"You are Mrs. Adler? You do not look anything like I expected," the young woman said bluntly. "I thought that someone who offers such investigations would be . . . more dramatic, I suppose. But you are very nearly plain. Well, not plain," she added apologetically, looking Lily over once more. "Your gown is beautifully made, I must say, and you are very elegant—a tall figure helps with that, I suppose." She sighed, glancing down at her own figure, which was of average height and rather waiflike. "But I thought you

would be more glamorous. Is it not a glamorous occupation that you have?"

"Hardly an occupation," Lily said firmly. Miss Forrest was not wrong; with unremarkable coloring and looks only just on the pretty side of average, *elegant* was the best descriptor Lily could hope for from an impartial observer. But it still rankled to be sized up so bluntly. "And not a genteel one, if it were. Besides, I think what you have heard of are discreet inquiries for those who need them. A dramatic or imposing appearance would hardly serve that purpose."

"Oh, indeed. That does make sense." The girl's eyes were wide as she nodded along. "That is what Mrs. Mannering said—that you were the soul of discretion. I am so hoping it is true, believe me. My predicament is dreadful, and it would become even worse were it to be widely known and discussed."

"That is often the case, especially in town," Lily said, but her eyes narrowed as she spoke. The Mannerings' daughter had disappeared one night, leaving no trace of where she might have gone, and they had been beside themselves when Lily arrived for tea with a mutual

friend. She knew Mrs. Mannering to be a loose-tongued woman, so rather than offering to help directly, she had presented them with one of her cards and suggested that her "acquaintance" might track down their daughter.

The daughter had been located—she had become so fed up with her parents' matrimonial ambitions that she had run away to the home of her aunt—and the Mannerings had never known that it was Lily herself who had found her.

"So it was Mrs. Mannering who suggested you contact the lady of quality?" On the one hand, Mrs. Mannering loved to gossip. On the other hand, sharing such a story about her own daughter would hardly reflect well on her, even if that daughter was now well married. And Lily had no interest in assisting someone who began with lying to her.

"Yes," the young woman said, nodding.

Lily waited silently, her brows rising just a hair.

"No . . ." Miss Forrest stretched the word out hesitantly, biting her lip as she looked away. "That is to say, not exactly. Mrs. Mannering mentioned that someone had assisted them with a sort of inquiry—she made it sound dreadfully dramatic, which is why I thought—well, and she showed my cousin, who is my companion, and me the lady of quality's card over tea. And I was already so worried, and in need of help, that I—I took it." The final words came out in a rush, and the girl looked suddenly both deflated and relieved. "I stole it, I suppose. And then I wrote because I so desperately needed someone to help me. Can you?" She raised her eyes hopefully to Lily's.

"Perhaps," Lily said. "Though beginning with a falsehood does not bode well." Miss Forrest's face fell, and she looked like nothing so much as a scolded puppy. Lily sighed. "Tell me what it is you need assistance with." She glanced at Clive and added coldly, "And how you come into it, sir. Then I shall make up my mind."

Miss Sarah Forrest sat up very straight. "I need your assistance to escape my uncle. I fear he has stolen all the money my father intended for me to inherit." Her mouth and hands both trembled, and she clasped her fingers together tightly to keep them still. "He says it is for my own good that he controls my inheritance. But I do not believe my father would do such a thing. And now, because he has kept my independence from me, my uncle is preventing me from marrying in order to keep me dependent on him, perhaps forever."

Lily sat back against the bench. She glanced at Clive. "And that is where you come into it, I suppose?"

He, still standing, bowed. "I have asked Miss Forrest to marry me, yes. We met during the winter and were instantly in sympathy with each other."

"Mr. Clive's family is from Suffolk, and his property is there too, of course." Miss Forrest said, holding out her hand to her suitor. "But he felt so dreadfully isolated that he came to London last winter."

"I had not recalled that your family was from Suffolk," Lily said, her eyes fixed on Clive. Her hands were clenched into fists by her sides; she took a deep breath, trying to relax them. "How forgetful of me."

"No matter," Miss Forrest went on, not noticing Lily's tone. Clive's sideways glance, however, said he had not missed it. "Such a handsome, charming young man is much better suited to life in town, do you not think?"

"My dear Sarah is too kind to me," Clive said gallantly, taking the hand she held out to him, giving her a warm smile as he pressed it between his. "And I am fortunate indeed that she is. She is the love of my life."

