" The man's voice was so haughty that he could have passed for any of the guests there.

It would serve his father-in-law right to use his name, so Reginald did. "Sir Aldo deRoss." He hesitated, then added, "Baronet." Hopefully no one here knew the man. He did not care to leave his precious Gloucestershire and those sheep, whose manure he carried on his boots everywhere he went.

"Very well Sir," the butler said as he stepped aside.

The ploy had worked so many times, but he was always relieved once he was inside. A few years in the army had given Reginald the straight shoulders and the brisk stride to fool the most discerning of butlers. Most guests, also. The only problem would be if anyone here actually knew his father-in-law. The man had gout, not to mention the family carriage was too old to make it, so the chances were small that anyone here had even seen the man.

The son was another possible complication, the youngest, come along well after all the older daughters. Since deRoss had cut Reginald and his wife off at their marriage, he knew little of what the child had become. The chances of deRoss's son touring London were small. Undoubtedly the boy had been raised to be a tradesman, raising sheep and selling wool.

His hands clenched at the thought of what he could have had were his father-in-law not such a snob. A baronet? And a smelly one? All those sheep, filling the fields and clinging to the very air.

Still, he and Elizabeth had received just enough over the years to help his meagre Packet Service wages stretch. DeRoss would hardly be so generous, so they determined long ago that the money came from the mother. Although where *she* had come up with it with that miser of a husband, they did not know. And Elizabeth, his lovely Elizabeth, knew how to make their pitiful money cover everything.

Neither of them had so much as hinted to young Tessa about her grandfather. No point in getting her hopes up, because the baronet would never accept her anyway. His own granddaughter!

Elizabeth was dead now, and he and his daughter needed money to live on. The war was over, and he had not been paid for a long time.

A man had to do what a man had to do, and this new career paid very well.

He was out of sight of the butler. Reginald searched for the nearest staircase going up to the family's dwelling.

Voices came from behind a door, too close, and he glanced around for an escape. The next doorway showed no light from beneath, and he scurried down the hallway and ducked the through it, holding his breath when he slipped inside.

No sounds followed, no heavy breathing, no excited titters. No couples who had chosen it for a liaison. As his eyes adjusted, he saw himself in a feminine room, from the delicate lines of the desk and the chair. All the chairs, for that matter. Worse, that desk was little more than a small table, with nothing to hide behind should he need to find concealment.

He went over to the pale curtains that hid the tall, narrow windows, the color indistinguishable in the dark, pulled them apart just enough for the moonlight and the faint city reflection to shine in, and turned back to the room. A fainting couch sat in one corner, close enough to the door that it was easy to overlook when one first entered. That would be passable for concealment, but he would try to

get out before he risked discovery.

What might a wife keep in her desk? He slipped over to it, taking care with every step. With the party going strong, servants would be everywhere, picking up glasses set aside and then forgotten, or following instructions on cleaning some mess or another.

The desk had one long center drawer, and two more on either side. Nothing else. He tugged on the center one, relieved when it was not locked.

Trusting woman. More fool she. But it held nothing more than a few sharpened quills, several piles of different colored papers, some wax, and a stamp. Probably her initials.

That would not do. It was likely traceable. He needed things that could never be identified.

He moved to the drawers on the right side, smaller but a little deeper. More paper, a few hairpins, and some shiny ribbons. The drawer was not wide enough for much else.

The bottom drawer didn't give, and he knelt down to see why. Aha. That one had a lock. The woman was not as trusting as he first thought. He reached in his pocket for his tools. He had become quite adept during the war at picking locks in houses they searched. If he had been caught the penalty was death, but he was lucky. And quick.

His skill served him well now. The lock gave with a small *snick*, and he pulled it open.

Letters, bound with a soft ribbon. He had heard no gossip in the gaming hells about this family, but letters were always worth a read. Many a juicy tidbit, something worth paying for, was hidden in plain sight to a skilled thief. He slipped the ribbon off and flipped through the correspondence.

Nothing of interest here. Every letter was addressed to the same man, and every return was addressed to the woman. And both were now husband and wife. Reginald pulled the ribbon back over the bunch and slipped them into the drawer.

No, in this house jewels were better.

The last drawer held what he wanted. A heavily jeweled hair comb that must have fallen out of the hair, and been tucked in here for safekeeping. Reginald gave a quiet chuckle. It was underneath some handkerchiefs, so he doubted it would be missed for a while.

And it would bring a pretty penny. Pearls, and what looked like diamonds, even—could it be at that size?—a ruby in the center. If it was not a ruby, a mere garnet that big would bring enough money to keep himself and Tessa fed and housed for a good while.

It was tempting to search further, but a wise thief got out in time. Tucking the comb into his hidden pocket inside the coat, Reginald crept over to the windows.

