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JOHN LAW



PROLOGUE

This is the story of John Law, a pied piper who led rich and poor alike across the barriers of reason and plunged them into disaster. Was he a genius, wizard or charlatan? Was France victimized by a gigantic fraud perpetrated by a scheming Scotsman?

Sex, Money, and Power are the most powerful forces that drive mankind, and John Law was hell bent on having them all. This handsome Scottish adventurer stepped onto the stage of Europe at the dawn of the 18th century to alter forever the shape of international commerce. Born in Edinburgh in 1671, capable of hypnotizing women, monarchs, and whole populations, he escaped the hangman's noose in England to travel the capitals of Europe, received by kings and sovereigns.

Daredevil and genius, rake and economist, mathematical wizard, gambler par excellence, womanizer—and most of all: original thinker, the paper money in your pocket, stock market reports, banking credit, stocks, shares and investment systems are all the legacy of this charismatic adventurer.

John Law was a real person. His exciting story is proof that truth is stranger than fiction. He himself said of his spectacular life and fantastic achievements, *'I changed the world more than Columbus's discovery of the Americas.'*



ONE: LONDONTOWN — AND KATHERINE

‘There it is, Johnnie! Just waiting for you.’

John Law climbed out of the coach and strode to Highgate Hill’s verge to gaze down at the vista below. In the slanting orange light of a sparkling autumn afternoon, the town of London lay spread out below him, a tapestry of distant rooftops and spires. The sky was clear, and the long four o’clock shadows dramatized the picture like the Italian paintings Law had marveled at in Rome.

His excitement was shared by his cousin Archibald Campbell, Earl of Argyll. The older man clambered out of the coach after him, shaking his legs to restore circulation and calling over to his coachman, ‘Let the horses rest, Andrews.’

‘Aye, Your Grace.’ The coachman led the horses steaming from the long journey to graze on the plentiful grass. He ran his tongue between his lips, pulled a water bottle from his satchel, and drank. He could have used a tankard of ale. The journey had taken four and a half spine-crunching days from Edinburgh. Today, they had made nearly one hundred miles since early light. He glanced across at his master and Mr. Law. At twenty-six, the younger man cut an uncommonly tall figure. Unquestionably a man of striking appearance, with dark, intelligent eyes. Certainly, the gifts of nature had been plentifully heaped upon this young Scotsman.

John Law stood silent, taking in the scene, holding back the excitement about to burst inside him. His glance traveled the expanse from the east, across the city’s heart to the green fields rippling down to the river in the west. Although it was not his first visit to London, it was always a breath-taking moment to behold the largest city in the world, threading its way along both banks of the River Thames. Small craft and barges loaded with supplies

journeyed up and down the waterway. Law could distinguish bales and barrels being unloaded onto docks in the east—and in the tangle of streets running south to north, he could make out carriages worming their path along the roadways.

‘Would you believe it is only thirty years since the Great Fire burned down nearly the whole of the city?’ Archie Campbell observed with a touch of amazement.

‘It helped to quell the plague,’ his cousin replied dryly. *◁How angry God must have been with the English.▷*

