
Opening Extract from...

Wicked Pleasures

Written by Penny Vincenzi

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Penny Vincenzi

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The Main Characters

BRITAIN

Virginia, Countess of Catherham, *American heiress*
Alexander, Earl of Caterham, *her husband*
Charlotte and Georgina Welles and Max, Viscount Headleigh, *the Caterham children*
George, *son of Georgina*
Harold and Mrs Tallow, *major-domo and housekeeper at Hartest, the Caterham family estate*
Nanny Barkworth, *the Caterham family nanny*
Alicia, Dowager Countess of Caterham, *Alexander's mother*
Martin Dunbar, *estate manager at Hartest*, and his wife Catriona
Lydia Paget, *obstetrician*
Angie Burbank, *assistant at Virginia's interior design company*
Mrs Wicks, *her grandmother*
Clifford Parks, *friend of Mrs Wicks*
M. Wetherly Stern, *hotelier*
Charles St Mullin, barrister, *a friend of Virginia's*
Gus Booth, *a director of Praegers London*
Gemma Morton, *model and debutante, friend of Max*

AMERICA

Frederick Praeger III, *New York banker*, and his wife Betsey, Virginia's parents
Baby Praeger (Fred IV), *her brother*
Mary Rose, *his wife*
Freddy, Kendrick and Melissa, *their children*
Madeleine Dalgliesh, *an English relative of Mary Rose*
Pete Hoffman, *a senior partner at Praegers*
Gabriel (Gabe), *his son*
Jeremy Foster, *a major client of Praegers*, and his wife Isabella
Chuck Drew, *friend of Jeremy Foster and partner at Praegers*
Tommy Soames-Maxwell, *gambler, a friend of Virginia's*

Chapter 1

Virginia, 1956–7

Nice girls still didn't in 1956. And Virginia Praeger was a very nice girl.

What annoyed her, and most of her contemporaries, was that nice boys did.

She remarked on this fact to her brother, Baby Praeger, as he drove them both out of New York in the crisp April dusk and towards Long Island to spend Easter with their parents in the Hamptons: it was so terribly unfair, she said suddenly, she sometimes felt her major memory of her first year at Wellesley had been of pushing eager, sweaty hands up out of her bra and down out of her panties, and being made to feel guilty about it, and then hearing girls talking about however virginal you might be on your wedding night, of course you'd want a man with some experience, one who'd know what he was doing.

'You're allowed to sow your wild oats. Why can't we sow a few?'

'Because you're female,' said Baby, easing his new and infinitely beloved Porsche Spyder into fifth gear and a speed nudging 100. 'Look out for cops, darling, will you?'

'You won't get caught,' said Virginia irritably. 'You never do.'

'I might.'

'Well anyway, that's a really logical answer. Like Daddy saying girls don't go into banking. It's just so stupid.'

'Which do you fancy more?' asked Baby. 'Banking or sex?'

'Banking,' said Virginia promptly. 'How about you?'

'Sex. We could discuss a swop,' said Baby, laughing. 'You're a fraud, Virgy, deep down, wild oats don't actually interest you. Now how about the bank? Do you really want to get into all that?'

'Well – maybe not. But I'd certainly like the option . . . Look out, Baby, there's a cop coming up.'

Baby swung over into the slow lane, the needle dropping with

formidable ease. The cop pulled up alongside him, gave him a look to kill and sat alongside him for several miles before pulling off fast after a Merc that had leapt out of the twilight behind them and vanished again ahead. And Baby didn't get booked. Didn't get caught.

It was true, what Virginia said, he never did. Right from the moment they had both been toddling about together, Baby had never got into trouble. If something got broken, if they were late back for tea, if they didn't untack their ponies, if they didn't write thankyou letters, if they got bad reports, if they forgot to walk the dog or clean out the rabbit's cage, Virginia got into trouble and Baby, somehow, got off. It wasn't that he lied, or pretended he hadn't committed the crime; he was just lucky. Their father would have been out or away when he should have heard about the misdemeanour, or too busy to be bothered about it; or their mother would have been distracted, involved in one or another of her endless charitable causes; or Mrs Viney, their nurse, would have been doing something else as he scuttled in late; or the gardener would take pity on the rabbit and see to it instead of waiting for someone else to notice.

But whatever the reason, Baby never did get into trouble.

And Virginia did. In spite of being much loved, she was always in hot water. Especially with her father. And she was always permanently in Baby's shadow: whatever she did, he seemed to do better. Which was strange, because she was cleverer. She knew she was. She was quicker than he was, faster on the uptake, her grades were consistently better, her successes more frequent, her failures fewer. Year after year she got straight As, while Baby's results teetered between all right and mediocre. And yet, somehow, she always felt she'd failed. That was because of her father too; careless of, blind to, his daughter's impressive talents and achievements, he would boast of Baby's far less remarkable ones, and where there were none, would boast of that fact too. 'Boy's a lost cause,' he would say, his eyes soft with pride as he looked at his son: and 'No better at math than I ever was,' looking to, waiting for, the laughing, flattering denial from his audience, and drawing attention to Baby's talent for appearing to be clever, purporting to work, the dangerous, social skills that some feckless fairy had bestowed upon him in his cradle, making them seem a virtue, a skill in themselves. As indeed they were, and Baby knew they were, and he invested much time and trouble honing them, perfecting them, while Virginia watched, irritable, resentful, from behind the barriers of her own dutiful dullness.

