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## Chapter 1

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“Don’t be shy, dearest. Be a good girl and tell me everything.” With her kind blue eyes, willowy figure and masses of silver-blond hair, Lady Edith Edgewell-Beddington looked more like the fairy godmother in a children’s story than a modern, take-charge woman. Yet her polite request was really an order. And orders from the queen of London society were unmistakably to be obeyed.

“Yes, my lady.” Charity Hill lowered her emerald eyes, a blush spreading across her lightly freckled cheeks. The little redhead couldn’t help squirming in her seat. Charity was a social nobody, the daughter of a girl Lady Beddington had known years ago at school. She had grown up in America, disowned by her English relatives after her mother married a penniless musician. If she hadn’t been backpacking across England, and gotten splashed with mud by a double-decker bus, Lady Beddington would never have known she existed. Yet the silly chance encounter had quickly sparked a friendship that gave her a whole new life. Charity adored her wealthy London benefactor. She knew she owed Lady Beddington everything.

That was exactly why it was so hard to tell the gentle,

generous older woman the truth. The two of them were dining in a quiet, old-fashioned restaurant in Maiden Lane, a place that specialized in traditional English cooking. Honor and tradition were both very important to Lady Beddington.

“How are things with Warren?” Lady Beddington’s clear blue eyes held a knowing sparkle as she discreetly probed for information. Charity knew that she had a weakness for playing matchmaker.

“Warren is terrific,” the American girl said quickly, not wanting to cause difficulties for a boy she genuinely liked. With his warm brown eyes and gentle manners, Lady Beddington’s bright, ambitious young accountant should have been all a girl could ask for. “The other night he took me to meet some friends of his in the City,” she continued breathlessly, referring to London’s famed financial district. “And they were all very nice people! Honestly, the evening went great until I spilled wine all over Warren’s new suit.”

“Goodness!” Lady Beddington’s amusement was tempered by an almost motherly sympathy. “I’m sure you didn’t do that on purpose, dear. How on earth did it happen?”

“It was the music, you see,” Charity explained, grateful for a chance to get things off her chest. When she closed her eyes, she could visualize the whole horrible fiasco in ghastly detail. “Dinner was over, and there was a little jazz band in the restaurant. They started playing one of those old-time Dixieland tunes, you know, like they play down in New Orleans during Mardi Gras. The kind where you all form a big long line and everybody dances down Bourbon Street. Well, the big bass drum started pounding, really throbbing, like boom, boom, ba-boom boom boom. That’s when I jumped up to dance. And I guess Warren just couldn’t get out of the way in time.” Charity finished her story with a shrug as her sophisticated companion dissolved into helpless laughter.

“Darling, you are priceless,” Lady Beddington said at last,

gazing at her young companion. Her kindly blue eyes twinkled with merriment. "Are all American girls as much fun as you?"

"Sometimes I think maybe I'm too much fun," Charity responded with a sigh. "Poor Warren hardly said two words to me for the rest of the evening."

"Oh, dear." The elegant older woman gave a tiny frown. "I wouldn't have thought that Warren was the type to sulk over such a trivial incident. He always seemed so mild-mannered."

"He is mild-mannered," Charity piped up, feeling obliged to defend her date. "When he saw the way his suit was ruined, he just gave a little smile and told that me I needed to be more careful. And then he spent the rest of the night texting people, trying to find a dry cleaner that was still open."

"Almost too forgiving," Lady Beddington said thoughtfully.

"That's just it! If he'd blown up at me, really lost his temper, I would have felt more, I don't know, more like he really noticed me. Wanted me. I guess I was expecting some sort of punishment." Charity blushed, though she didn't know why. "It's silly to feel let down, isn't it?"

"Feelings are never silly, dearest. We'll just have to see if we can—" Lady Beddington stopped abruptly. A shadow fell across the table where the two women were dining.

"Well, this looks like a cozy gathering." The soft refined voice was pleasant enough, but there was something biting underneath, cold and hard like steel.

