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## Property of a Noblewoman: A Novel

*By Danielle Steel*



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Property of a Noblewoman: A Novel By Danielle Steel

**NEW YORK TIMES BESTSELLER • In Danielle Steel's thrilling novel, a woman's legacy—shaped by tragedy, fortitude, and undying devotion—transforms lives and hearts long after she is gone, and fulfills at last her most precious bequest.**

Faded photographs of a glamorous couple in postwar Europe. Old letters hinting of tragic loss. And a breathtaking array of magnificent jewelry, spectacular stones in exquisite settings. These are the contents of a safe-deposit box long abandoned in a New York City bank. If no heir can be identified, the jewelry will be auctioned. But who was the woman who left such a fortune and no will?

Two people, drawn together by chance, begin to unravel the mystery. Jane Willoughby is a law clerk at the surrogate's court and Phillip Lawton a fine arts expert for Christie's auction house. They are simply doing their jobs when they come to the bank to inspect the contents of the box. But for both Jane and Phillip the search turns personal—and their efforts to reconstruct an enigmatic life will lead from New York to London and Paris, to Rome and Naples, and a series of stunning revelations.

Eighteen-year-old Marguerite Pearson left America with a broken heart in the shadow of World War II. She found a new life in Europe but forever mourned what she left behind. As the truth about Marguerite's extraordinary history—her forbidden love affair and her family's treachery—is slowly revealed, more people are drawn into the puzzle that Jane and Phillip have pieced together, and one among them will inherit the most unexpected gift of all.



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## Editorial Review

### About the Author

**Danielle Steel** has been hailed as one of the world's most popular authors, with over 650 million copies of her novels sold. Her many international bestsellers include *Blue*, *Precious Gifts*, *Undercover*, *Country*, *Prodigal Son*, *Pegasus*, *A Perfect Life*, *Power Play*, *Winners*, *First Sight*, and other highly acclaimed novels. She is also the author of *His Bright Light*, the story of her son Nick Traina's life and death; *A Gift of Hope*, a memoir of her work with the homeless; *Pure Joy*, about the dogs she and her family have loved; and the children's book *Pretty Minnie in Paris*.

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### Chapter 1

It was one of those January days in New York that feels like winter will never end. There had been record-breaking snows since November. And the morning's snowfall, the second one that week, had turned to sleet with a bitter wind. People were slipping and sliding on the ice, and wincing in the wind as it stung their faces. It was a good day to stay indoors as Hal Baker sat at his desk at a branch of the Metropolitan Bank on lower Park Avenue.

Just over three years before, the bank was on the dividing line of the part of New York that had lost power in the epic hurricane that devastated the city. A few blocks north of the power outages and floods, the bank had continued to function and serve its clients, and even offered trays of sandwiches and coffee to flood victims in a gesture of civic compassion.

Hal was in charge of the safe deposit boxes, a job others found tedious and that he had always liked. He enjoyed the contact with their older clients, as they came in to riffle through their belongings, check their stock certificates, or deposit new wills in the boxes they rented. He chatted with them if they wanted to, which they often did, or left them alone if they preferred. He knew most of the safe deposit box clients by sight, and many by name. And he was sensitive to their needs. He liked meeting the young clients too, particularly those who had never had a safe deposit box before, and explained to them the value of having one for their documents and valuables, since they lived in apartments that weren't always secure.

He took his job seriously, and at sixty, he was five years away from retirement, and had no burning ambitions. He was married, had two grown children, and running the safe deposit box department suited his personality. He was a "people person," and had been at the branch for twenty-eight years, and at another branch of Metropolitan for ten years before that. He was hoping to complete the final years of his career where he was. The safe deposit boxes had always felt like an important responsibility to him. They were entrusted with their customers' most valuable possessions, and sometimes darkest secrets, where no one else could go or pry, see or touch them, save themselves.

The bank was located in the East Thirties on Park Avenue, a previously elegant, entirely residential neighborhood called Murray Hill, which had long since become interspersed with office buildings. The bank's clients were a mixture of people who worked in the area, and the genteel older customers who lived in the remaining residential buildings. None of their elderly customers were venturing out today. The streets were slick from the sleet, and anyone who had the option would stay home, which made it a good day for Hal to catch up on the paperwork that had been gathering on his desk since the holidays.

Hal had three matters to deal with today. Two of the smaller safe deposit boxes had not been paid for in exactly thirteen months, and the clients who had rented them had not responded to the registered letters he'd sent them a month before, reminding them of that fact. The lapse of payment usually meant that customers had abandoned them, although not always. After waiting a month past the unpaid year, with no response to the registered letter, Hal could now call a locksmith to drill them open, and assumed he would find the boxes in question empty. Some people didn't bother to tell the bank they no longer wanted them, stopped paying the monthly fee, and threw away the keys. In those two cases, if the boxes were empty, Hal could then turn them over to the waiting list he had of people in need of safe deposit boxes. It was usually a long list for the smaller ones. And it was frustrating waiting thirteen months to reclaim them, but it was the accepted legal procedure at any bank in New York, once clients stopped paying for a box. It would have been easy to notify the bank, relinquish the box, and hand in the keys. But some people just didn't bother. They forgot about it or didn't care.