And then Baby was easier than she was, more socially accomplished: Virginia had pretty manners, everyone said, but she did not actually have Baby's charm, she didn't sit at the centre of attention at parties, she wasn't regarded as the one person who must be at a gathering to ease it into life, set a seal on it.

Of course she was popular: very popular. There was no shortage of young men trying to make their way into her bra and her panties, and her social diary was not exactly bereft of social entries. Her friends said that was because she was not only very pretty but nice; her enemies (few, but articulate) maintained it was because she was an heiress to a fortune so big that even in a college where real money was in no way a rarity it was impressive.

Frederick Praeger III was a banker. In the circles in which the Praegers moved, that meant he owned the bank. His father had owned it, and his grandfather had founded it, and it was confidently expected that in the fullness of time, Baby would take it on and be known no longer as Baby but as Frederick Praeger IV.

The seeds of the Praeger fortune had been sown in 1760 by a bright sassy young man called Jack Milton who worked as a clerk for a small bank in Savannah, Georgia. He kept hearing talk of the money to be made from financing the Golden Triangle, a chain of trade in which a ship would leave Liverpool, England, loaded with metal boxes, and tin spoons and forks, and sail to the west coast of Africa, where the goods would be exchanged for slaves. The ship would then sail on to Bermuda, where the slaves (destined for shipment to the Southern states of America) would be traded for molasses; the third leg of the triangle saw the sugar sold back into Liverpool. It was perfectly possible and indeed normal to make 150 per cent profit on each leg of the journey.

Jack Milton, who was a shrewd young man, talked to his superior at the bank about the feasibility of investing in the Golden Triangle at the American end; his superior, who was less shrewd, shook his head and said it sounded real risky to him. And there it might have ended, had Jack not found himself working late one night when the owner of the bank, one Ralph Hobson, had come back to his office, a little the worse for drink, to collect a box of cigars a client had given him. Seeing Jack at his desk, and impressed by his industry, and being in benevolent mood, he started talking to him, and Jack found himself discussing the Golden Triangle and its potential. Three months later, Hobson had invested in a small ship; nine months after that he saw his

money quadrupled. He repeated the exercise, watched the bank's profits soar and, being a fair man, gave Jack shares in the bank. In the fullness of time he made Jack a partner. Milton Hobson prospered; young Mr Milton and young Mr Hobson succeeded their fathers, and their sons succeeded them. They lived on adjoining plantations in Georgia, made additional fortunes from cotton, and owned a great many slaves. Then, early in 1850, Douglas Hobson contracted cholera and died, childless; Jeremy Milton found himself sole owner of the bank, with only daughters to succeed him. His wife had died bearing their only son, and the child had followed her after a very few hours.

Jeremy was not strong himself; he had bronchial trouble, and doctors feared consumption. He looked, at thirty-five, a middle-aged man; he feared for the future of his bank.

His oldest daughter, Corinna, was a beauty, with great dark eyes and a cloud of massing dark red ringlets; moreover, being sole heiress to a considerable fortune, she was a great prize. No one could understand why she decided, therefore, not to marry any one of the handsome, charming boys who were paying her court, but a serious, albeit handsome young man with a stammer, no money and a desk at the bank, called Frederick Praeger.

They were married in 1852, Jeremy made Frederick a partner in the bank and the two young people settled down to a first year of rather stormy bliss, after which Corinna settled down as a young hostess in Savannah society. Frederick prospered on his own account, investing hugely both for himself and on behalf of his clients in the railroads that were being built the length and breadth of the country; Jeremy watched his progress and the development of the bank and was pleased with what he saw. Frederick was showing himself worthy of his position both as son-in-law and successor.

And then as the 1850s drew to a close the talk was all of war. Of war between North and South. The South was complacent, certain not only that it could, but that it would, win, that its generals – the mighty Beauregard, and Johnston and Lee – were unbeatable, that the Yankees were a bunch of upstarts who didn't know how to fight. Most Southern citizens were unconcerned by the imminent prospect of the conflict; but Jeremy Milton had friends and associates in the North, and he knew they had superior weapons, communications and men certainly as brave, certainly as well trained as the Confederate Army. And they also had more money. Far more money.