"Lady Margaret." Lady Beddington greeted the stranger with a cordial smile, but Charity saw right away that the two women did not really like each other. The raven-haired intruder was all charm on the surface, but Charity sensed something evil bubbling underneath, like a witch's caldron. Not that the tall, striking woman in white looked like a witch. Lady Margaret was truly breathtaking. Just drinking in her chic attire and effortless allure made Charity feel shabby by comparison.

"Did you get my check for the children's hospital?" the stun-

ning stranger asked. Her eyes were blue, just like Lady Beddington's. But Lady Margaret's gaze had a piercing quality, as though her magnetic ice-blue eyes were really high-powered lasers that could see right through a person.

"The money was very generous, Margaret. Thank you." Charity instantly grasped the meaning behind Lady Beddington's soft-spoken words. The money was generous, but the ice-cold beauty in white was not. Lady Margaret seemed to think she was better than Lady Beddington. And so far she hadn't even deigned to notice Charity!

As if picking up on the feisty little redhead's flustered thoughts, Lady Margaret swiveled her gaze and gave Charity a cool half-smile of greeting. "Hello. I haven't seen you around here before."

"That's because I'm not from around here." Charity hated the sound of her own reply. Even to her own ears, she sounded sullen and ill mannered. A sulky child who needed a good spanking. Oh, and she could just imagine the woman in white putting Charity across her knee for a spanking. The image was ever so clear, yet she wondered what had put such a ridiculous fantasy into her head. She wasn't into other women. And she wasn't a child. She was nineteen years old!

Still half-smiling, Lady Margaret slanted an amused glance towards Lady Beddington. "Pretty. Much prettier than your usual reclamation projects, Edith. And she's got a temper to match that rather unruly mop of flaming red hair. Is this one of the homeless children from the hospital?"

"Charity is the daughter of an old friend, visiting from America," Lady Beddington said stiffly. "Lady Margaret Carlton, may I present my dear friend, Miss Charity Hill?"

"How do you do?" Charity couldn't decide whether to stand up and bow, or offer her hand.

"Charmed, I'm sure." Lady Margaret waved away the formalities with a lazy gesture that was relaxed and casually arro-

gant. Charity refused to find it even a little bit charming. “No need to put on any grown-up manners for me, dear. I’ve got to run. Don’t eat too much ice cream for dessert.”

“What is that woman’s problem?” Charity demanded the moment that the horrid Lady Margaret was no longer in her face. The angry redhead jabbed her fork at a couple of fat little peas, thinking of all the sarcastic things she might have said to the sexy woman if she’d only been clever enough.

“I’m afraid there’s always been a bit of bad blood between our families, dear.” Lady Beddington sighed, looking more depressed than angry. The beautiful, golden-haired older woman held her wine glass up to the light. “You might say we’re on opposite sides of history.”

“You mean like her family are Normans and yours are Saxons?” Charity had been brushing up on her English history, now that she was living in London with a real English lady.

“No, not like that,” Lady Beddington said, repressing a smile. “I merely meant that our family is better at giving money away than acquiring it. We’ve always been that way, I’m afraid. After all, the Beddington family motto is Give All With Joy. In bygone days that referred mainly to sacrificing our lives on the battlefield, giving all for the king. But today it means sharing gladly with others.”

“Others who have less,” Charity put in, looking up from her fugitive peas. “Like me.”

“You have everything, dear,” Lady Beddington said softly, in a tone of mild reproof. “Wholesome natural beauty, quick wits, and a kind, loving heart. You’re so fresh and spontaneous!”

Charity squirmed. “I’m spontaneous, I guess. I’m an improviser and not a planner. Those are good things. But I’m also careless, undisciplined, and kind of impulsive sometimes. Plus I’m poor.”

“Only selfish people are truly poor. People who only care about money.”

“You don’t care about money,” Charity pointed out. “But someone in your family must have. I mean, because you’ve got so much of it now.” The little redhead stabbed at her peas and missed.

Lady Beddington shrugged, and took a sip of wine. “Actually, we’ve been poor for ages. It’s only since my nephew Harry relocated to New York and began managing the family finances that we’ve regained much of our former fortune. I’m afraid Harry can be rather ruthless.”