They opened quietly, without a creak. With a bit of squeezing, he let himself out, just a jump to the ground, and out past the stables.

CHAPTER 1

London, 1814

Her father's hand brushed her arm, and Tessa started. She must have dozed off. How could she, with him so close to the end? What did that say about her?

No one knew anything of what she had endured because of him, and who would ask in this neighborhood? He had been gone more than he had been home most of her life. For a long time she had been far too little to know about money, except for the worry that never seemed to leave her mother's face.

But now was not the time to go into that, she scolded herself, and rubbed the pain that had taken up permanent residence between her eyes.

Her father's hand moved again, and Tessa forced her heavy lids back open. The candlelight in the darkening room made her blink.

"I have set . . ." Reginald's eyes fluttered shut, and he fought for breath, the air rattling in his chest.

"Don't try to talk, Father," she said, and was surprised by the tear that trickled down her cheek.

"You up." Another breath rattled, the sound like the knell of doom.

You up? Tessa blinked away yet another tear, and swiped at that wet cheek. He must be rambling, the end was so very close.

Then the pieces fit, the first part of the sentence coming together with the rest. *I have set. You up. I have set you up.* What did he mean?

Now she truly *did* need him to talk. "What are you saying? Set me up how?" With his sad lack of judgment, it might mean anything, most likely something bad.

"Monies. Jewels. Even letters." The words rushed out on one breath, and then another inhale. "Use them."

Monies? Jewels? Her own breath caught. "Jewels? From where?"

"Found \dots " his voice trailed off again. She only heard the rasps of his labored breathing. "In my coat."

"Father? Father, what jewels?" Tessa leaned over him, wishing she could wake him enough to get the answers. "What letters? Please!"

"My coat." Reginald tried to cough, but it was weak, and when he fought to breathe in for another attempt, his eyes widened for the first time all day. With a soft exhalation, he sank in on himself, and his body went limp.

"Father? No, Father, please, no!" Tessa grabbed his hands, the ones that had just been trying to catch her attention, and pressed them together. "Father, please, please talk to me."

But there was no response. No more breaths, no movement of his fingers, no flicker of his eyelids. His hands were so limp, and heavy. Tessa felt her breath shudder this time as she set his hands down, folding them one on top of the other on his chest.

Tears leaked out, not wrenching, not sobs, just wistful tears of what she wished it had been instead of what it was. She wished she could weep with abandon, pour out all the ache and loneliness, but all she managed were those few tears that slid down her face.

When they had dried, Tessa let herself sit for a moment beside the bed where her father lay. The day had been a long one, and her legs were so very tired. All too soon, she got up and began the work

that had to be done.

Plus she had a funeral to pay for.

Monies. Jewels. Letters.

Those last mumbles from him nagged like a burr in her brain. They made no sense, but if Reginald had come up with something worthwhile to sell, it would be a wonderful thing.

What were the tales of the sailors? She wracked her muddled brain. Weren't they allowed to take booty from the captured ships? She remembered him saying something to her younger self about what plunder meant. But the packet ships only carried letters and passengers, and they seldom won battles, they were so lightly armed. Everyone complained that the mails went over the side when they were attacked. Had he saved some those letters? Was she supposed to deliver them?

She would look later. Right now, if someone was going to remove her father from her room, she had to send word to the church with the news and get the process started.

Perhaps one of the men in the neighborhood would agree to take over the washing of Reginald's body, and getting him dressed. There were the bearers to pay, not to mention the coffin rental, and the minister's compensation.

Tessa picked up the water bucket she left next to the door, then glanced back at her father's still body on the bed. There was nothing much to steal, but would a thief be stopped by the sight of a corpse?

The closet door stood open. It had been nearly bare inside before Reginald joined her several months ago. Strange, how full it was now. She could see his coats from the outside door

Monies. Jewels. Letters. In my coat.

She went back, skirting the foot of the bed, and shut the closet against any prying eyes. Even his clothes could tempt someone in her neighborhood.

Then she let herself out, taking care to lock her door behind her with the key she always kept on a chain around her neck. Bad enough her father had cost her extra during these last weeks, but if the landlord found out he had died in the bed, she might be looking for another place herself. Mattresses were dear, and the room had come furnished.

Tessa gave a half-laugh, choked with the heaviness in her chest. Furnished! One chest of drawers barely waist high, one small table next to the bed, the chair on which she sat while her father died. And a small round coal burner for heat in the winter, that piped most of the smoke through a pipe out the roof. She had contributed the teapot for her winter tea, a china plate she rescued from her mother's possessions after she died, and the matching china cup that once had been beautiful but now had a chip on the rim.

