

CHAPTER ONE



Echuca - 1883

As Francesca Callaghan stepped off the train from Melbourne she was immediately astonished by the level of noisy activity in the port. The thrashing of paddle-wheels slapping water, and piercing whistles, formed a background to the shouts of men working on the wharf. For a few seconds she found herself overwhelmed with the vitality of her surroundings ... but then the most disgusting smell enveloped her, and she had to cover her nose with a rose-scented handkerchief.

The wharfies were moving bales of wool, tallow, tea, coffee, bran, sugar, raisins ... but amongst the cargo there were hundreds of raw sheep skins. The bloody edges smelt foul and were attracting millions of flies. To make matters worse, an auction of small livestock was taking place on the river bank at the end of the wharf, which included sheep, goats, piglets and chickens. The bidding was fierce ... but the repugnant odour carried on the fresh breeze. It was a blessing it wasn't a hot day.

With barely time to take in her surroundings, Francesca was jostled aside by men who were intent on unloading the goods at the back of the train, and alighting passengers in a hurry to go about their business. After living in urban Melbourne for many years, the chaos and rudimentary lifestyle came as quite a shock, but one glance at the river, flowing peacefully through the turmoil, and she knew leaving her position at Kennedy's Ironmongers had been the right thing to do.

Francesca had been born on the river near Echuca, and it was a place she called *home*, despite her long absence. Yet, as she clutched her small suitcase and headed for the wharf, she felt like a stranger amid the pandemonium. Even so, her nerves jangled with anticipation. She was thrilled to be home, although a little anxious about how her father would feel about her leaving her position with the Kennedy's without giving notice. Over the course of several months, she'd written to tell him how unhappy she was, and that although the Kennedy's had employed her as a bookkeeper, she'd ended up as a cleaner/child minder for a pregnant Mrs. Kennedy, who had been having babies for nearly eighteen years, - thirteen in all, with five of those under the age of six years. Francesca

never had time to do the book work she loved because she was constantly being called upon to feed, change or wipe snotty noses. When her father didn't reply to her final letter, and Frank Kennedy took her to task because the books weren't up to date, it had been the last straw. She packed her suitcase and caught the train home.

At seventeen, Francesca had completed her studies at Pembroke Boarding School for girls in the Melbourne suburb of Malvern, before taking up the position of bookkeeper with the Kennedy's. The Kennedy's had worked on the gold fields at the same time as Joe and Mary. Although friendships were rarely formed on the fields because of the fierce competition and secrecy surrounding gold digging, Frank and Ida had been very young and naive at the time, so Mary and Joe had taken them under their wing. They'd kept in touch when they went to Melbourne to buy into a business, so when Joe had written and told them Francesca had finished school and would soon be looking for work, and Frank replied to say they needed a bookkeeper, she looked set.

The arrangement had seemed ideal because Joe felt he could trust the Kennedy's to look out for his daughter's welfare, and they had kindly offered her an attic room in their house. He even hoped Ida would become a surrogate mother figure, someone Francesca could talk to at a difficult time in any girl's life, when she was verging on womanhood, and experiencing all the confused feelings and changes that come at that time.

As she trotted along the wharf, searching for the P.S. Marylou, Francesca was unaware she had caught the attention of the wharfies. In a fetching gown made of burgundy brocade, and a bonnet trimmed with lace, she made quite an eye-catching picture amid the drab crowd on the muddy esplanade and the wharf.

Her mind was preoccupied with thoughts of her father and her uncertain future, so she was startled when a wharfie called out. "Where are you going, pretty lady?"

At first Francesca didn't realize he was talking to her. She assumed he was addressing one of the few gaudily attired women on the wharf, who were trying to garner 'customers'. It wasn't until she heard the wharfie's mates jeering him on, that she stopped. They'd all noticed she was young, unaccompanied and seemingly lost, which made her ripe as an amusing distraction from a hard day's work.

Francesca was now upwind of the rank sheep skins and livestock, so she tucked her handkerchief in a pocket, and glared at the wharfie. "Are you addressing me, sir?"

"I sure am," he said. Gratified and somewhat startled that someone so lovely had responded to him, he gave her a gaping, soulful, repulsively wet grin.