“I bet Harry and Lady Margaret would get along great.” Charity cheated and scooped up the last two peas on her plate, feeling like a dirty-fingered little peasant girl. Compared to sweet, gentle Lady Beddington, she was a peasant. And compared to slim, sophisticated, sexy Lady Margaret...

“Don’t be so sure, my dear. Harry is ruthless, but he isn’t a fool.” Lady Beddington refilled her glass and then Charity’s as well, a world of grown-up secrets behind her soft and kind blue eyes.

“You mean, you don’t think that they would get along? Or they tried it and it didn’t work?”

Charity leaned forward with shining green eyes, anxious to hear more. But just then the waiter reappeared, and Lady Beddington suddenly became very interested in ordering dessert.

“Don’t bother with the ice cream, dear. Try the sticky toffee pudding instead!”

When the sticky treat arrived, Charity dove right in, even though she realized that Lady Beddington had cleverly managed to redirect the conversation. “It’s not that I’m nosy,” the redhead clarified, talking with her mouth full of toffee pudding. “Asking all about a guy I don’t even know. It’s just that I can’t help, well, wanting to know more about love. I mean, how do you know it’s real? When the right man comes along, do you know right away? Are you automatically sure about him?”

“Sometimes you are. And sometimes he’s sure about you.”

Lady Beddington laughed, but Charity didn't get the joke. She wolfed down the sticky dessert with a frown on her freckled face.

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A FEW DAYS LATER, Charity Hill was standing in front of an aquarium full of colorful tropical fish, a rather dreamy look on her expressive face. The graceful movements of the tiny, gemlike aquatic creatures held her gaze, casting a spell that was almost hypnotic. Not that Charity had any interest in starting a tank of her own. She had only come to Precious Pets because she wanted to pick up Chops after a day of grooming. Chops was Lady Beddington's feisty little Scottish terrier, a small but fearless pure-bred with a shining black coat and a mind of his own. The two of them were just waiting out a nasty and chilly London shower before trotting back to Lady Beddington's place in Holland Park.

Chops enjoyed being groomed. But he was always restless afterwards, as if all the primping and curling put him in the mood for a bit of mischief. Charity was still holding his leash, but as she stopped to admire the fish he gave a sly tug. The door flew open and the little dog was off!

"No! Chops come back!" Charity shrieked in dismay, dashing into the wet muck of the alley behind the store without a single thought for her own well being. The little black terrier was Lady Beddington's pride and joy. She had to save him before he dashed into the busy street!

Almost the very next instant, however, the frantic redhead collided with something solid. Baffled and bewildered, she reeled back, confused by the way an obstacle as hard and unyielding as a brick wall had sprung up out of nowhere. But this brick wall smelled like leather and cologne.

"Easy there, little one." The soothing sound of a deep male voice snuffed Charity's panic at once. She hadn't bumped into a wall, but another human being. She had run right smack into a

man – a tall, broad-shouldered specimen in a black leather jacket.

A gorgeous man had appeared from nowhere, and was cradling Chops in his brawny arms.

“You saved his life!” Charity shot the tall, dark stranger a look of pure gratitude. “I swear I only let go of his leash for a minute. I was looking at the fish and got distracted and then he gave a tug and-and oh, if anything ever happened to Chops, Lady Beddington would have paddled me black and blue!” As she pictured the scene in vivid detail, Charity shivered, dragging numb fingers through a tangle of damp red curls. She was suddenly very aware of the cold, steadily falling rain.

“Well, that wouldn’t bring Chops back, would it?” The dark, gorgeous male in the black leather jacket smiled, his ebony eyes twinkling in a way that made Charity go weak in the knees. “Come on, let’s get out of this pouring rain before you and Chops both catch pneumonia. After all, we can’t have Aunt Edith missing you at tea and worrying. She might end up paddling both of us!”

“Aunt Edith?” Charity backed up a bit. “You’re her nephew? You’re... Harry?”

A hearty laugh was the only answer he gave, but Chops licked his face with such obvious affection that Charity guessed the truth at once. This was Lady Beddington’s nephew, all right. He knew Precious Pets. He knew her daily schedule too. Even the dog was wild about him! Watching the feisty Scottish terrier Charity felt oddly jealous. She could imagine being held in those arms, squealing and wagging her tail and even getting to lick that gorgeous face.

