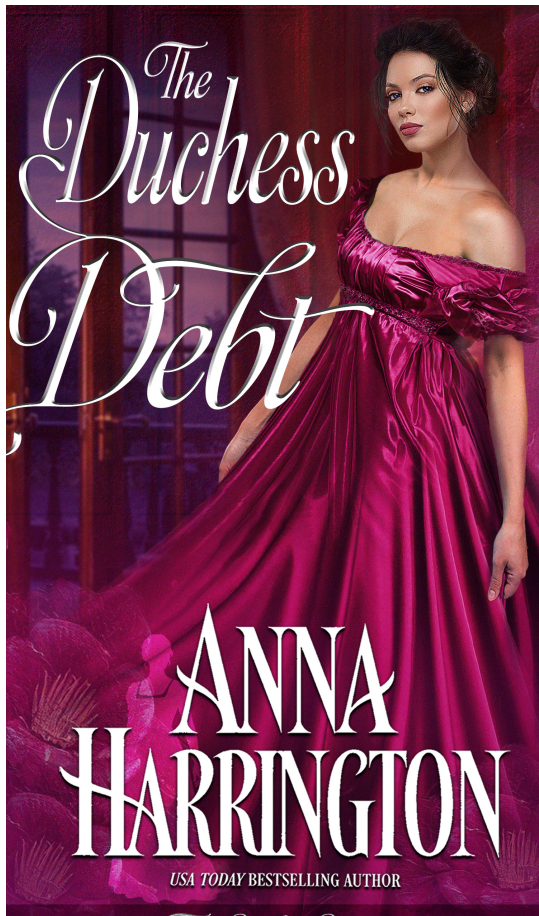




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THE DUCHESS DEBT
book #1 in the Sinfell Sisters series!

CHAPTER ONE

Chatham Village, Kent

30 Days Until the Wedding

Helena Sinfell tightened her folded hands on her lap. As she listened to the bald solicitor who stood behind the desk before her, reading from his papers, she struggled not to laugh at the absurdity of this meeting.

Her narrowed gaze flicked to the man sitting silently beside her.

Or scream in outrage.

Gabriel Cavanaugh, Duke of Thurston, stared straight ahead at the solicitor, his

carefully held face not showing one whit of what he was thinking. But then, he didn't have to. After all, he was the one who had decided on the terms for their marriage, which the solicitor was now reading. He hadn't been caught by surprise by them the way she had when she arrived in the village and been ushered straightaway into the solicitor's office to meet the man who had agreed to marry her.

The same man who had once jilted her.

"His Grace's aunt, Lady Verity Cavanaugh, will act as chaperone and companion during the four weeks prior to the wedding ceremony." Mr. Putnam pushed his spectacles into place on the bridge of his nose. "No other companions will be allowed at Grangely Park."

Helena tightened her jaw. Clearly, he meant her sisters. Gabe most likely thought she would arrive with all three of them in tow, like petticoated protectors.

"The reading of the banns will commence this Sunday and be read for three weeks—"

"I know how marriage banns work," she interrupted. "After all, I've been through them before."

She felt the sharp flick of Gabe's gaze land on her, but she refused to meet it.

"Ah...umm..." From his flummoxed expression, Mr. Putnam had noted the tension between the two, but he would never be able to fathom why. Unless Gabe had told him, and Helena doubted he had. The Duke of Thurston wouldn't be put into good

light in his home village if he admitted that he'd jilted her the first time they had planned to wed, and right before the wedding, too. *On the very morning* of the wedding, in fact. "Well." The solicitor stuck his long nose back into his pages and continued, "Miss Sinfell will attend church for each of those three readings in the company of His Grace, sitting in the family pew next to him."

Her patience grew thinner, and she flashed a saccharine smile, unable to resist adding, "Like wool merchants who bring their sheepdogs to Sunday service and tie them to their pews?"

Mr. Putnam's mouth fell open.