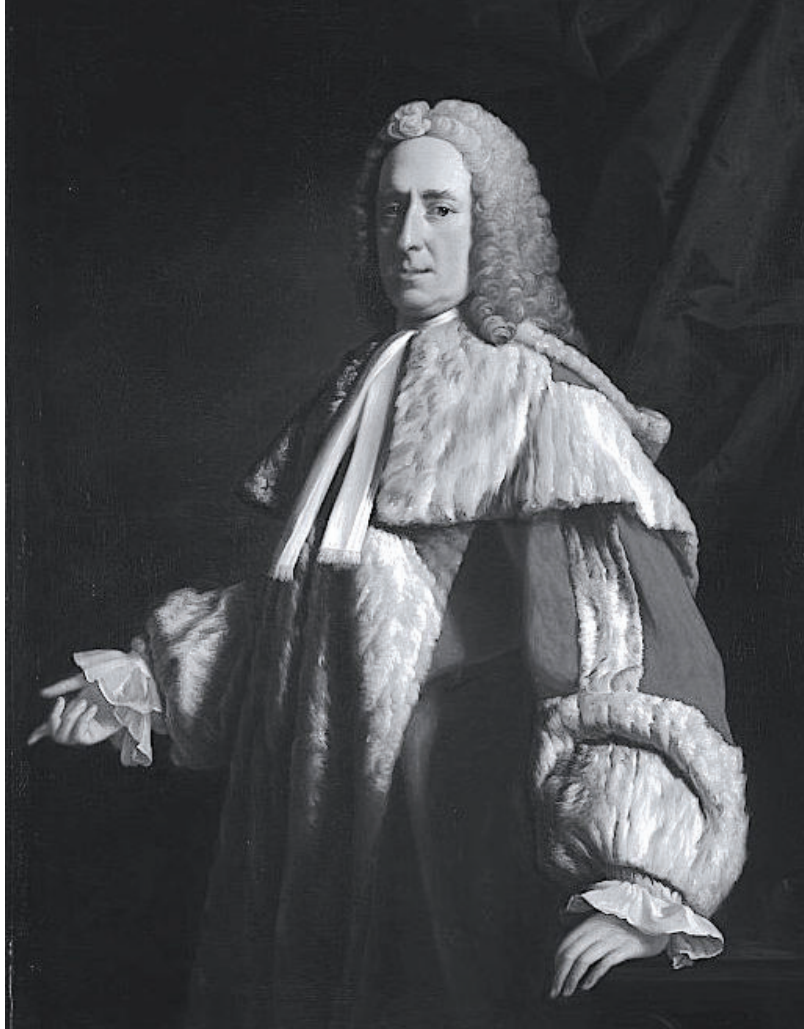
Archie chortled, then pointed to a domed church still framed in scaffolding, looming above the city’s center. ‘See over there, Johnnie. That is where the old St. Paul’s once stood. Completely gutted, it was, and rebuilt by Sir Christopher Wren.’ Archie hunched his shoulders with the air of one imparting confidential information. ‘Wren told me that he copied that dome from the Pantheon in Rome. But I’d say, Sir Christopher has bettered the Italians with that lofty spire.’

Law was not looking at the spire. His gaze had fallen on his illustrious cousin. In outward appearance Archibald Campbell, having reached his forties, was a good-natured, modest fellow. But Law knew his reputation was quite different. In the past, the Earl had been able to acquire great sums of money, but all of it had been squandered upon personal pleasures. He’d also heard reports that Archie was capable of dubious tactics to promote his business schemes in Edenborough.

‘We shall make London take notice, eh, Johnnie!▷ Archie exclaimed, clapping his cousin on the back. ‘This trip can reverse the fortunes of us both. I shall open doors for you, my boy! Yes, and I do not mind saying that I shall follow you through them.’

Law smiled. ‘Then which of us would be using the other, I wonder?’

Archie gave him a sharp look, then burst into laughter. ‘Well said, John Law! Who, indeed?’



ARCHIBALD, THIRD DUKE OF ARGYLL

'Do not belittle your own talents, Archie,' Law advised. 'When you set yourself to it, no man is more capable. I've heard you address the Scottish Parliament, and you could indeed be a great statesman.'

But Archie had heard praise from Law before and was well aware of his own shortcomings. He turned his attention to the horizon once more. 'Over there, John. You can just see St. Michael's, Cornhill. And over there!' Archie pointed further to the right. 'That is St. Bride's, Fleet Street. And that, St. Mary-le-Bow, Cheapside with its graceful spire and the most tuneful set of bells in London. All of them, Sir Christopher's churches. That is a great man for you, even though he's English!'

'Churches enough for some six hundred thousand people who call this center of commerce home,' Law replied, gazing across the rhythm of roofs, excitement welling up in him now that the city lay literally at his feet. He frowned. 'Truly, there is nothing of such magnificence in Scotland.'

'London is a place to visit, but not to live,' Archie said firmly. 'A man might easily get lost in such a city.'

'Or find himself,' Law mused softly, wondering where this visit might lead.