“But you’re in New York!” Charity clamped down hard on her runaway imagination. After all, there was no point in standing there and staring at Harry as though he were a ghost. A ghost wouldn’t have a crooked smile, wouldn’t smell of rain and leather and man. And he wouldn’t feel so solid and strong when

he shifted Chops to his other arm and pulled her into his protective orbit.

“I’m based in New York,” Harry corrected, his bulky arm tightening around Charity’s slim waist. He was leading her to shelter, a sleek black sports car parked nearby. It was very inviting in the cold, driving rain. “I just got in this morning, picked up my car and did some business in the City. Aunt Edith asked me to pick you up as well since the weather turned so nasty after lunch.”

“Sounds like you have a busy schedule!” Charity exclaimed, though the words sounded very loud the moment she got into the musky-smelling interior of the horribly expensive sports car. Both the luxury automobile and the busy schedule seemed very much in character for the dynamic, forceful businessman who had made such a vast fortune in just a few short years.

“I keep busy. New York City is the place to be if you want to make a pile of money.” Harry pushed a couple of buttons, and a delicious flow of warm air instantly drove off the icy chill.

“Well, I went to school in New York.” Charity wanted this rich, gorgeous man who looked like a prince to know that she wasn’t a peasant. He was clearly older than she was, probably in his early thirties, and that was a bit intimidating as well. Now that she was in his car, the gratitude and excitement she had initially felt were fading. She was holding Chops in her lap, and they were both wet and bedraggled. To a man like Harry they probably both looked like rather sorry specimens.

“You don’t sound like you enjoyed it much,” Harry remarked, as he eased his sleek sports car into traffic. There was something sexual, almost intimate about watching his hands on the wheel. Confidence seemed to radiate from his body in waves, along with power and an easy physical charm. Charity bit her lip, knowing that a rich, gorgeous hunk like Harry was beyond her reach.

“Did you enjoy New York?” He shot her a glance, his dark

brown eyes devilish and teasing. “Some girls do nothing but study at school, and some girls do nothing but party. Did you party?”

“No, actually. I felt too out of place to carry on. But I wasn’t much good at studying either. You see, I went to a fancy school on the Upper West Side, the kind of place where everyone has money and everyone talks about how the big mean government should help the poor. Only nobody helps the poor people down the street. They have guards at every gate to keep them out.”

“But they didn’t keep you out.”

“No, they let me in, and I thought I was just as good as anyone. But then I met this boy...”

“Ah, I see. You learned your lesson about messing around with rich people, and you’re telling me not to try anything. You’re poor but virtuous.” Harry couldn’t help smiling. The little redhead had been hurt, but she had spirit. She also had a fresh, wholesome beauty and sparkling green eyes.

“Poor but virtuous, that’s me!” Charity threw him a mock salute. “Lady Beddington is giving me a second chance, and I don’t want to blow it this time. Not like I did in New York, dropping out after one semester. I’m not blaming the system or anything. I was very poor, and I was a very poor student to boot. I didn’t last long in the academic jungle. Too undisciplined, too unfocused. In fact I should be grateful that they even gave me a chance! But I never asked to go there in the first place.” She lowered her voice. “You see, it was all Prudence’s idea.”

“Prudence?”

“My mother. Your Aunt Edith’s old friend from school. She was able to guilt-trip a couple of her exes into bankrolling my college education. Mother wanted to give me something for a change. She wanted to atone for letting me grow up every which way, spoiled silly and with no real ground rules. What I needed most was a real father.”

“Maybe your real father would have spoiled you even worse than your mother. Or maybe he would have spanked you silly.”

Harry's dark eyes held a spark, as if he were quite familiar with girls who needed spanking.

A flush of color swept over Charity's freckled face. The other night she'd imagined Lady Margaret spanking her, but that was because the raven-haired beauty had been so cold and haughty, with loads of class and a dominant personality. Harry was equally dominating, but in a very warm and comforting masculine way. He was the type who rescued lost dogs in the rain, after all. Besides, he was Lady Beddington's nephew. He would surely want a well-bred young woman of means, not a silly little American girl like her. "Well, anyway, New York wasn't right for me, so I moved on."