'I don't like it,' he said to Frederick, 'I don't like it at all. Oh, we shall no doubt do well out of it. Wars are great for banks. The build-

up beforehand and the reconstruction afterwards. But I am fearful for the South. Fearful for this town. Fearful for you and my daughter. I think you should send Corinna to the North if and when the war starts.'

So Corinna and her father spent the war years in Philadelphia. Frederick joined the Confederates and did not rejoin them until early 1866 – thin, a little frail from continuous onslaughts of dysentery, but safely, wonderfully alive. The family had survived. It had also survived with much of its fortune intact. From the beginning of the war, Frederick had continued to invest in the railroads. And despite the defeat, the siege, the shelling, the burning of Atlanta, the great steel arteries had survived, and were now pumping lifeblood back into the South. What was more, he had for the two years immediately before the war sold huge consignments of cotton direct to Liverpool and had the money banked there, where no one could touch it. Now he reclaimed it; thousands of dollars. And then there was Atlanta to rebuild. The whole of the South to rebuild. New industries, and vigour. The Praegers had returned to Savannah, one of the few fortunate families who were not impoverished; on the phoenix-like rebirth of the South, they grew richer still.

In 1867 Corinna became pregnant; she was a little old at thirty-two to be bearing children, the doctor said, but she was strong and in good health, all should be absolutely well. The Praegers were delighted; perhaps at last the longed-for son was to be given to them. Jeremy was as excited as they; he had dreamed of a grandchild, a successor, ever since Corinna's marriage.

And indeed, the son was born: a large, lusty child, with Corinna's dark blue eyes and Frederick's blond hair; but he brought grief in his wake, not joy. Corinna, who had seemed to weather a long, hard labour with her customary courage and stoicism, took him in her arms, gazed adoringly into his small, cross face and then abruptly and without warning haemorrhaged and died before anything could be done to save her.

Jeremy, already frail, had a mild stroke a week later, and never quite recovered his full faculties. Frederick was left with the responsibility of raising the baby.

He hired nurses, housekeepers, governesses, and in time the household was restored to order, but he was desperately unhappy himself; Corinna's memory lived on in the house and haunted him, and the sight of his feebly shuffling father-in-law filled him with a bleak misery, from which there seemed no escape. He lived on in this

nightmare for four years, the bank his only refuge; in 1872 Jeremy died, the bank became Praegers and Frederick moved to New York.

The move was an immediate success.

Frederick had no serious business struggles; communications had opened up enormously, many of his clients had offices in New York and were delighted to find him there, and the economy was growing at a formidable rate.

The building, on Pine Street parallel to Wall Street, was beautiful, built in brownstone, with elaborate cornices on the ceilings, marble fireplaces in the larger rooms, carved shutters at the tall windows, and a great deal of fine panelling, and he furnished it charmingly, as much like a house as he was able, with lamps from Tiffany, furniture from the antique showrooms of both Atlanta and New York, Indian carpets; it was a point of pride at Praegers that there were always fresh flowers in every room, and the walls were lined not only with financial reference books but the works of Charles Dickens, Mark Twain, Walter Scott, Shakespeare. Clients liked to go there, it was a small, gracious world in itself, a pleasant place to be, and to pass time as well as receive excellent business advice.

New York was a heady place; the world's first department store had been opened there by Alexander T. Stewart, followed by Lord and Taylors, Cooper-Siegel and Macys, developing slightly frenetically into what was known as Lady's Mile. The building work was formidable; Frederick watched St Patrick's Cathedral and Trinity Church go up, as well as a wealth of other fine commercial and civic constructions such as the Metropolitan Museum and Carnegie Hall. Accustomed to the gentle and genteel pace of Southern life, Frederick found the fast, acquisitive atmosphere of New York, and the potentially dangerous but heady multi-racial mix that lay beneath the city's booming fortunes, inspiring and stimulating. His formidable capacity for work, his commercial foresight and his personal, rather serious charm brought him success both business and personal; realising early that he could not compete with the great giants of Wall Street, and that he had a genuine advantage in being able to give a more personal service than they, he specialized, taking as his clients companies in the publishing and the communications business, the flourishing cable companies along with book publishers and the growing magazine market. One of his first New York based clients was a young man called Irwin Dudley, who published romances and sold them to the young working-class women of America by the million; over dinner one night the two men conceived of a new publication for

their readers, a weekly story paper, many of the works being serials, thus ensuring a steady flow of readers. When *Love Story* was launched upon a hungry female public in 1885, the first issue had to be reprinted three times; a sister paper, *Real Romance*, purporting to be true stories and incorporating an advice column for the lovelorn, sold out so quickly that emergency paper supplies had to be rushed in from mills in the South as New York could not service the huge order at such short notice. Frederick, who had seen fit to underwrite Dudleys with Praeger capital, was a director of the company, and his own fortune increased gratifyingly as a result.