Archie sighed, 'Of course, your business here has nothing to do with churches or architecture, does it?' He turned from the view and stepped back to his coach. Archie's coachman held the door for the men, then came around and mounted the driver's bench.

The Duke had his old vehicle newly painted for this important journey. Bright gilding highlighted his coat of arms embellishing the doors. Blazonry marked the lines of division and heraldic animals of one of the oldest clans in Scotland. In former days, his ancestors would have had the coat of arms embroidered on their surcoats worn over chain mail.

'Well, cousin?' Archie asked, settling back into the seat, 'The financial heart of this entire kingdom is about to open its doors to us when they hear what you have to say. A Scotsman the English will look up to. Are you ready?'

'I shall be a match for them, I assure you. And I know exactly where we must establish ourselves, Archie. Where one meets all the right people these days,' Law told his cousin as the coach started its descent into the city.

As Archie had predicted, people looked up to and *at* John Law almost every night from his position at a roulette table. It had not

taken Law long to discover the most fashionable gaming houses and most luxurious rooms frequented by the aristocracy, high rollers, and lowlifes. Archie's title and Law's remarkable looks, charm, and gaming skills had admitted them into the finest circles.

But the weeks had rolled by, and they had been waiting nearly four months for the appointment that they had traveled so far to keep. It seemed the man they wanted to see had more pressing matters on his mind, which was the reason Law had occupied himself at the tables as a means to support himself and Archie. Resplendent in a pink and green striped waistcoat and rose-colored silk coat, a light brown wig cascading about his shoulders, his father's gold ring shining on his finger, John Law looked every bit the young dandy as he and Archie entered Bartholomew's gaming house.

The Major Domo recognized them at once and bowed low. 'Good evening, Your Grace. Ah, Mr. Law. Are you going to teach us some of your amazing skills tonight?' His tone held awe, not sarcasm.

'It's all there for anyone who pays attention to the cards and the numbers, my friend,' Law said smoothly and moved toward the center table, already circled with players who favored the wheel to the pasteboards.

The room was richly furnished with mahogany chairs, claw-footed gaming tables in the earlier Queen Anne style, and draperies of a watery green damask. Matching silk paneling was adorned with Dutch flower paintings. Tapestry sofas offered privacy where two could hold an intimate conversation about love, politics, or money, between bouts of losing their savings.

The games of chance took place beneath the glow of crystal chandeliers, each holding at least two dozen tapers. It was altogether a setting more opulent than some of the elegant townhouses in Leicester Street, where Archie was staying with friends. Law had lost no time in finding himself extremely comfortable lodgings in St. Giles-in-the-Fields, at the newly built intersection called The Seven Dials.

In the indulgent glow of Bartholomew's candlelight, the ladies' faces took on a rosy velvet hue. Fans fluttered, eyes danced and glittered perhaps too often in Law's direction. He was already known among them as 'Beau Johnnie'.

Archie surveyed the ladies eyeing his younger cousin and paused as a footman came by with a tray of champagne. They took some wine and stood apart from the others for a quiet word as they sipped. 'I hope you're in a lucky mood tonight, Johnnie,' he whispered. 'I'm a bit short, actually.'

'Your hope is my greatest desire, Archie,' Law said flatly. 'My rent is due next week, and I have spent a great deal on flowers for two ladies.' He eyed his cousin with slight annoyance. 'I had not planned on so long a wait. When do you think the great Lord Godolphin will have time to see us? I am beginning to think he is a mythical character.'

'Real, I promise you!' Archie said. 'And he has assured me that we shall be personally seen by him! And having seen us, he will take us straight to the King.'

'If he approves,' Law pointed out with some logic.

Archie preened slightly. 'I still have some influence at the English Court.' He took a pinch of snuff and added, 'Do not forget, John, it was my grandfather who placed the crown on the head of Charles the First at Scone!'

'And got himself beheaded for his trouble,' Law reminded him, his eyes searching the room. The one he was looking for had not yet arrived.