Francesca took a step backwards and mentally cringed. "I don't see that my destination is any of your business," she retorted sharply, and his smile evaporated like steam in the chill air. "I suggest you get on with whatever you are supposed to be doing."

Turning away she began scanning the nearest of the boats tied to the wharf for the P.S. Marylou. She was sure the man making a nuisance of himself would slink away to lick his wounded pride.

The surrounding wharfies looked at each other, raised their brows and laughed. Feeling foolish and determined to come out on top, her tormentor traipsed after her. Curious to see her reaction, his fellow workers continued to watch, despite the fact that they had much to do before sunset.

Francesca picked her way around produce and supplies; dismayed that nobody looked familiar. But then there were many more boats at the wharf than there had been four years earlier, when she'd last been home for a brief visit. If the amount of people milling around the wharf and esplanade were anything to go by, the town had grown considerably and business was thriving. This bolstered Francesca's confidence that she'd be able to find a position that suited her.

She was suddenly aware that she was being followed. Stopping, she turned on the wharfie. "Go away," she snapped, her irritation growing. "Haven't you got something better to do?"

"Can I carry your suitcase?" he asked, feigning charm, but Francesca noted the glint of something sinister in his squinty eyes, and she shuddered with revulsion.

"You can do no such thing. Now leave me alone," she hissed. She tried not to panic, but after being sheltered at Pembroke and chaperoned on most outings, and then having no life of her own with the Kennedy's, it was difficult not to. She was never more aware of her lack of life experience.

When it was obvious he wasn't going to leave her alone, Francesca eyed the wharfie mutinously. She was tempted to tell him he was in dire need of a bath, but instead she tried to compose herself. She realized she was going to have to deal with his type if she was going to live in Echuca, which meant it would be wise to make an example of this man, so that the rest left her alone. But what could she do?

While contemplating the situation, Francesca carried on along the wharf. She noticed the drop to the river was about ten feet, *not too far*, *but far enough*, which gave her an idea. A quick glance around and she also noted that most of the other wharfies had lost interest in what she was doing and had gone back to work.

Near the end of the wharf, Francesca stopped again, and dabbed her handkerchief to her eyes, as if she was upset. She was satisfied to see her unwanted admirer looked momentarily concerned. She purposely dropped her handkerchief and it landed near his feet. The wharfie glanced at it, and Francesca gave him her most beseeching look. Although he'd only wanted to taunt her, the wharfie saw the dropped handkerchief as a change of fortune, an excuse to become her hero, so he bent to pick it up. Just as he had the handkerchief in his grasp, he felt her foot in his side. Before he could react, she gave him a shove, and he went over the side of the wharf, into the river.

Francesca heard a splash, and then a shocking thought went through her mind. What if he couldn't swim? She peered over the side of the wharf. When she didn't see him, she panicked. She glanced at a man watching the surface of the water from a nearby steamer with a startled expression on his face.

"Don't just stand there, save him," she shouted.

He looked up at her in startled amusement. "You pushed him over the edge," he replied casually. "I'm not jumping in the river after him."

Francesca gasped in shock. "But ... he might drown?" Thoughts of her mother flashed through her mind, and she was overcome with remorse. She didn't know what to do, and the seconds that passed seemed interminable.

The man on the boat seemed unconcerned. "You should have thought of that a few moments ago."

"Well ... I didn't"

He shrugged his shoulders and went about his work as if it had been a piece of wood that had fallen from the wharf.

His casual attitude shocked Francesca. She glanced about for someone else to help, seriously considering the possibility of jumping in the river herself. Then she heard a gurgling sound and the wharfie's head finally bobbed up in the water. She sighed with relief when he didn't seem to be panicking, although he was spluttering with rage and indignation. As she looked down at him, he glared up at her, and she realized the man on the boat must have known he could swim. All his mates would have known. Her eyes narrowed with fury.

"What the Hell did ... you do that for?" the wharfie shouted angrily from the water.

"I told you to go away, and besides ... you needed a bath," she shouted down at him. "Perhaps you'll think twice about foisting your unwanted attentions on me again. And as for you ..." She pointed an accusing finger at the man on the nearest steamer, but he laughed, as did several other men who had heard the splash in the water.

Despite her confusion and embarrassment, Francesca couldn't help feeling victorious. A few moments earlier she'd been panic stricken and helpless, but she'd found a way to deal with an unwanted nuisance, and she thought she had every right to be proud of herself. Unfortunately the man on the boat had tarnished the depth of satisfaction she might have enjoyed, and she resented it.