But he had many many clients; Praegers flourished, and so did he, as the more ambitious hostesses of New York discovered the rarest of rare social jewels: an unattached, attractive man. He was invited everywhere; as sought after at dinner tables as on the boards of the great flourishing building and railroad companies that were among his clients, admired, revered almost, happier again than he would have believed. But any of the dozens of young women who were settled at his side at dinner, who met him at theatres, concerts, summer garden parties, with matrimony in mind were set for disappointment. Frederick had only one love in his life (apart from his son and the memory of Corinna) and that was Praegers. The bank occupied not only his intellect, but his emotions; he viewed it not so much as a company but a favourite child, the subject of his first thought in the morning and his last one at night, and very frequently even of his dreams. In vain did the New York debutantes and their mothers hint that his baby son must need a mother, that the Upper East side mansion must seem large and empty without a mistress, that he himself must find his leisure hours empty and chill; he would smile at them all in the slightly sorrowful manner he had perfected and say that no, no, they were fine, that the baby's nursemaids and governess were doing a wonderful job, that his housekeeper ran the house with energy and skill, that he was left no time by his friends to feel lonely.

His only concern was the small Frederick, increasingly naughty, even before his first birthday. Frederick was a beautiful, charming child; his nurse idolized him, and the young governess, specifically hired to teach him his letters and numbers, thought he was so wonderful that she managed to persuade herself that it must be her own fault, not Frederick's, that he found the mastery of them rather more difficult than might have been expected.

A benign conspiracy built up over the years, concealing young Frederick's just slightly limited intelligence; but by the time he was

thirteen and due to go to school, facts had to be faced. Of course he could go to the Collegiate school, and indeed Mr Praeger would add lustre to the parental roll, but young Fred was clearly not going to be one of the star pupils. He sat, comfortably and cheerfully, very near the bottom of the class for five years, popular, happy, a star on the sports field to be sure, with a particular talent for athletics and tennis, and managed, with the addition of some vigorous extra coaching, to just about scrape through his final examinations. His years at Yale were spent similarly, with sex added to the range of his accomplishments; but he was at twenty-one so good-looking, so amusing, so infinitely socially desirable, that it was comfortably easy for his father to ignore his limited intellect and install him in what came to be known as the Heir's Room at Praegers (next to his father's office), especially fitted out to young Fred's specification, with antique furniture, Indian carpets and the very latest in modern technology, including a ticker-tape machine and a telephone on which he spent much of the day talking to his friends. He spent most of his time buying and selling his own stock, taking exceedingly long lunch hours and showing a great many young ladies around the bank, greatly overstating his own role in it.

Early in 1894 Frederick I died suddenly and unexpectedly, of a heart attack, still not entirely blind to his son's shortcomings, but convinced that he had many years in which to improve young Fred's banking skills. It was his one great folly; Frederick II was in fact rather less well equipped to run Praegers than the boys who ran messages all day long between the bank and the Stock Exchange in Wall Street. This did not greatly concern him; he looked at the assets of the bank, found it inconceivable that they should be in any way vulnerable, and proceeded to fritter them away (literally at times, so great was his penchant for gambling, both on and off the floor of the Stock Exchange) to rather less than 40 per cent over the next five years. Clients abandoned Praegers; portfolios shrank; partners resigned; returns on equity were down almost to break-even point. The senior partners were heard to remark to one another over luncheon that it was as well old Mr Frederick had died, it would break his heart to see what was happening.

Mercifully for everyone concerned, a happy event occurred. Young Frederick fell in love, with a wholly delightful young person called Arabella English. Arabella, whose father was employed (in quite a lofty capacity) in Morgans, understood banking, and had heard a great deal about the tragedy of what was happening at Praegers. On

receiving a proposal of marriage from Frederick II she accepted it with immense graciousness and pleasure, advised him to talk to her father the next day, and in the intervening twelve hours suggested to her father that he might, as tactfully as possible, suggest a more dedicated approach to the bank by her Frederick, if he genuinely desired to marry her. So in love was Frederick, so desperate to gain the approval of old Mr English, that he would probably have obeyed if English had told him to hang from the sixth floor by his ankles for ten minutes every morning in order to improve his business performance.

The reform was dramatic. Frederick II was in his office by ten each day, and stayed there until well after four (long hours indeed for those golden days), in growing command of the market; he lunched only with clients; he read only the financial papers (once breakfast was over); he managed to approximate as closely as was possible for a person of his abilities to a first-rate banker. When Frederick Praeger III was born in 1903, there was once again a considerable inheritance for the young princeling.