Archie scowled. 'True, my boy. But old scandals are as much a credit to a family as new ones are an embarrassment. King William will forgive the Campbells many things when I bring you to him—and all because of your wonderful schemes!' They moved a step nearer the tables.

'May I remind you that the Scottish Parliament didn't wish to listen,' John replied, a small seed of doubt taking root in his self-assurance.

'Politics!' Archie dismissed the thought. 'Your ideas are truly extraordinary, and they shall revolutionize the financial state of England.'

'And the financial state of the Laws and the Campbells, I do hope,' Law whispered as they moved to the dice table to play. Dice was a popular game, and Law was able to work out the odds against a player throwing any given combination of numbers with the dice. As they approached the table, several players stepped to

the side to make room for them. Murmurs went around the table and eyes fixed on Law.

Noting that the man across the table had made double sixes three times running, Law placed a ten-shilling bet against one shilling from the house, that he would not throw double sixes six times running.

The man threw the dice and rolled another pair of sixes. A gasp went around the table. And again, he threw a twelve! A silence fell as he rolled them out once more. A two and a four!

Archie watched Law scoop in his winnings. Since he rarely seemed to lose, these evenings had provided the Scotsman with a sizable income and many new friends.

They moved away from the table, taking another glass from the footman. Truly, fortune has not smiled on the historical choices of our clan,' Archie admitted. 'I am thinking of the sad case of dear great-grandfather Archibald.' They had reached the roulette wheel, and with not much forethought Archie placed a few coins on the number six.

'Your great grandfather,' Law said dryly, 'was a hot-blooded fool who not only organized a massacre against the McDonalds of Glencoe but was stupid enough to brag about it. Best not to bring him up in certain circles, Archie.'

Archie scowled as the croupier took away his coins. 'True, great-grandfather Archibald made the Campbell clan many enemies—and himself, a victim of the chopping block.'

Law's eyes circled the room. Still, she was not there. Other ladies smiled at him and signaled suggestive messages through the language of the fans. But Law turned his attention back to the table long enough to place a bet on the number eleven, speaking softly into his cousin's ear. 'And your grandfather fared no better, Archie. Two Campbells beheaded seems a bit careless!'

Law knew the family history. Archie's father had tried to clear the family name by siding with King Charles II and had been forced to escape. Wisely, he'd formed an alliance with the son of William of Orange. A lucky choice for the Campbells in a century of ancestral blunders. Still, one would have imagined that cousin Archie was on the verge of greatness to hear him talk.

'Now that King William and Queen Mary have restored our

lands and titles,' Archie was saying slightly louder so all around could not miss it, 'you shall see, I shall yet be made a Duke!'

'Are not Third Marquis and Tenth Earl of Argyll titles enough for you?' Law chided in a whisper as he placed a coin on number four. 'God created man, Archie. It was men who created titles.'

'Aye,' said Archie. 'But the new century is only six short years away. You shall yet see the Campbell clan restored to its former glory before the year 1700.'

'From your mouth to the King's mistress's ear,' Law said with a smile and left Archie, moving away to another table.

Many eyes were watching Law's every play. And although he had a reputation of being extremely fortunate not only with the cards but with the ladies, *Beau Johnny* or *Jessamy John*, as some of the ladies called him, was in no mood to seek a wife. Although it must be said, there were fortunes to be won down that road as well, his aspirations reached towards different stars of desire.

Among the new friends that Law and his cousin had made was another nightly player at Bartholomew's, Thomas Neale, Master of the Mint and Groom Porter to King William III. In his early forties, a slender fellow, highly energetic, and well-liked by all, Law knew that Neale could be an instrumental champion for his own cause with the English King, although he had not yet told him his purpose in seeing the First Lord of the Treasury. However, Law had demonstrated to Neale some of his theories about numbers, as he did now.

'Where seven is the main and four is the chance, the odds against the placer are two to two. And so on in proportion, Thomas,' he explained. 'But you must memorize the numbers as they come up.'

'I cannot do sums in my head so instantly, as you seem to do, John,' Thomas Neale said. 'Nevertheless, I am beginning to win more than I lose, and therefore, I am your friend for life, sir. But you have not told me what this business is, that has brought you to London.'

