



## A Dead Man's Debt

*Grace Elliot*

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After publically humiliating a suitor, Miss Celeste Armitage is sent from the Ton in disgrace and resolves never to marry. But when she finds a sketch book of nude studies and discovers the artist is her hostess's eldest son, Lord Ranulf Charing, she finds herself dangerously attracted to exactly the sort of rogue she is sworn to avoid.

Nothing is as it seems. Lord Ranulf's life is a facade and he is being blackmailed over his late brother's debts. But just as the darkly restless Ranulf unexpectedly learns to love, the vengeful fury of his nemesis unleashed. In order to protect Celeste, Lord Ranulf faces a stark choice between duty and true love...

However Ranulf has underestimated Miss Armitage's stubborn resolve to clear his name, and in so doing places the woman he loves in mortal danger....

## A Dead Man's Debt Details

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Author : Grace Elliot

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## From Reader Review A Dead Man's Debt for online ebook

### Elizabeth Marshall says

Grace Elliot's 'A Dead Man's Debt' is historical romance at its best and I absolutely loved this story.

With almost flawless character development, mounting tension and a professional tone, the book's execution created a novel which was impossible to put down. The characters immediately drew me into the story, feeling every emotion, every high and every low within this compelling roller-coaster of a novel. Celeste's strength and passion in particular makes her a character that will stay with me for a long time to come. The brilliantly portrayed romance and sensuality which runs throughout is coupled with deception, betrayal and despair.

'A Dead Man's Debt' left me feeling several emotions at once, rooting for some characters, hating others and falling in love with the rest.

Grace Elliot with her beautiful writing style, addictive plot progression and realistic character development has produced a story that will stay with me for a long time to come. A wonderful story that I wish could have gone on forever.

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### Yvonne (Fiction Books) says

"A story of blackmail, duty and an unexpected love."

This book threw out pretty much all of my preconceptions about historical romantic fiction. The plot, whilst predictable in it's final outcome, had a substance and depth to it which surprised and pleased me.

We have a heroine who isn't the usual simpering, fragile woman, but has a mind and opinion of her own, which she isn't frightened to expound. She is determined not to marry purely to further the family connections and fill it's coffers, nor simply because she does not want to be 'left on the shelf'. Celeste wants a taste of freedom and independence, to travel and increase her appreciation of her beloved art. She is seeking a husband who will respect both her and her ambitions, whilst acknowledging and embracing her individuality and intelligence as an equal, but she is quite content to remain single, if that's what it takes. However, when she finally opens her heart, she does so with an astuteness which is completely without precedence in many young women of the time. When that something which she so covets is threatened, she is determined to fight for it, no matter what the consequences...

We have a hero who is trying his hardest not to get caught in the trap that his position, as eldest son and heir dictates, whilst at the same time still maintaining and receiving respect from his parents, although he is also desperately trying to earn the love which he perceives they, in particular his mother, deny him. Is reconciliation possible? Ranulph hopes that the double life he is forced to lead, will not jeopardize that position, but he is also unable to give up his secret dreams and ambitions, even when the very reputation of the family is at stake and danger threatens as he attempts to thwart his adversaries.

Thrown into the mix is a blackmailing scoundrel of the worst kind, who, with their accomplice, is determined to destroy the Charing family name and bring them to their knees, to further their own ambitions and plans. This blackmailer is an evil, determined character, who will use the most devious methods of deception, to win the day, but when all else fails, violence is just a breath away.

Duty, emotional struggle and turmoil, vie with two people's growing love for each other. Two people who think the same way, like the same things and whose heart warming, evolving love story is held in check, by the author, to perfection. A creative, page-turning drama, a poignant story, characters totally engrossing in their complexity, with the distinctive essence of each easily discernible, sensual and evocative writing, from a great new author.

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### **Sybil Nelson says**

I am a huge fan of historical romance which, admittedly, is a little odd for a 30 year-old black woman. But I can't help it. Even in high school I was completely addicted to Jane Austen, Thomas Hardy, the Bronte sisters and Shakespeare. Even now, one of my favorite authors is Philippa Gregory. This is probably why I completely adored *A Dead Man's Debt* by new author Grace Elliot. It was like a Jane Austenish romance with an amazing addition of a palpable combination of tension and passion. I was riveted to my Nook reader from the beginning of this book and couldn't put it down. I can't wait for her next work of fiction.