The third box he was planning to deal with that day was a different situation. He had seen the client a few times over the years, and remembered her distinctly. She was a very distinguished-looking older woman, who was polite but never chatted with him. He hadn't seen her in nearly five years. And payment for the box had stopped three years and one month before. He had sent the standard registered letter one year after the payments stopped and then waited the month as required by law before the box could be drilled open in the presence of a notary public. It was one of the five largest boxes available at the bank. And in front of the notary, he had carefully inventoried the box's contents, as he was supposed to do. There had been several folders with the owner's neat handwriting on them, one with photographs in it, another with documents and papers, including several expired passports, both American and Italian, issued in Rome. There had been two thick bundles of letters, one in an old-fashioned European handwriting, written in Italian, with a faded blue ribbon holding the letters in a neat stack. And the other letters, tied with a pink ribbon, were in English, in a woman's handwriting. And there were twenty-two leather jewelry boxes, each holding a single piece of jewelry, which he had noted but not examined closely. But even to his untrained eye, the pieces looked valuable. He had listed them simply as diamond ring, bracelet, necklace, pin, without further detail, which would have been beyond his competence on the subject, and was not required of him. He had also looked for a last will and testament, should the box holder prove to be deceased, and he had found none among her documents. The client had rented the box for twenty-two years, and he had no idea what had happened to her. And also as required by law, he had waited exactly two years after the box had been drilled open, and there had been no response from the client. His job now was to notify the surrogate's court of New York of the existence of the abandoned box, the lack of a will, and turn the contents over to them.

They would be obligated to try and determine if the renter of the box was deceased, and in the absence of a will, or noted next of kin, they would place an ad in newspapers, inviting relatives or heirs of that person to come forward to claim her belongings. If no one turned up within a month, the surrogate's court would move forward to sell her possessions as abandoned goods, and the proceeds of a sale would go to the State of New York. And any papers or documents would have to be held for another seven years in case a relative showed up. There were very strict laws that governed intestate estates, where there was no will. And Hal always followed what was required of him scrupulously.

He would be moving into the second phase of action today, notifying the surrogate's court of the abandoned box. And since the woman who had rented the box would be almost ninety-two years old, there was a strong possibility that she was no longer alive, and the court would have to determine that, before taking action to dispose of her possessions. Her name was Marguerite Wallace Pearson di San Pignelli. And Hal had had a gnawing suspicion for two years that the jewelry he had inventoried might be of considerable value. It would be the surrogate's court's job now to find someone to appraise it, if its owner was in fact deceased and had left no will, and no heirs came forward. The court would have to determine its value before it went to auction

to benefit the state.

As part of the routine, Hal called the locksmith first for the two smaller boxes, and then called the surrogate's court to ask them to send someone to examine the contents of the larger box with him. He figured they would take their time before they came. They were understaffed and always busy and backlogged, handling the property and affairs of people who had died leaving no will.

It was eleven o'clock by the time Hal called the surrogate's court and Jane Willoughby answered the phone. She was a law student interning for the surrogate's court for a trimester for credit, before she graduated from Columbia Law School in June, and took the bar exam that summer. Clerking at the surrogate's court wasn't the assignment she had wanted, but it had been the only one open to her. Her first choice had been the family court, which was the specialty she hoped to go into, focusing on advocacy for children. And her second choice had been the criminal court, which seemed interesting, but nothing had been available in either court. She had only been offered clerking positions in probate court and the surrogate's court. She thought both courts were so depressing, dealing only with the affairs of dead people and endless paperwork, with little human contact. She took the surrogate's court, felt stuck there, and disliked the woman she worked for. Jane's boss, Harriet Fine, was a tired, faded-looking woman, who clearly didn't enjoy her job but needed the money and had never had the guts to quit. Her constantly negative comments and sour attitude made Jane's job harder, and she couldn't wait for her assignment to end. She was almost finished with her law studies, except for two final months of classes, and a term paper she still had to turn in. The clerkship was a final step toward graduation, and she needed a good report from Harriet to add to her résumé. She had been applying to New York law firms for the past two months.

Jane answered the phone on her desk on the second ring, and Hal explained the situation to her in a pleasant businesslike voice. She wrote down the information he gave her about Mrs. di San Pignelli's safe deposit box, and knew that the first thing she had to do was determine if the box holder was deceased. After that, they could proceed from there, and someone from the court would meet Hal at the bank, to go over the inventoried items with him, and claim them for the state, pending an answer to the ad they would place to locate heirs. It was always interesting to see who would respond to the ad, if anyone did. The surrogate's court had recently handled a case with no heirs, which had resulted in a sale at Christie's, and a nice tidy sum for the state, although Jane hadn't worked on the case. Harriet, her boss, acted as though it was a personal victory when no heirs appeared, and she could turn the proceeds of a sale over to the state. Jane preferred the more human aspect of people coming to claim items they didn't expect to inherit from relatives they barely knew, scarcely remembered, or in some cases had never met. It was found money for them, and always an agreeable surprise.

## **Users Review**

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