Did a coal burner count as furnishing?

On the way down the outside stairs that ran upward along the slender rooming house where she and several other family groups lived, Tessa had learned after several nasty slips to take special care. Those stairs shook under every step and became slippery in the rain and occasional snow, even the fog or mist that sometimes drifted in from the seaport, but it was her only way in and out, and she felt slightly safer knowing someone had to climb them to reach her.

She would need that faint sense of security in the days and years ahead.

Bucket banging against her leg, Tessa rubbed a hand under her eye and caught a fresh tear. One tendril of her long brown hair fell over that leaking eye and gave her a moment of privacy.

The narrow alley bustled with activity, none of it good. The families who lived in the buildings lining this secret alcove had all gone inside to eat what food they had and sleep, and now the pickpockets and footpads who shared the nearby dwellings ruled the neighborhood.

"Eve'nin', Tessa." "Nice ta see ya, Tessa." "'Ow's work comin', Tessa? Stitched any pretty dresses lately?" "Eve'nin', Tessa. I still got that French lace, iffen you want some."

"Walt, Bertie, Alfie, Herb. Evening to all of you. Be careful, you hear? I would not like to learn any of you wound up in Newgate."

"Not even me?" Herb leaned down to look in Tessa's eyes. With his blond hair—presumably it was light under all the grime—and blue eyes, he hardly looked like the threat that he was, until you saw the coldness in the eyes and the hard set to his jaw. "Surely that means there's still a bit a 'ope for me in there sumwhere's in that cold 'eart of yers?"

"If my heart was that cold, Herb, you would not want it." Tessa began to back away. She had no illusions the kind of neighborhood she lived in. For the most part, she felt safe, but when Herb decided she would make the perfect footpad's wife, life had become a tricky dance. Only her father's sudden presence had given her respite. Now she feared that peace was over.

"Sumpin' wrong?" Young Alfie was her favorite of all the local crooks. Tall, wiry, dark-haired, and those striking blue eyes in a face so far untouched by his rough and dangerous life, she often wished she had the means to rescue him before it was too late.

The day's events came crashing down again. Tessa felt her eyes fill, and blinked to keep them back. She did not know how successful she had been, but it was getting dark.

Tessa looked at Alfie, and then at the others. The perfect solution stared her in the face. "Yes, Alfie." Her voice cracked. How odd, after all the grief her father caused her when alive. Surely she had shed enough tears over him already. "My father has died. I just wondered how I would manage to get him buried."

"Ah, that's too b—" Alfie's words were cut off.

"We kin do it tonight, Tessa." Herb rubbed his hands on his pants, as if already dusting off the dirt.

Trust Herb to offer. Unfortunately she was not in a position to turn down help, whatever form it came in.

"We'll jest bundle 'im up and tuck 'im all nice an' snug in the cemetery tonight an' no one'll be the wiser." Herb leered at her. Maybe it was supposed to be a smile, but whenever he got that expression, Tessa knew to beware.

She understood exactly what he was talking about. It was tempting. Hire them to go dig a hole in the soft dirt on top of a new grave, slide her father in, lay the topsoil back, and slip away. Burial costs being what they were, it was done all the time.

However, grave robbers out for fresh bodies to hand over to the medical schools for study would find her father in no time. Not that she ever expected to go visit his grave, but Tessa did want to know where he was. She had spent enough of her life wondering if she would ever see him again.

"Thank you, Herb. I will think about it, I promise you." Now that she had their attention, Tessa decided to make an offer she could live with. "If I decide to try for a real funeral, can I pay you four to carry the coffin?"

"Will we need new clothes?" Bertie ran his grubby hands through his curly dark hair. Tessa wondered when he last bathed and which would be dirtier when he was done, the hair or the hands.

"I can't afford the expense, Bertie, but you appear to be the same size as my father. Maybe he has something that will fit." Reginald's words came back, a whisper in her mind. *Money, jewels.* She snapped her mouth shut. When would she learn to think before she spoke?

Alfie's eyes lit up. "Fer real? Ye'll really let me 'ave one of yer pa's coats?"

If she hurried, she might be able to go through a couple shirts and pantaloons or breeches of her father's for those letters before the men came up. "You have to agree to carry the coffin first."

"To look like a dandy? I'll do it!" Alfie nudged his friend. "Whatcha say, Bertie? Wanna have some new duds, too?"

The two exchanged a glance, and then turned back to Tessa. "Promise first."

She sighed. Without help, she did not know how to get her father to the churchyard. "I promise. What do I need with my father's clothes?"

Bertie narrowed his dark eyes. He was learning to be a real tough. Walt and Herb, as the older men of the group, had taken the two younger along on their thieving since the boys were small, and now what chance did they have?