Ranulf and Celeste are very sympathetic main characters. They both feel constrained by society's mandates. Ranulf's passion is painting yet he is unable to pursue it since earning a wage would bring disgrace on his noble family. Celeste refuses to marry as she doesn't want to become a simple baby-maker stuck in a loveless marriage. She wants to travel the world and have a life of excitement. And she's willing to do it alone. Ranulf and Celeste's attraction is strong and instant. They are the answer to each other's dreams and the perfect pair. But, of course, their happiness is sabotaged by an insidious blackmail scheme. In order to protect the family name and hide the gambling debts accrued by his dead brother, Ranulf is forced to let Celeste go and become engaged to another. Fortunately, Ranulf and Celeste are such strong characters that they don't give up quite so easily.

I highly recommend this book to anyone who is a fan of romance or period pieces. You can purchase from Amazon or from Solstice Publishing

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### **Lisa Jo says**

*A Dead Man's Debt* is historical romance at its best. With this novel, you will find a poignant story about an untrusting woman, a notorious rake and the love that brings them both to their knees. This is a novel that should not be missed!

Poor Miss Celeste Armitage. After refusing the advances of a suitor who utterly disgusts her, she is sent away by her family to Hazeldene House to remain the companion of Lady Sophia Cadnum. Celeste is content as long as it means she will never marry. She has no desire to attach herself to any man and become his property. She dreams of a life spent traveling the world, seeing great art and freedom that would be denied her in any marriage. Celeste's determination remains true until she meets Lady Candum's son Lord Ranulf Charing.

Ranulf is known across London as a scandalous seducer of women. None had ever tempted him to anything more than a night of passion. That was true until he met Miss Armitage. Her brutal honesty and forwardness is an addictive serum Ranulf cannot escape from. After some time in Celeste's company and a few stolen kisses, he realizes his attraction is more than mere lust. She is his equal, his better half and a life without her as his wife is a life with nothing but grief and despair.

Unfortunately, there are obstacles in their path to happiness. Ranulf must convince Celeste that he is a man worth trusting...a man she would forever be glad to marry since she is so set against matrimony. Also, there is the woman from Ranulf's past, one who is obsessed with him and will do anything to have him.

Here is the simple truth about *A Dead Man's Debt*: It is wonderful! This novel presents a thoroughly enjoyable story with all the right elements. You have a forward-thinking, intelligent heroine who is ultimately sensible about all the decisions in her life. Celeste is level-headed, ultimately speaks her mind and is anything but fragile. While Ranulf is a lost soul who lived his life in his brother's shadow, even after his brother passed away. Still, as an artist, he sees the world in a different and beautiful way. He is compassionate and gentle, yet a skeptic when it comes to love and romance. He is an interesting contradiction and reading about his transformation after meeting Celeste is what makes him the irresistible hero.

Any novel that includes two characters perfectly matched for each other is a delightful read, but the novel also includes a evil villain that will make your skin crawl. This enemy is truly rotten to the core and you will cringe in despair for the hero and heroine, but appreciate the drama it adds to the story. It tests the bonds and strength of this developing love while making the romance more heart wrenching and fragile should this foe win.

Ultimately, the characters are delightful. You will not find two individuals who are more honest and truthful with one another. They both share a love of art, which brings them close together and exposes their feelings to one another. It is a refreshing change of pace from some historical romances where the silence of romantic feelings is upheld until the end. *A Dead Man's Debt* is also passionate. It is not blatantly sexy but a wonderful buildup of passion and sexual tension that true romance fans will love. Their attraction is about speaking volumes with a heated glance, or a simple brush of the hand. It is earth shattering, undeniable and will steal your breath away.

Ms Elliot is a wonderful talent, indeed. Not only is her debut story well written, but she magically weaves a creative and intelligent story that will entertain you from the first page until the last. She is a skilled storyteller that fills her novels with page-turning drama and breathtaking sensuality. Grace Elliot is an author to remember where you will anticipate any and all future novels.

If you have any appreciation for historical romance, you will not only enjoy this novel immensely, but will want to make a space for it on your keeper shelf! *A Dead Man's Debt* will charm you, surprise you, entertain you...and by the end, will warm your heart with the overall beauty of this story.