Good. This man—and everyone in the village—needed to know that the duke wasn't marrying a weak wallflower. She was her own woman, and sometimes a woman had to take matters into her own hands. Their first engagement five years ago had certainly taught her that.

"Helena," Gabe murmured in warning.

She pulled in a deep breath but didn't apologize. She wouldn't, not unless Gabe did so first and for far more than just this meeting. Apologies without actions were nothing but meaningless words. He'd taught her *that* lesson, too, just as he'd taught her to never again trust in love.

Mr. Putnam cleared his throat and continued, "The wedding will be held the following sennight after the last reading of the banns, in accordance with the month deadline specified in Sir Henry Sinfell's letter. Reverend Barlow, the local parish vicar, will preside, followed by a small and short wedding breakfast at Grangely Park to be overseen by Mrs. Brimley, the housekeeper."

"Am I to have no say in my wedding, then?" She clenched her hands so tightly in her skirts that she feared wrinkling the sprigged muslin. "Or in my marriage?"

"I...uh..." Mr. Putnam looked to the duke for help.

"Given circumstances," Gabe said in a low and deep voice that still possessed the power to curl itself heatedly down her spine, "I think it best to have all expectations agreed upon in advance, don't you?"

Ha! What choice did she have? If she refused, then her engagement ended right here, in a cramped and dusty solicitor's office, before it had even begun. So did all hope of providing for her family. Circumstances were dire, and unless one of the Sinfell sisters married, her family would face inescapable poverty, most likely by year's end.

It was marriage to Gabe or the poorhouse.

If it were only her future to consider, she'd gladly remain a spinster and take her chances at making a living as a teacher or governess. But she had her father to worry about and all three younger sisters to protect, and she certainly couldn't do that on the limited salary such a position would bring. She had no choice but to put aside her feelings and accept Gabe's offer, including these terrible stipulations on her marriage.

So she gave a long sigh of capitulation. "Please continue."

Mr. Putnam hurried on with descriptions of the lady's maid who would be employed for her, her accommodations, Gabe's expectations for her as his duchess... Through it all, the duke himself sat as still as a statue, his attention fixed on the solicitor as if Helena wasn't even in the room.

Why had he replied to her father's letter and agreed to marry her?

True, he needed a male heir. His first marriage to Clarissa Wentworth had produced only one child, a daughter named Alice. It was also true that such salacious gossip and scandal had surrounded his marriage that subjecting himself to the London marriage market was out of the question for such a proud man. While Helena brought her own scandal with her like hand luggage, marrying a woman in her situation wasn't enough to make him even blink given what he'd endured during his first marriage.

But he was still a duke, and there were lots of women in England who would have eagerly become his duchess regardless of his dark reputation, women who came with large dowries and impeccable family names ready to trade for a title. He didn't have to pick Helena. After all, if she wasn't good enough before to be his duchess, then she most definitely wasn't now.

So why *had* he agreed to marry her? Why offer to a woman he'd already jilted?

Of course, he'd given no explanation for his unexpected decision, just as he hadn't five years ago when he'd left her standing alone in the church. But when she'd stopped last night at the village inn and sent word to Grangely Park that she'd arrived and would meet him in the morning, she had hoped to finally be given answers.

Mr. Putnam shuffled his papers and smiled. "Now, let's discuss the financial arrangements, shall we?"

This was not what she'd had in mind.

Helena turned stinging eyes toward the dirt-smudged window overlooking the village green, only half listening.

Two weeks ago, she couldn't believe her ears when Papa told her his choice in husband for her—Gabriel Cavanaugh, the same man who'd jilted her the morning of their wedding, only to rapidly marry another before the ink on his special license was even dry. When she had learned that Papa had written to Gabe, she'd expected him to send back a cutting reply that called her father mad for suggesting such a match, that laughed at the idea, or at the very least a single sentence in reply: *Absolutely not*.

Instead, he had agreed to all of her father's terms. Helena had been so stunned by his reply that she could have been knocked over with a feather.