Frederick III was an interesting child; he had, along with the classic Praeger blond good looks, all the instinctive skills for making money displayed by his grandfather, combined with a formidable talent for politicking. Those around him became vividly aware of both qualities when at the age of seven he asked his nursemaid to give him a quarter to put in the school charity box. His mother, he explained, untruthfully but moist-eyed with earnestness, was too busy with her social arrangements to see to such minutiae, and the nanny, incensed (as any good nanny would be) by such a display of maternal selfishness, promptly gave him fifty cents. Frederick invested this in a packet of peppermint humbugs, bought on the way to school, the chauffeur having been persuaded to stop for a moment so that he could buy an extra apple for his lunch box. The peppermint humbugs were then sold for a penny apiece to the other children; Frederick returned at the end of the day one dollar fifty up on his initial investment. By mid-term he had made over twenty dollars. He did not need twenty dollars; he just liked the knowledge that he could earn them at will.

By the time he was twenty-five he was buying and selling the equivalent of peppermint humbugs at the bank with equal skill, and playing off the rather intense relationship he had with Nigel Hoffman – one of the senior partners who was also his godfather, his department head and a man of considerable brilliance – against the more

prickly one with his father, who was already uncomfortably aware that when it came to both skill and hunch, his son and heir was considerably his superior. Young Fred would eat lunch with Hoffman one day, tell him he felt his father was holding him back, treating him like a child; the next he would confide over dinner to his father that he felt Hoffman expected too much of him. As a result Fred II became overprotective, anxious not to burden him with too much responsibility, and Hoffman gave him an ever freer rein. If he made a mistake, young Frederick could blame Hoffman; if he did well, he could point out that he deserved more responsibility than his father gave him. He couldn't lose.

By the time Fred-the-Third, as he was always called, fell in love with Betsey Bradley, who was working as a stenographer at Praegers, he was in a more powerful position than anyone at the bank, including his father, who had finally abdicated his position in everything but name, and was spending most of his waking hours on the golf course and playing backgammon at the Racquet Club.

Fred III had pulled off a particularly remarkable coup and secured Fosters Land as an account, thus greatly increasing his standing both within and without Praegers. Fosters was a vast, billion-dollar development company, whose awesomely young chief executive, Jackson 'Jicks' Foster, had been at Harvard with Fred, and had called him one morning and dropped his gift into Fred's possession as casually as if it had been a pair of cufflinks. Outside the Praeger specialty as it was, Fred still managed the business superbly, and the friendship between him and Jicks Foster was never shadowed for a day by any professional cloud. When Frederick III brought Betsey home for the first time and announced that she was the only girl in the world for him, his mother was not happy. Arabella wasn't unkind to Betsey, rather the reverse, she was charming and gracious and went out of her way to draw her out and encourage her to talk. Nevertheless, she confided to Frederick II that night that there was no way on God's earth that she was going to allow young Fred to marry Betsey, she would wreck his future, and be no kind of a wife to him at all.

Arabella spoke very firmly to young Fred about his choice of bride, saying much the same things as she had said to his father; young Fred looked at her coldly and said he loved Betsey, she was the wife he needed, and if Arabella wasn't going to accept her, then he would have to think very hard about severing connections with his parents altogether.

The rift between Fred III and his mother caused by his marriage was papered over, but never properly repaired; and its far-reaching effect on Fred was to send him out of his way to hire and promote young men from the less well-to-do and aristocratic families, partly to irritate his mother, but partly from a deep conviction that the streetwise and hungry would work harder and more cannily for him than the over-indulged upper classes. Which in turn had its effect on the personality of Praegers, giving it a rougher, tougher profile than most of its fellows on Wall Street. But perhaps the greatest irony of all, as Fred III often remarked, was that Betsey in the fullness of time proved to be just as big a snob as her mother-in-law, and spent long hours reading etiquette books and getting herself put on to charity committees as well – although never the same ones as Arabella.

The young couple settled down to a surprisingly tranquil existence; Betsey had been reared to look after her man, and look after him she did, in every possible way, running his home with an aplomb that impressed even Arabella. She was not only efficient, sharp and tough, she was warm and loving and a tender and caring mother to Baby Fred born in 1935 and Virginia in 1938. It was a source of great heartbreak to both her and Fred, who had planned for a huge family, that after the birth of Virginia, when Betsey very nearly died, the doctor insisted on a hysterectomy.

In lieu of more children Betsey demanded a new house. She liked the family home on East 80th into which they had moved, after the deaths of Fred's parents within one year. But she had always hated the overgrown cottage Fred II had built near East Hampton, and she wanted something more substantial and to her taste.

'All right, go and find yourself a mansion. Just don't bother me with it until moving-in day. I'll just sign things. All right?'

'All right,' said Betsey, and went and told the chauffeur she would be needing him that day to take her out to Long Island.

'We move in tomorrow,' she said to Fred one Thursday the following September. 'You only have to let Hudson drive you out to the Hamptons in the evening, rather than come home here. I have clothes for you at the new house. I think you'll like it.'