Archie, who had been listening to their conversation as they stood away from the tables, said, 'What is it you should like to know, Thomas?'

Neale looked from one to the other. 'You fellows have been jolly secretive, you know. What exactly is it that you are presenting to Lord Godolphin?'

'It is time we told you, Thomas,' Law said and drew Neale over to a long tapestry sofa in a more private position. Archie sat on the sofa, Neale beside him, and Law took an armchair facing them. He drew a pamphlet from the depths of his brocade pocket.

'Johnnie carries that pamphlet with him everywhere,' Archie said. 'It is exactly as he presented it to the Scottish Parliament.'

Law handed the pamphlet to Thomas Neale, who read the title: *A Council of Trade, in which should be vested the whole of the King's revenues*. He looked up. 'A Council of Trade? You are presenting this to Lord Godolphin?'

'Read on,' Law said.

Neale read the following quietly: '*including the bishops' lands and rents and all charities. One-tenth of all grain and malt, a twentieth of all funds sued at law, one-fortieth of all successions legacies and sales...*' He looked back at his new Scottish friends.

'Why, this is a serious business!' Neale said. 'And you are presenting this to England?'

Archie nodded. 'When John read that out in the Scottish chamber, the enthusiastic look on the faces all around was fine to see!' Archie replied proudly. 'Until that damned Paterson fellow stood up.' Archie's voice took on a simpering tone: '*Now then, Mister Law, how do you propose that this great income be employed?*'

'Who is this Paterson?' Neale asked.

'An old enemy of the Campbells,' Archie told him.

'Of course, I was ready with an answer.' Law said. 'That after deducting a suitable sum for his majesty's personal needs...' he smiled 'You know, Thomas, one must first put some honey in the King's mouth.'

'So true,' Neale chortled as Law went on.

'I told them we must make a clean sweep of the antiquated past, must regulate weights and measures and dispense with monopolies. Liberate honest debtors and punish fraudulent bankrupts!'

Neale looked at Law with amazement. 'Why, John, I had no idea your mind ran to more than a decent flutter at the tables.'

Archie cut in excitedly. 'At first, as you can imagine, Thomas, they were enthusiastic about John's project. But the Paterson faction was quick to silence my men in The Squadrone.'

'I tried to speak above their din', Law said. 'But Paterson waved his arms and silenced the room. «Gentlemen,» he shouted, «if Mister Law's proposals were actually to take effect, it is clear that all estates would be dependent upon the government and what landowner would be safe?'''

'Naturally, I came to John's defense,' Archie said. 'But that devil Paterson stopped me again, shouting, "Are we to listen to the Earl of Argyll on such matters? A man who – who..." Archie broke off.

Neale waited expectantly. "Who what?"

John Law half-smiled. 'Go on, Archie,' he said. 'Tell him.'

Archie's expression shifted from haughtiness to anger. "*Who is by any social standards, addicted to a lewd and profligate life!*" Imagine Paterson saying that about me. Me!' He caught the look in Law's eye. 'Well, perhaps I have not always attended to business. But that is all changed now.'

'But what happened to your plan?' Neale asked Law. 'It sounds quite sensible to me.'

'Rejected.' Law frowned. 'After that, it was clear that I could gain neither honor nor profit in Scotland, and I told Archie I must look elsewhere.' He smiled. 'So, as you see, here we are!

'We hope the English will be more visionary,' Archie said. 'There. Now you know our business here, Thomas.'

Law rose, tucking the pamphlet back into his pocket. 'And now we must spend some time enjoying our luck at the tables!'

'Thank you for telling me,' Neale said and got up with them.

That evening at the tables was a woman with whom Law had been carrying on a casual liaison and was the recipient of some of his flowers. Some said of the aging Elizabeth Villiers, a favorite of William III's, that she used a powerful opiate brought from China to revive the King's lessening libido, and gossip whispered that Elizabeth was soon to become the Countess of Orkney. The marriage would be conveniently arranged by King William. He had done as much for other mistresses.