She should have suspected ulterior motives. After all, what duke would ask his intended to meet him at the village green instead of his ancestral manor? Yet Gabriel had always been a bit unconventional, so she was willing to go along. And God help her, a dark and self-punishing part of her wanted to see him again, if only for one reason—to find out why he'd abandoned her. She'd always suspected he had been convinced she wasn't good enough to be a duchess, but she didn't know for certain, and that uncertainty still ate at her. She had wanted—no *needed*—to hear the truth from his own lips.

But this afternoon, there was still no apology, still no explanation. Only distrust and humiliation.

When she realized what was happening, she should have turned on her half-booted heel and left for home. According to the terms laid out by her father, she had every right to do just that.

Yet she couldn't. Of all the matches her father had made for his daughters, this ridiculous one with Gabriel held the most promise for saving her family.

The handsome devil sitting beside her knew it, too, damn him.

“Monthly allowance during the marriage of one hundred pounds plus another one hundred for dresses and personal items,” Mr. Putnam droned on, squinting to make out the figures, “separate from the household funds...”

Helena cast a surreptitious glance at Gabriel. He sat with his back ramrod straight, but then, he’d always exuded command and control. He was the perfect specimen of a duke, with an imperial bearing, proud manner, and a full understanding of the importance of the dukedom and his role in it, even when they’d first met. Only in private had he let down his guard and allowed her to glimpse the warm and caring man beneath.

In the end, though, the cold-hearted duke had won out.

“...with control over the household staff, but with the grounds, stables, and all land agent staff remaining under control of His Grace, and all household bills to be paid by His Grace or his agent, not by the duchess.”

She bit down a frustrated sigh. Apparently, the cold-hearted duke was still winning.

Five years ago, she’d been desperately in love with him. She’d adored his intelligence and wit, how he made her feel just as smart as he was and never belittled her opinions because she was a woman. The way his green eyes crinkled when he laughed always spun warmth through her. So did his easy smiles. She’d never believed in love at first sight until the night they met at the Theatre Royal when they’d made eye contact across three private boxes between them and he’d given her his first lazy smile. While the rest of the audience was mesmerized by *Don Giovanni*, she’d been captivated by Gabe. So of course she’d allowed him to introduce himself during intermission, enjoyed the easy conversation that rose between them, gave him permission to call on her at her home, then counted the hours until his next visit. And the next after that. And the next...until they’d fallen in love.

She’d been impossibly happy three months later when he proposed. Downright joyous, in fact, and so much so that she couldn’t stop smiling. She’d wanted nothing more than to spend the rest of her life with him. She cared nothing about his titles or estates, fortunes, accounts...or the way the gossips talked about her behind her back for daring to reach so far above her station. His friend James Wentworth had echoed the same thoughts directly to her face and undoubtedly said even worse to Gabriel. But the *only* thing that had mattered to her was that Gabriel thought she was wonderful, that he loved her and wanted to marry her, that he trusted in her to be a good duchess.

Until he didn’t.

“Decisions regarding the children—including His Grace’s child, Lady Alice, from his first marriage—will be made solely by the duke.”

She rolled her hot, stinging eyes. Apparently, he didn’t trust her at all and had set up this humiliating meeting to prove it.

Old wounds always ached the worst. But God’s mercy, how much more penance was she expected to endure for sins she hadn’t even committed?

She’d already paid for them, and dearly. All six feet of proof sat next to her, so close that she could smell the familiar scent of him that had been imprinted on her senses years before...port, bergamot, and the musky scent of male. He was just as handsome as she remembered, too. Just as tall and broad-shouldered, golden blond, and fit... *Damn him*. It would be so much easier to be married to him if he were a hideous monster. If he were *anyone* else.

But he *was* someone different now, she supposed. When they had finally seen each other again today, there had been no familiar glint in Gabriel's eyes that had always been there before. No warmth, no affection, and only cool reserve and distance.