"And when London is no longer right for you, will you move on again?"

"Maybe," Charity said with a shrug. She couldn't tell him how much she loved London, or how deeply she admired gracious Lady Beddington. It would make her seem such a terrible suck-up!

"Now New Orleans, that's my kind of town." Charity put on her most carefree manner, and let Harry have the full and stunning effect of her brightest smile. She began to chatter, and little by little she lost her shyness around Harry the heavenly hunk. It turned out that both of them loved Dixieland jazz, spicy southern cooking, and especially trying new things and seeing new places.

"Still, at the end of the day there's no place like home," Harry declared, in that velvety voice, smoothly stopping his car in front of Lady Beddington's pretty little town house.

"Home," Charity echoed, stroking Chops and gazing absently out the window for a moment. In truth she really didn't have a home. Staying with Lady Beddington was only temporary, she reminded herself. Just until she found a job and a place of her own.

"Aren't you going to invite me in?" Harry asked. The pretty

little redhead sitting next to him was rather a mystery. Charity could be more fun than a barrel of monkeys, yet under all that silliness he sensed a sensitive, thoughtful girl. Even when she was smiling she seemed sad, lost in her own thoughts. Harry was used to women hanging on his every word, pretending to share his interests. He wasn't used to having a girl simply tune him out in mid-conversation.

"Sorry," Charity came back to earth, only to realize that she'd been ignoring Harry. She'd been all wrapped up in memories and regrets. "Won't you please come in for a cup of tea?" The grown-up, ladylike invitation was delivered innocently, with a schoolgirl giggle.

The two of them had tea in Lady Beddington's study, which was far cozier than the parlor. The moment they got a fire going, Chops flopped right down on the rug and went to sleep.

"There's someone who knows what he wants," Harry remarked, with a deep chuckle.

"Well, he's had a busy day. Chops works hard at being a dog. He works harder than I do." The melancholy redhead sighed, staring deep into the flickering orange flames. And then out of nowhere she gave Harry a deep, searching look with her emerald-green eyes. "Do you despise me?"

"Why would I despise you?" Harry was mildly surprised. Charity seemed like such a sweet, innocent young girl. But then again, maybe that was the point. Even the innocent needed discipline. He leaned back lazily, lifting a jet-black eyebrow. "Why on earth would anyone despise you?"

"Well, because I dropped out of school, and I'm living with your aunt, and I don't have a job, and because I don't have any great plans or ambitions in life. I'm not a career woman, like... like Lady Margaret Carlton."

"What do you know about Margaret?" Harry's warm brown eyes turned dangerously dark.

"Only that she's beautiful," Charity said quickly. "She's

smart, and rich, and she has total control over her own life. She's the kind of woman a man like you would notice... not that it's any of my business whether the two of you ever had anything going," she finished in a breathless rush.

"To hell with what we had going," Harry snarled. The surge of anger brought tempting images of soft female flesh burning under his hard hand. But Harry didn't see Margaret lying on the bed in his London town house. He didn't even see her on the day they broke up, cursing him with a filthy mouth and then running from him with a flaming red behind. Instead he saw Charity in her place, sprawled on the bed after a fierce spanking. Her tearful green eyes asking for mercy.

Giving in to his darkest and most savage impulses, Harry took Charity in his arms and kissed her. It was a powerful kiss, full of primitive male authority. The innocent but sexy redhead responded at once, parting her lips and moaning in his arms with unschooled passion. This wasn't any sort of game, and this wasn't a punishment either. Harry sensed that it was mutual. They both wanted more.

Just then his aunt walked into the room.

"Harry! What a lovely surprise. I see you and Charity have been getting to know each other." Lady Beddington sailed gracefully into the study, raindrops glittering in her hair like diamonds. Although her casual greeting was directed at Harry, her keen blue eyes went right to Charity's flushed cheeks and swollen lips.