Francesca glared at him, but annoyingly, he just smiled back at her. He was very handsome, she noticed, although there was something cocky about him. It could have been the angle at which he held his head, or the overly confident way in which he moved.

"Do you by any chance know where I might find the P.S. Marylou?" she called, annoyed with herself because she was unable to stop from returning his infectious smile.

"Who wants to know?" he said, coiling a rope with stealth. Francesca noticed he looked supremely fit, unlike some of the men on the wharf, who looked as if they spent most of their lives drunk. His hair was very dark, and his white teeth flashed in a tanned face. She wondered if he had a Spanish or Greek background. His boat was called the P.S. Lady Ophelia, although he didn't have a detectable accent.

"Do you know, or not?" she said, not sure she should be giving this stranger her name.

"I might, but Joe Callaghan wouldn't want me telling just anyone his whereabouts."

Francesca was relieved he seemed to know her father. But she didn't like the fact that he was implying she was someone of dubious standing. "I'm not just *anyone*," she said indignantly, but he lifted one dark brow as if he didn't believe her.

"I don't know that, do I?" he said annoyingly.

Francesca felt incensed, but then noticed his lips moved at one corner and she realized he was toying with her, even though she'd just proved she could deal with an 'annoying' problem if she had to. She sensed it wouldn't be wise to let her guard down because despite being devastatingly attractive, he was full of himself. "If you must know, I'm Joe Callaghan's daughter."

The handsome stranger looked momentarily surprised. He was thinking she was young, and delectable, and that he wouldn't mind kissing her honey sweet lips, although she'd probably bite if given half the chance. "Do you have a first name, Miss Callaghan?"

She thought twice about telling him, but she wanted to find her father. "Francesca."

"Francesca!" Her name rolled off his tongue with silken tenderness. "It suits you. I had no idea that Joe had such a beautiful daughter. I might have shouted him a few more drinks in the pub had I known." His eyes seemed to dance in the afternoon sun, reflecting the sparkle on the surface of the green river.

"My father is too smart to let someone ply him with rum just to get on his good side. Now is he here in Echuca or not? I don't see the Marylou at the wharf."

The stranger looked up at her for a moment, then dropped his head, and smiled. "His boat is moored down river." The casual, unspecific flick of his finger in the general direction of the riverbank was most unhelpful as far as Francesca was concerned.

"I'm going that way in about half an hour, if you'd like a ride," he said. The thought of getting to know her appealed to him immensely, but he wasn't going to act like an overzealous adolescent. He knew from experience that if he handled her right, she'd come to him ... eagerly.

Francesca was taken by surprise. She was also tempted to accept a lift aboard the Ophelia, but it didn't seem the appropriate thing to do. Besides, she thought the invitation had been somewhat lukewarm. "I don't know you, so I could hardly accept a ride on your boat."

"My name is Neal Mason, so now you know who I am, and I know who you are, and I'm a friend of your father's, so that takes care of proprieties."

To Francesca's way of thinking he was giving her a fine example of his cockiness. "I ... I only have your word that you know my father well."

He hesitated momentarily with what he was doing, and his green eyes narrowed. "Are you calling me a liar, Miss Callaghan?"

It occurred to Francesca that she'd offended him, until she noticed he was trying to hide a smirk. "I don't know, perhaps." She was becoming flustered, but annoyingly, he continued coiling a rope as if he was just idly passing the time.

"If you'd sooner take the chance and walk down the riverbank ... that's up to you."

Francesca had been expecting him to try and talk her into going with him, and if he had, she might have accepted his offer, since she didn't fancy carrying her suitcase too far.

"Just don't push any more wharfies in the river," he said lazily. "There are still plenty of boats to be unloaded."

When all the men nearby laughed, with the exception of the man she'd pushed in the river, who was grumbling from under the wharf about being cold, Francesca felt her cheeks begin to burn.

Casting him a haughty look, she picked up her suitcase, lifted her chin, and walked on.

"Watch where you are going, Miss Callaghan," Neal called sarcastically. "With your nose so far in the air, you might trip up."

Feeling foolish and more embarrassed than she'd ever been in her life, Francesca continued on without a backward glance.