"Kin I see 'is duds first?" Bertie exchanged a glance with Alfie. "Don't want no rags."

That brought up something Tessa had worried about, but getting straight answers out of Reginald was impossible. Where *had* he bought such nice clothes? He claimed it was his discharge payment from being in the army. Tessa found that hard to believe. She knew of no sailors who dressed as well as he did.

"Bertie, remember my occupation? I know fabrics. They are nice, I assure you."

He stuck out a grimy hand. "You got yerself a bargain. Tell me when to be there, and I'll carry yer pa wherever you want."

Tessa made herself take his hand, ignoring the powdery leftovers of something nasty under her palm. "I need to talk to the clergyman and see if he is willing to do the funeral."

Bertie dropped his hand and backed up a step. "I ain't gonna have nothing to do with no clergyfolk."

Alfie gave a bark of laughter. "Ye 'fraid ye'll 'ave to confess?"

"All you have to do is carry my father's coffin." She hoped that was true. She could not afford much more than the most basic of burials. Surely that would not bring them into too much contact with the parson.

"An' where we to find this coffin, I ask ye?" Bertie's hands were propped on his hips now, his jaw was stuck out in a challenge.

"I will rent it. You just have to go to the church and pick it up. I promise you won't even have to talk to the parson if you don't want to."

Bertie stood there, hands still on his hips, jaw working as if literally chewing over the decision. Mercenary concerns won out. "Awright. I'll do it."

Tessa turned to the other two men. "Walt, Herb, Alfie, will you make up the rest of the carriers?"

Walt looked at Herb, they both looked at Alfie, and they all turned in unison to Tessa. "'ow much money do ye think ye can pay? Do ye even guess 'ow much we make in one night?"

Backing up and turning away, Tessa said over her shoulder, "I would never force any of you. Thank you for listening so kindly to my request." Then she walked off.

* * *

Monies, jewels, and letters in my coat. Before she handed his clothing over to the men, she had to find them. If they existed. If it wasn't the ramblings of a dying man. Tessa slid her hand into the first outer pocket. Nothing there. She moved over to the other side and did the same. It, too, was empty.

As she pulled her hand back out, it brushed something hard, and she stared at the coat. Cocking her head, she slid it back in, and checked the lining. There it was, the small slit. She didn't sew men's clothes, that was a job for tailors, but she did know what seams in lining should feel like, and it wasn't this.

"You sly devil," she said to the still body on the bed. "What have you got in there?"

Thank goodness she always brought her sewing basket home from work! Thread and needles would be necessary to get this done. With her smallest scissor, she found a stitch in that slit, and snipped it, then another, opening a hidden pocket big enough to reach inside and feel through the layers. There it was, a slender string of finest cording, like the fastening of a pouch. She hooked her finger through it, then caught the edge of the sack in a firm grip, and worked her hand back out. The pouch got heavier with every tug, until it popped free through her hole.

And jingled.

She worked the string off her finger, and opened the pouch. Her mouth dropped at the sight.

The sparkle of gold. Coin. If she had problems breathing before, it was nothing to what clenched her lungs tight now.

Gold coins, several of them.

One hand on the outside, and one on the inside, she felt with care every inch of the lining, in the coat back, along the sleeves, and there it was, the faint roundness of more coins. Tessa reached for the scissors and began snipping more threads.

When she was done, she had another pouch, only this one held silver coins. She spun around from where she sat on the bed and stared at the coats that hung on the hooks inside the tiny closet.

Did each of them hold the same thing?

The night was growing darker. Those clothes were going to go to the men in the morning. If she left so much as a single coin in a single pocket—despite their surface affection, Herb and Walt were mercenary to the core, and Bertie and Alfie followed their lead.

She began tugging her father's clothes off the hooks, and tried not to think of the night's sleep she would lose.

* * *

As she sat waiting for the men to come the next morning, the picture of patience—she hoped—her mind reeled from what she had found. Set her up, indeed! Her father's coats were a veritable treasure trove of money and jewelry, even loose gems.

Most of the jewelry was just empty settings that had been pried open and were now bare. But there were some, hairpins and earrings, rings and a couple of necklaces, still intact.

There were only a few letters, seals already broken. Either someone had received and read them before her father found them, in which case, why had Reginald taken them, or he had been the one to pry them open.

The coins terrified her, gold guineas and silver shillings tucked in hidden pouches roughly stitched in the linings. Chills ran down her arms as she realized how easily she could have given them away, never knowing what lay snugged inside.

The money might be explainable, late wages he had saved for her. When she found the jewelry, however, she had started shaking. It had not stopped all night. Some of the rings were engraved, and each had a different name. Before she noticed that, she had known where they came from.

Her father was-had been-a thief.