Overall Rating: 5/5

Heat Level: 3/5

Lisa @ Once Upon A Chapter

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### **Heather Book Savvy Babe says**

This book is set in Regency England, so we get to hear of the Ton, the country, the peerage, and marriage for the purpose of providing heirs. In this story, Lord Ranulf Charing is called home to deal with his dead brother's debts and problems left behind. The last thing he ever wanted to expected was to find an intriguing woman. Miss Celeste Armatage is acting as Lady Charing's companion, and hiding from rumors and suitors in London among the ton. The last thing Celeste wants is to have her independence stolen by a husband in an unloving marriage. As Ranulf and Celeste are drawn together and the beginnings of romance form, Ranulf becomes more entwined in intrigue and blackmail that threatens his standing with Celeste. For Ranulf and Celeste, their relationship must be tested through trust, blackmail, and misunderstandings.

Overall, I have to say that I enjoyed this story. However, I read the e-reader version, and there were quite a few literary errors. There were incorrect punctuation and spacing throughout the book that was distracting at times. I would recommend a good editor go through and make corrections as necessary. The beginning of the book was a bit tough at first, parts felt a bit choppy and it took a little while to get into the flow of the story. I kept with it, as the story held potential, and I wasn't disappointed. After is was about 20% into the book, the flow was there, and the literary errors were farther apart. The plot was beginning to unfold. At the beginning of the book, the foundations of the relationship between Celeste and Ranulf was set. When the challenges started to come, and the intrigue came into play, I was quite engrossed in the reading. I enjoyed the conflict to this story, the blackmail was an excellent angle and kept the plot very interesting. Celeste was a very interesting character, she had a tendency to jump to conclusions, but she had a boldness about her that I enjoyed. For his part, Ranulf was a fine example of a reformed rake.

While there were a few errors literary wise, the story and the plot itself were quite good. I was drawn in by the depth of the plot and strength of the main characters. Art was a strong theme throughout the book as well, and that was different and enjoyable as well. I would say that this book is a great effort by Grace Elliot and I look forward to seeing more of her work in the future.

\*\*check out my blog and other reviews at [www.booksavvybabe.blogspot.com](http://www.booksavvybabe.blogspot.com) \*\*

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### **Karen Wasylowski says**

A lovely read of romance and adventure, a book reminiscent of gentler times and better people. And romance. I love a strong hero who can display a soft side and then match him with a demur lady who can more than handle herself and you can't help but enjoy the result. And romance.

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### **Christina says**

I get a little frustrated trying to figure out a rating for books written in such an unbalanced way. The first half of this book just about bored me to tears and I just didn't care about any of it. The last 60% of the book I was very engaged in and started to really get drawn into the characters and the story. The excitement and drama really picked up and it turned into an edge of your seat nail biter.

Also detracting from my enjoyment were the spelling and grammar mistakes. Now, I'm not the spelling and grammar queen, but if I noticed, it was pretty bad! I read the Kindle version, so it's possible it was a formating issue.

I guess I'll go halfway between "it was ok" and "liked it" and give it a 2.5.

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### **Nancy says**

I loved this book from start to finish. I was hesitant to read it at first because I've never really read historical romance. I'm glad I picked it up though because it was thoroughly enchanting. It was exciting throughout and the characters were so endearing that you rooted for them all the way through.

As a huge Jane Austen fan, I'm glad to have found an author with a very similar writing style to hers. I'm looking forward to future books from this author.

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### **TJ says**

Remember that nursery rhyme that ends, "and when she was good, she was very, very good and when she was bad she was horrid"? Well that aptly describes this book.

Grace Elliot has an amazing gift for writing. Her descriptions, her story progression, just the way she paints the pictures is absolutely beautiful. It is a delightful experience reading. That's the "very, very good" part. The "horrid" part is in her characterization. The characters don't stay true to themselves. They are portrayed as one thing, then completely act in ways opposite to form. None are consistent and some switch so suddenly it doesn't even make sense. This becomes confusing at best, infuriating at worst.

Still, for a first time author - Wow! there is some MAJOR promise, here!