Taking Law to one side, Thomas Neale warned him, 'Take care, John. Villiers has a penchant for young men, and her eyes have not left you all evening.'

'Indeed, she has already invited me to her bedroom, and not to see the wall hangings,' Law replied with a sigh. 'I felt duty-bound to surrender to her desire.'

'She arouses a passion in you, then?' Neale asked, recalling that the lady was into her thirties. Yet she was sensuously attractive with smoky eyes the color of a hazelnut.

Law nodded. 'I have paid her several visits, Thomas, and find her extremely knowledgeable in the skills of Venus.' He did not add that it would not do to have the King's mistress speak against him to the King.

With the beautiful Lady Katherine Knollys, it was another matter. She had come into the room only a few moments earlier and positioned herself across the table from where he and Neale were. Law watched her roll the dice and lose. She pouted.

Katherine had just turned nineteen and was of such a slender, delicate build, and her waist so narrow, that Law could span it with his hands. And had. Soft blonde hair curled naturally about her face and exploded into a profusion of curls that danced across bare shoulders when she let it fall loose. Her heavy white lace under-gown peeping beneath the rich blue of her dress, heightening the burnished glow of delicate skin. As always, she remained distant from him in public. They might appear to be mere acquaintances, but their relationship had progressed so far over the past four months that she had visited Law's apartments at St Giles in the Field. They had become lovers in every sense of the word, except commitment.

'I may hazard a guess that your interest lies in the direction of the lady in the blue gown,' Neale buzzed in Law's ear.

'This is hardly the moment to lose my heart to anyone, Thomas, and besides, the lady has a husband.'

'Ah, yes,' Thomas Neale acknowledged. 'In his seventies, they say. A wealthy Frenchman named Signeur. But no one ever sees the gentleman in London society.' He lowered his voice as Katherine glanced their way. 'She is the second daughter of Nicolas Vaux, Third Earl of Banbury. Her father was a great-grandson of Mary Boleyn, sister to Ann, wife of Henry VIII.'

Law nodded, placing his bet. He had been told all that by Katherine herself. And that her dowry had been too small for anything but marriage to a country squire. Signeur, though hardly a husband made in heaven, provided her with a townhouse and total freedom.

'I should not care to dissuade the gentleman from his country pursuits,' Law said.

'It is *what* he pursues,' Neale remarked with a sly grin.

Archie Campbell came over to them with Katherine on his arm. 'I have told Lady Knollys that I shall introduce her to a real Scottish treasure—aside from yourself, John.' He signaled a footman. 'We shall all have a sip of usquebaugh.'

'What is usquebaugh, your Grace?' Katherine asked warily.

'The water of life, my dear Lady Knollys. You will find it quite drinkable,' Archie assured her.

The footman brought a decanter and glasses and poured a small amount of clear amber liquid.

'Revives the spirits, so long as you do not drink too much,' Archie said, taking a deep drink himself. 'They are calling it whiskey down here. But I prefer the Celtic *Uisqui-beatha*.' He sighed. 'At last, the Scots have something the English want!'

'I should say the English want too much of Scotland, Archie,' Law put in. He finished off his glass and held it out to the footman who had brought the decanter. 'I shall take another if you please. He glanced at Katherine. "Does it suit your taste?'

'Admirably, Mr. Law,' she said. 'I seem to have acquired a taste for all things Scottish.' Her eyes tipped up slightly like a gazelle's and could tell a far different story from the truth when she wished. At that moment, they were focused on Law, causing a tug at his heart.

According to Sir Thomas Neale, before Law arrived in London, Katherine was being courted by a dashing young dandy-about-town, Edward Wilson. Law had observed him playing regularly at the gaming tables. In his mid-twenties, Wilson was said to be wealthy and was a heavy loser. Worse, a bad loser.

'They say his money comes from Villiers,' Neale had told Law, and that the King's mistress had picked Wilson up in the park one day and taken him home with her. If true, Wilson was hardly a faithful lover.