"So Miss Forrest said in her letter," Lily said a little more cynically than she intended. But it was impossible to keep a completely straight face as she watched their romantic interlude, or as she remembered the melodramatic turns of phrase the young woman had employed.

"Yes." Miss Forrest smiled at her sweetheart, showing no hesitation or embarrassment over her elevated prose. "He is a most dashing, wonderful young man. Though I hardly need tell you that," she added earnestly, turning back to Lily, "as you are already acquainted."

They were acquainted. And when Lily had met him in her aunt's small Hampshire village, he was a cardsharp and a bookmaker, accepted into more elevated circles than the ones into which he had been born because nearly every young man with pretensions to dissipation owed him money. No one had trusted him, but no one could risk offending him either. He knew it, and he despised those around him even as he needed them in turn.

Once or twice, Lily had thought she saw a hint of the more admirable man he might have become had he chosen a different path. But if there was, he had not bothered to cultivate it. And he had made no secret of his plan, during that brief week of their acquaintance, to use his ill-gotten income to one day place himself in the role of a gentleman and improve his lot in life.

It seemed he had succeeded. Or would have, if Miss Forrest's inheritance had not disappeared.

"But it seems this dashing, wonderful young man will not marry you without your inheritance?" Lily asked.

That prompted a scowl from Miss Forrest. "I know what you are thinking, ma'am. But you are wrong. My dear Mr. Clive has some money of his own. The problem we face is that my uncle will not give his consent."

"How old are you, Miss Forrest?" Lily asked, glancing sideways at Clive.

"I am not yet two-and-twenty," Miss Forrest said sitting up very straight, as though to look as mature and worldly as possible.

"Then you are legally able to marry, even without your uncle's consent," Lily said pragmatically. "If it is not a question of needing your inheritance, why not simply do so?"

Clive sighed. "Because—"

But Miss Forrest broke in. "Just because he is not marrying me for my money does not mean we've no need of something to live on," she said, the irritation plain in her voice. She gave Lily a look up and down. "You will forgive me for saying, ma'am, but you look like you are no stranger to comfort. Is it so wrong that we might wish for the same in our own lives?"

Lily wanted to argue the point, but it was a reasonable one. Or it would have been, were it not for what she knew of the gentleman in question. "Very well," she said, inclining her head. "I merely wish to know all the facts of the situation."

"And if I had come to you for marriage advice, your interference might be warranted," Miss Forrest snapped, her cheeks going splotchy with irritation. "But I did not."

"Sarah," Clive said before Lily could reply. When she glanced at him, his smile was firmly in place, but there was a cynical edge to it. "It is a mark of her good character that she asks such questions. Mrs. Adler does not know me as you do."

Miss Forrest took a deep breath, reining in her emotions once more. "I suppose. But my uncle's refusing his consent only proves my concern is warranted." She clasped her book tightly against her midsection, as though it were a shield she could hide behind. "Even if my father did change his will, whatever inheritance my uncle is currently steward of would pass from Uncle Forrest's control to that of my husband if I marry. What other reason could he have for refusing his consent if not to keep control of those funds?"

"Skepticism of your suitor, perhaps?" Lily murmured.

"But we have never met," Clive put in. "He has refused to do so."

"Which is also suspicious!" Miss Forrest declared.

Lily glanced around. Miss Forrest's emphatic tones had drawn curious stares from the couples strolling nearby. One of the women glanced at them several times, though she had not stopped talking to the man with her. A feeling of unease settled in Lily's stomach. She

thought she recognized the woman, though she could not put a name to the face.

She needed to leave this conversation as soon as possible.

"Well," she said, tapping the tips of her fingers together, "you tell an interesting story."

Miss Forrest met Lily's eyes; her own, for the first time, were wide and sober. "I know it sounds like something out of a novel. But it is the truth. All I want is to reclaim the independence that should be mine."

"Then you would be best served by speaking to your father's solicitor," Lily said briskly. "He would be able to assist you in understanding how your father left things, I've no doubt."

The young lady scowled, her cheeks flushing red. "I do not know who his solicitor was. And for obvious reasons, I cannot ask my uncle for the name."

"Then what is it you are hoping I will do?" Lily said. "I am one woman, Miss Forrest. I cannot retrieve your money for you."

"I know that. But my uncle will have a copy of my father's will in his house, and I think I know where it would be." The girl leaned forward, her breath coming quickly and her hands trembling once more. "I want to hire you to steal it for me so I can prove what he has done."