He was nothing but a stranger to her now.

"The wedding dress and trousseau will be made by Mrs. Swenson in Canterbury," Mr. Putnam read off Gabriel's list, "with final costs not to exceed three hundred pounds for the wedding dress and one hundred for accessories."

"I don't even have a say in my own *wedding dress*?" Helena demanded in a burst of disbelief, blinking hard to keep her tears from showing.

Mr. Putnam looked immediately at Gabriel for help. "We—that is, His Grace—wanted no misunderstanding regarding the creation of the dress and certainly no confrontation in the church on your wedding day that might delay the ceremony or—"

"Enough!" Helena shot to her feet, the humiliation unbearable.

A strangled sound squeaked from Mr. Putnam's throat, and he gaped open-mouthed as his eyes darted between her and the pages in his hand. Certainly, he thought every word was just fine. A gift, in fact, for a penniless social outcast who should never have even been considered for marriage.

Well, she might be exactly that, but she still had her pride, even if tattered and bruised. And she refused be treated this way a moment longer.

She turned toward Gabriel. "Is that what this meeting is about, to belittle and humiliate me?" Her hands fisted at her sides to keep from ripping the pages away from Mr. Putnam. She wanted to tear them to shreds! "Is that why you brought me all the way here, to prove that I'm still not good enough to be your duchess?" Her chest squeezed painfully, and she choked as she asked in a low and rasping voice, "Hadn't you already made that clear enough five years ago when you left me to marry an earl's daughter?"

Gabriel rose slowly to his feet. His eyes flashed, but his controlled expression gave away not one hint of his thoughts. "Mr. Putnam, would you see to Miss Sinfell's coachman, to make certain he knows the way to Grangely Park?"

The befuddled, and now red-faced, solicitor nodded and scurried toward the door, obviously grateful to be away. Then he remembered the sheath of papers he still held in his hands. Muttering a string of apologies, he hurried back to drop them onto the desk, then darted like a frightened hare toward the hall and escape.

"And please close the door," Gabriel added, his hazel eyes not leaving Helena. "I would like a moment alone with my fiancée."

Fiancée. The word sparked heat through her even though the way he said it contained no warmth or affection, no hint whatsoever that they had once been in love. She cursed herself for letting him prick at her heart when he'd already irreparably destroyed the thing five years ago.

Straightening her spine in readiness for battle, she nodded after Mr. Putnam. "You didn't have to send him away. Surely, he learned all about our past when he put that list together for you."

With an inscrutable twist of his lips, Gabe crossed to a side table by the bookcase to help himself to a glass of brandy. "Putnam knows nothing about you except that you are an old friend from my London days who has agreed to marry me." He picked up the decanter and muttered, "Although I daresay, he now knows a great deal more."

Her face flushed with a heat that surely glowed scarlet in her cheeks.

He pulled out the stopper. "And I did not invite you here to humiliate you. Your father offered marriage, and I accepted. That's why you are here. It's as simple as that."

No even close! "Why did you accept?" *Why come back into my life after all these years? Why did you jilt me in the first place?*

He didn't look at her as he splashed the caramel-colored liquid into the glass. "Because I'm in need of a wife, and I'm too old prowl among the misses at Almack's."

She heard his distaste for the idea in the soft thud of the bottle returning to the tabletop. Yet she also heard not one hint of remorse for what he'd done to her five years ago.

Pushing down her anger, she gestured at the cluttered office around them. "What was the point of subjecting me to all this, then?"

"The engagement was made long distance, and there wasn't time to hammer out the details of our marriage contract. So we're doing it now."

She bit back a laugh. "This is your idea of a marriage contract?" Her voice quavered so strongly that she worried it might break. "Dozens of rules to keep me in line, right down to my wedding dress?"

"No. To protect you from unscrupulous businessmen."

She coolly arched a brow yet couldn't find the strength to speak louder than a hoarse whisper. "And who protects me from you?"