Fred did like it. Beaches stood proudly high on the white dunes, near a small inlet into which the ocean swung, creating two facing stretches of sand. It was a great white mansion of a place, built in the colonial style, with huge sweeping lawns at the back (studded with white peacocks, a long-time fantasy of Betsey's ever since seeing *Gone*

with the Wind) dropping right down onto the white dunes. The house had three vast reception rooms, eight bedrooms, a playroom, a den; outside there was a tennis court, a pool and a pool house, a football patch for little baby Fred, a stable block, and a massive sun deck with a heated conservatory for when the breezes blew in a little too harshly from the Atlantic. Betsey had decorated the house with considerable restraint (given her natural rather excessive inclinations, to be seen in full flower in the gilded Louis Quinzerie of East 80th), and it was all shades of sea colours, pale blues and greens and every tone in between, with honey-coloured polished wooden floors, pale rugs, and a great deal of wicker and chintzy furniture. Fred and the children walked in and fell in love with it; and Fred told Betsey that night in bed as he tenderly began removing her nightdress, that if he had ever needed to be reassured that he had married the 101 per cent right person, Beaches and what she had done with it had clinched it for him.

Virginia in particular had always loved Beaches. It was a place where she and Baby and Betsey spent time on their own, in the school vacations, Fred visiting only at weekends, and she was removed from the relentless pressure of trying to please him, struggling to win his approval, to do better than Baby. She relaxed there, could be herself, enjoy quiet pleasures like walking by the sea, adding to her collection of shells, playing the piano, reading, riding sedately along the shore, without having to worry about her hands, her seat, her pony's too slow pace. Virginia had two ponies, one she loved and was happy on, called Arthur, a round, placid little grey, and another she disliked and was afraid of called Nell, a dancing, prancing chestnut, a show pony whom Fred insisted she rode whenever he was there, alongside Baby on his equally spirited bay, Calpurnia. Fred would follow them on a huge chestnut hunter, watching them, urging them on: those rides were a nightmare. Virginia would sit, tense and uncomfortable, trying to convince herself that she had Nell under control, dreading Fred's shout of 'Come along then, off we go, come on Virgy, kick on, kick on', the petrifying fear as Nell stretched out into the gallop, the dread of falling, the greater one of being run away with. Baby would fly ahead, whipping Calpurnia, whooping with pleasure; Fred would canter along beside her, urging her to keep up, and even in her terror she could sense his irritability, his contempt. She used to arrive back at the house shaking, sweating, grey-faced with exhaustion, often physically sick (refusing just the same to allow Betsey to know how afraid she was, lest she spoke to Fred about it), thankful only that it was over for

the day, perhaps even for the whole weekend. But during the week she would saddle up Arthur and set out alone, simply walking, or trotting easily and happily on the ocean edge and riding, she knew, a great deal better.

Baby, who would in the fullness of time become Fred IV, had been called Baby Fred from birth, and had become just plain Baby at Harvard, even though he was (fortunately for his reputation) six feet four inches tall and the most brilliant halfback of his generation. He was not, so far, showing quite every sign of being a worthy successor to the bank; he was clever, quick and charming, but he had a considerable aversion to hard work, only passed his exams by the time-honoured method of last-minute crash swotting, was permanently overdrawn at the bank, and spent a great deal of time not only on the sports field and the tennis court, but at parties, dances and the Delphic Club where his considerable dramatic talents found great expression in the Hasty Pudding Theatricals. He also was to be found extremely frequently in the arms (and the beds when he could accomplish it) of the very prettiest girls. He had his grandfather's golden looks, thick, blond hair, dark blue eyes, wonderful, flashing, infectious smile, and something too of Fred II's immense *joie de vivre* and somewhat irresponsible dedication to the pursuit of pleasure. Fred III, who had vivid memories of his father, and had heard much folklore about the appalling mess he had thrown Praegers into during the early part of his rule, was haunted occasionally by seeing a similar pattern evolving for Baby. But his anxiety was tempered by a pride in and love for Baby that was literally blindingly intense. Virginia, arguably cleverer, certainly harder working, more responsible, morally impeccable, would have died happy for half such indulgence from her father.

Betsey would upbraid Fred for his insensitivity, and bend almost double over-praising everything Virginia did – but it didn't help. Even her looks, which were stunning – her waterfall of thick, dark hair shot with auburn, her perfect heart-shaped face, straight little nose, sweetly curving mouth, and her extraordinary large, brown-flecked golden eyes ('Like a lioness's' as Betsey remarked gazing into them enraptured soon after the baby was born) – did not please him. 'Bad luck,' he would say, 'Baby getting the Praeger looks. Virgy takes after my mother.'

Her father's dismissal of everything she did, every accomplishment, every talent, hurt Virginia every day of her life. In theory she

should have hated him and hated Baby; in fact, against all logic, she loved Fred more than anyone in the world, and tried to please him – and hero-worshipped Baby. It said a great deal about a certain insensitivity in Baby that he remained oblivious to much of her anguish.