Although they had never spoken face to face, Wilson had written to Law on several occasions demanding he must stop seeing 'the lady to whom I have given my heart.' Uncertain whether the lady Wilson referred to was Elizabeth Villiers or Katherine Knollys, since Law, too, was seeing them both—he had chosen to ignore the letters. If the unnamed lady preferred Law's company to Wilson's, bad luck for a bad loser

When they first began their liaison, Katherine denied that she had been seeing Wilson. But Law didn't believe her. He'd confided to Neale that Katherine had come to his rooms heavily masked on more than one occasion. 'But she never allows me to visit her,' Law complained.

Thomas Neale, who reveled in the minutia of scandal, warned Law to take care. 'The rumor is that Lady Katherine has replaced Villiers as the King's newest favorite. It's more likely he, who has given her the lavish townhouse and the sapphires, not her husband, and certainly not Wilson!'

Throughout the evening across the gaming table, Katherine had been watching her *Jessamy John*, and Edward Wilson had been watching them both. Law had lost only one stake, and Wilson had lost nearly all.

'More coins!' Wilson cried, holding a hand out to his servant, always standing behind, guarding his purse of gold.

'I am afraid your purse is empty, sir.'

Wilson's eyes focused on Law, who laid his entire winnings on an eight straight and eleven and twelve split. The croupier spun the wheel. A gasp went around the table. Once more, Law was the winner. The croupier raked in a sweep of gold coins and pushed them towards Law.

Edward Wilson glared at the Scotsman. Jealousy had a double edge. 'Curious, how a fellow can win so consistently and yet be an honest man!' Wilson remarked under his breath, just loud enough to cause a murmur of speculation.

Law chose to ignore it, finished his glass, and gathered up his winnings. He always knew the moment to quit. Just as he knew how to calculate the odds against a player throwing any combination of numbers. He had studied the mathematics closely enough to be right seventy-five percent of the time. Enough to keep his win-

nings ahead of his losses. As he moved away across the room, Katherine caught up with him again.

'How much did you win?' she asked, her voice low and throaty.

'Two thousand five hundred and forty-six guineas,' he replied, leading her towards a curtained alcove.

She was surprised at such an exact figure.

'Simple. I keep count,' he said. She looked at him questioningly. 'In my head,' he added.

She shook hers. The idea seemed inconceivable. And yet he had won. Kept winning.

He drew her further out of sight of prying eyes behind the heavy silk curtains and into his arms. She lifted her mouth to his. Her lips were filled with promise and soft as down, and he yearned for more.

'Do you love me, Kate?' he asked.

'More than I ought—and as much as I can. Be satisfied with the way things are, Johnny. For they are the only way they can be.'

'Will you come to me tonight?' he asked.

'I am expected...elsewhere.' She did not have to say more. Tonight, she would be with the King. He let her go reluctantly. If Katherine had other commitments, so did Law.

She smoothed her dress, and they moved out of the alcove. Edward Wilson stood blocking their way. 'I have had as much of you as I can take, Law!' he declared, his speech coarsened by wine. Heads turned to watch. 'We do not need a Scotsman coming to London to show civilized Englishmen how to gamble. Lady Knollys is my friend, and I will not have you soiling her reputation.'

'I don't believe, sir, that I have had the pleasure of being introduced...' It was as much as Law could say before Wilson slapped him across the face with his open palm; he did not bother with a glove. He raised his voice in an angry shout for the entire room to hear.

'Tomorrow Law, I shall meet you! Bloomsbury Square at midday. Have your Seconds ready. The choice of weapons is yours, sir!'

A voice from behind Law intercepted the argument. 'Mister Wilson, this is not a matter for hotheads.' It was Archibald Campbell, who had come across the room and now stepped between

them. 'In any event, sir, it is not for you to interfere with whomever the lady wishes to see. Lady Knollys has a husband.'

'No concern of yours, Argyll,' Wilson said angrily, cheeks flushing. He turned his attention to Law. 'Tomorrow, then, Law.' Wilson turned abruptly and swaggered out. A whisper followed him.

Law looked at his cousin. 'I thank you for interceding, Archie. But I fear there is nothing for it but to give that fellow what he demands—and that is satisfaction.'

He glanced over to where Katherine had been standing. She was gone.