"It's all right, Lady Beddington. Harry and I were just talking about how he saved the day at Precious Pets!" The little redhead jumped up from the sofa in a panic, anxious not to appear cheap in Lady Beddington's eyes. "You see, it was raining and Chops got away from me and the door was open, and then Harry came along just in time..." Charity shut up just then because Chops had awakened from his nap and was jumping up and down, clamoring for Lady Beddington's attention.

"Yes, my darling, yes." The golden-haired society woman

stroked the little dog's glossy black coat, her blue eyes shining with affection. "You had a lucky escape, didn't you?"

"It's my fault things got out of hand," Charity blurted out, feeling guilty. Her behavior with Harry was horribly immature, and she understood that her golden-haired guardian was only trying to protect her. But she didn't like the idea that she couldn't handle a man on her own. Lady Beddington saw her as a pet, like her Scottish terrier, a foolish little lap dog that had be kept out of danger. And the lure of danger kept calling to her every time she glanced at Harry's hard-muscled body.

"Charity's been listening to gossip about Lady Margaret and me," Harry rumbled, speaking up for the first time. He was lounging on the huge leather couch as if he had nothing to be embarrassed about. "It was good of you to warn her about what a beast I truly am."

"I didn't do any such thing," Lady Beddington objected. "Charity and I were dining together and Lady Margaret came to our table uninvited. She intruded on us with her usual lack of tact. I was only trying to warn Charity to watch out for her. That woman wants to make trouble for all of us."

"She seems like a real jerk," Charity chimed in, backing away from the sofa. She didn't know why Harry was mad at his aunt, but she did know that Lady Beddington wanted to protect her. And that amazing kiss on the sofa had been like a warning from Harry as well. A promise of what he could do to her if she wasn't a good little girl. "I'm not afraid of Lady Margaret Carlton. But it wasn't our fault she came over to talk to us. And she didn't say anything bad about you, either."

"Stay away from her," Harry growled. "She's looking to hurt me, Charity, and she'll hurt you too if you get caught in the middle."

"She wants to get even with you for dumping her, is that it? I'd love to hear her side of it."

"I'm sure you would," Harry said, scowling. "If Auntie and I

weren't watching over you, you'd just go sailing right into her arms, like a foolish fly falling into a spider's silky web."

"Well, I'm not a fly, and I'm not a little girl who needs to be protected. And you're not the boss of me, Mr. Bossy Pants!" Charity was really blazing by now, and she took a reckless, impulsive step towards the couch. Suddenly Harry yanked her over his knee and began to spank her.

"As long as you stay under our roof, you will follow our rules!" Harry followed each word with a sharp, stinging slap on Charity's backside. It was like being a baby again. Each hot smack on her behind made her feel more powerless, utterly at his mercy and yet furiously angry. Harry didn't even bother to pull down her jeans, so the pain wasn't that bad, but the humiliation alone was enough to make her howl. The worst thing was the way she could hear herself blubbering like a baby.

"I hate you!" Charity jumped up the moment Harry was finished, and backed away rubbing her backside. She was sniffing noisily, a river of tears running down her freckled cheeks. She had to get out of there! She could pack a backpack and call Prudence in Los Angeles. She could force her mother to send her the money for a plane ticket. Suddenly she felt a gentle hand on her shoulder.

"Harry is the head of this household, dearest," Lady Beddington said. "I know you can handle Lady Margaret, but Harry is old-fashioned, and he likes to keep his personal business private. Why not let me alone with him now, that's a good girl. The two of us have business matters to discuss."

"You know I can handle her? But... but... your nephew just spanked me like a child!"

"We are an old family, darling. The rules are different here. It takes some getting used to, I know. American girls are used to doing what they please. But Harry will not allow you to be hurt."

"You don't care about me." Charity glared at Harry, still rubbing her behind.

“Go to your room, young lady.” Harry didn’t look even a little sorry for her. He was gazing at her as if she were already dancing on thin ice. As if he would enjoy giving her another spanking.

“Harry is right, dearest. It’s been a long day, I’m sure. Why not go upstairs and lie down?”

“All right.” The humiliating urge to submit came over Charity like a wave of exhaustion. Harry and his aunt were both telling her what to do. He was doing it for kicks, she felt certain of it. But when she looked at the older woman, all she saw was gentleness, sympathy and understanding.