Fred's occasional anxiety over his son was currently greatly eased; Baby had fallen in love with a most suitable girl, who was having a gratifyingly sober effect on him. Mary Rose Brookson, whose father was in real estate, had an icy beauty, spoke five languages and had graduated Phi Beta Kappa in Fine Arts and English Literature; she would have had a sobering effect on anyone. Virginia found Mary Rose at best awe-inspiring and at worst dislikeable: Mary Rose went to a great deal of trouble putting her rather ostentatiously at her ease, and asked her slightly patronizingly about her studies whenever she saw her. But Virginia could also see that she was a most restraining influence on Baby and his excesses, and should she be given the opportunity, would be the perfect consort for Baby, queen over his dinner table, make all the right contacts and connections. And no doubt provide him with several very aristocratic heirs to the dynasty.

Virginia's future too was not exactly unsettled; Fred III had drawn up a settlement on her that made dizzy reading for any prospective suitor. $1m when she was twenty-one, in stocks and bonds, a further $1m in trust until her twenty-fifth birthday and a 2½ per cent share in the bank's profits when she was thirty or when Baby inherited it, whichever came later.

When Virginia was seventeen she came out, presented by her father at the Junior Assemblies Infirmary Ball. She was among the two or three most beautiful girls there (and even Fred went so far as to tell her she looked very pretty). But Baby, who was also there, was easily the most handsome man. Blond, blue-eyed, with a knee-weakening smile and shoulders broad enough to lay a girl on, as some wag had once said, he was, not unnaturally, the focus of the mothers' attention as well as their daughters'. And although he got very drunk and spent half the evening trying to get Primrose Watler-Browne's knickers off in the cloakroom, nobody ever heard about it; Virginia, who was quietly and discreetly sick in the ladies' after her two glasses of champagne had mixed rather badly with the glass of Dutch courage in the form of a beer Baby had given her before they left the house, was

severely reprimanded by her mother who heard about it from another debutante's mother.

But if nothing could shake Virginia's adoration of her brother, at least the feeling was mutual. Baby might not have been aware of her problems, but he loved her dearly in return, and one of the most important things he had been able to do for her was make her early days at college happy. When she arrived at Wellesley, he went out of his way to take care of her, to introduce her to all his friends and to see she had a really good time. Virginia was not one of the stars of her year, but she was quietly happily popular; and removed from a constant position under Fred III's heavy eye, happier and more confident than she had ever been.

Baby Praeger and Mary Rose Brookson became officially engaged at the end of August. There was a lavish party for them to celebrate, and Mary Rose stood hanging onto Baby's arm in a rather predatory way throughout the evening. People kept saying how well matched they were, and what a perfect couple they made, but Virginia found it harder and harder to agree; Baby was so warmly, easily charming, and Mary Rose was tense and almost painfully formal. She was undoubtedly beautiful, but in a slightly chilly way; she had ice-blonde hair and pale blue eyes, and her fine, fair skin showed tiny blue veins through it on her temples. She was extremely thin, and very chic; she dressed for the most part in stark, rather severe clothes, but for the party she wore a dress from Oleg Cassini in navy silk chiffon, small-waisted and long-sleeved, draped from the waist; everyone said it was gorgeous but Virginia thought it was a middle-aged dress. Betsey had a very large photograph framed for the upstairs drawing room at East 80th; every time Virginia looked at it she felt depressed.

The wedding took place in June of 1957, at St Saviour's East Hampton, and in a vast cream and peach marquee on the lawn of the Brookson house near the South Shore; Mary Rose wore cream silk with real cream roses in her hair and looked charming. Virginia, who was the only grown-up attendant, was totally eclipsed by the ten tiny flower girls, none of them older than six, dressed in cascades of cream and pink frills. Mary Rose had insisted that Virginia's dress was exactly the same, despite her plea for something simple, and in all the wedding photographs she looked, despite her determined smile, uncomfortable and overdressed.

The best man, Bink Strathmore, Baby's room-mate from Harvard,

had just got engaged himself and was so deeply in love he could hardly bear to stand away from his fiancée and close to Virginia for even the duration of the photographs; and when Fred III got up to make a speech (despite the irregularity of such an event) he made a great deal of how proud he was of Baby, a perfect son, and how equally proud of Mary Rose, her charm, her beauty and in particular her brains, and if ever a female was to persuade him that she be allowed to enter the board rather than the boardroom of the bank, it would be her. 'Which is not to say that even in a hundred, a thousand years such a thing will happen,' he finished to much laughter and applause.

Later, he led Baby to the piano, his tap shoes in his spare hand, and asked Virginia to come and dance with him. She was in fact a brilliant tap dancer; it was her one accomplishment that Fred III was truly proud of, and he made her teach him to tap dance too. Virginia and Fred Praeger doing 'You're the Tops', accompanied on piano by Baby, was one of the more privileged sights of New York. Charmingly, graciously, but firmly this time Virginia refused. Fred had to do 'You're the Tops' on his own.

It was the first time she had ever got the better of him; the pleasure of that slightly eased the pain she had endured all through the long, humiliating day.

Virginia went back to college feeling depressed. She felt she had lost Baby and it was time she had someone of her own. She graduated Phi Beta Kappa, in Fine Arts, and spent the summer attending the weddings of her friends. By October she felt she could have conducted a wedding ceremony and organized a reception for five hundred in her sleep.

'So what did you think of Mary Rose's apartment?' said Charley Wallace to her at a drinks party in the Hamptons one golden autumn Sunday. Virginia had not intended to go to the party, she had promised Baby a game of tennis, but she had had a headache and pulled out of the game, and then been dragooned by Betsey into accompanying her to the party.

'Well,' she said carefully, for Charley was a close friend of Mary Rose's, 'it's a very nice apartment. Very nice.'

'Yes, but isn't she just the cleverest thing to have found Celia before anyone else?'

'Celia who?' said Virginia, slightly absently. She was wondering if she could possibly persuade herself that Charley with his dropaway

chin and braying laugh was attractive (given that he was about the only unmarried or un-about-to-be-married) man in New York State and possibly the whole of the United States of America that autumn.

'Celia del Fuego,' said Charley, and then seeing Virginia's blank look said, 'Don't say she didn't tell you? Most people can't stop boasting about using her.'

'Charley,' said Virginia, 'this is very intriguing. Exactly who is Celia del Fuego? Some smart new shrink or something?'

'No of course not,' said Charley, 'Mary Rose is far too together to need a shrink. Yet anyway,' he added with a just slightly sharp twitch of his mouth; Virginia promptly decided she liked him more than she had thought. 'Celia's an interior designer. Really terribly smart. She's done Bunty Hampshire's house, and Sarah Marchmont's apartment, weren't you at college with her sister, oh and she might be doing Kenneth's new salon, and they say that Mrs Bouvier, you know, Jackie's mother, has been talking to her. And her stuff's all over *House and Garden*, apparently.'

'How on earth do you know all this?' said Virginia curiously. Charley didn't seem quite the kind of person to know about fashionable designer people.

'Oh, my mother's having her penthouse done,' said Charley, 'and Celia's going to do it for her. That's how I found out she did Mary Rose's. Maybe Mary Rose doesn't want you to know. Maybe she wants you to think she did it all herself. Promise you won't tell her I told you.'

'I promise,' said Virginia absent-mindedly. She found the concept both of Mary Rose employing an interior designer and then keeping quiet about it highly tantalizing. It was very unlike her. Maybe it was because she felt as an expert on the visual arts she should be able to handle her own decor. Virginia stored the information away for future use; and resolved that on Monday morning, she would look up Celia in the classified section of *House and Garden*, and arrange to go and see her. She wasn't sure why, but she found the prospect intriguing.

She met someone else at the party at the Hamptons that day: Madeleine Dalgleish, English and a distant relative of Mary Rose, but scarcely recognizable as such, and greatly more engaging. She was scatty, more than a little shy, and slightly odd-looking, very tall, and almost gaunt with dark, deep-set eyes and a large, hook-like nose; she had been charmed and touched by the attention and genuine interest shown in her by a young woman who she was assured by her hostess

was not only the greatest heiress of her generation but also inexplicably unattached.

Virginia had found her much the nicest person there and spent much of the party chatting to her, careful to avoid too much discussion on the subject of Mary Rose until Madeleine Dalgleish said, with the suggestion of a twinkle in her eye, that she was relieved to find all young American women were not as daunting as her own third cousin.

'I was always rather frightened of Mary Rose,' she said, holding out her glass to be refilled for the third time in the conversation (which was no doubt, Virginia thought, contributing to her frankness), 'even when she was quite a little girl. She was always so extremely sure of herself. Although I'm sure she'll make a wonderful wife for your brother,' she added hastily.

'I'm sure she will too,' said Virginia, and changed the subject as soon as she decently could onto which parts of New York Mrs Dalgleish had and had not seen.

'I'll tell you where I'd really like to go,' she said, 'the Stock Exchange. My father was a stockbroker and I spent a lot of my childhood in the gallery at the London Stock Exchange. I'd love to compare notes.'

'Well you must let me take you,' said Virginia. 'I spent a lot of my childhood in the one here. Why don't we go along before lunch tomorrow? I don't suppose it's very different.'

'How very kind,' said Madeleine. 'I'd love that, and you must let me buy you lunch afterwards.'

But the visit never took place; Madeleine had had to rush home to England to her young son, taken ill at Eton with appendicitis, and had missed the promised tour. She phoned Virginia, expressing genuine regret, and said when she returned, she would contact her again. Nine months later she was back, phoned the delightful Miss Praeger as promised and invited her to lunch at her hotel.

Virginia often reflected how frightening it was that her entire destiny had swung on the thread of fate that had given her a headache and sent her to that party.