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### **Tarrin Lupo says**

This book was a joy to read, great lead characters and interesting drama. I don't read much Historical romance but I found myself really enjoying this one. The author spins an interesting story while still adding enough historical detail to keep a history nerd like myself interested. If you like strong woman characters you will enjoy Mrs. Elliot's book. I felt it moved along nicely and the tension was believable and relevant to the time period. Jammed packed with extra easter eggs (I learned how to turn a breeched calf by reading this book) it also keeps it a fun read. The romance was just enough without overpowering the storyline, but I have to admit most of it in this book made me blush. I won't give away the ending but I can give you a hint that there is a good bit of back-stabbing, jealous drama and all hell breaks loose. If you like your Romance with a good deal of real history you will love this book. Go buy it, the ebook is a steal at that price.

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### **Felicia Rogers says**

Celeste Armitage sees herself as a fiercely independent woman. She prefers to be a governess than to be

saddled with marriage and controlled by a man she doesn't love. That is until she meets Lord Ranulf Charing, seemingly a rogue with the worst of reputations.

Through their love of art and their love of freedom, they discover a love for one another.

This is a story of betrayal, intrigue, and discovery. The author weaves a web of words that makes one feel they have entered the realm of Regency England. Through her use of vivid images and the descriptions of her characters, you won't be able to put this one down!

“A Dead Man’s Debt” is a must read for all romance fans!

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### **Leslie DuBois says**

I am a huge fan of historical romance which, admittedly, is a little odd for a 30 year-old black woman. But I can't help it. Even in high school I was completely addicted to Jane Austen, Thomas Hardy, the Bronte sisters and Shakespeare. Even now, one of my favorite authors is Philippa Gregory. This is probably why I completely adored A Dead Man’s Debt by new author Grace Elliot. It was like a Jane Austenish romance with an amazing addition of a palpable combination of tension and passion. I was riveted to my Nook reader from the beginning of this book and couldn't put it down. I can't wait for her next work of fiction.

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I highly recommend this book to anyone who is a fan of romance or period pieces. You can purchase from Amazon or from Solstice Publishing

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### **Heavensent1 says**

A Dead Man's Debt is an exciting historical romance set in Regency London, England.

Lord Ranulf Charing is a womanizer and a rogue who is always at odds with his mother, Lady Sophia Cadnum. He strives for her love and her acknowledgment, however Lady Cadnum feels indifference to her eldest son, while doting on her younger son, Edmund.

After Ranulf's brother is killed in a duel, striving to keep the worst of the details from his mother, he works to keep the machinations of his brothers sorrid past and the blackmail that ensues from touching upon the

lives of those he loves most.

Celeste Armitage refuses to marry for duty and retires to Lady Sophia's house to live as her companion. Little does she realize that love is just around the corner. Fighting her own feelings towards this man she does not trust, the two are wrapped into web of lies and deceit left behind from Ranulf's brothers gambling past. Together they must surmount all odds if they are to ever be joined as one. Betrayal and deceit await them at every turn and only true love can win.

Lady Ursula Black is the antagonist and Ranulf's nemesis, who works to drive a wedge between the two new lovers. Her lies and hidden agenda keep the reader guessing and is a perfect addition to the story.

I liked this book, I am not a huge romance enthusiast but this book was very easy to read, the characters had a lot of depth and believability and the flow of the story with its twists and turns are sure to keep you wanting to read more. I do love historical period pieces and it was the sole reason I was attracted to reading this book, and I wasn't disappointed. The love story works for the characters from their very first interaction to the wrap up in the end and I was reminded how true love sometimes does occur and it was refreshing to read it here in A Dead Man's Debt.

I didn't like the back story very much, I found gambling for the picture, the catalyst to the story, to be kind of dull, and kept thinking that maybe the author could have spent a bit more time coming up with a better plot. As well, I kept wondering how such a thing could even be gambled when he wasn't the owner. Maybe I missed something but I just had problems with Edmund's part in the story. However, for a debut author Grace Elliot writes with intelligence and clarity and I cannot wait to read what she has in store for her heroes and heroines next!

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### **The Pen & Muse says**

Elliot's A Dead Man's Debt is a charming historical romance that anyone who loves romance and historical romance will read. Celeste's character and soul is what drew me into the story immediately. Celeste's character is strong and passionate, a woman who knows what she wants. I love female strong characters because I think it's empowering to read, but also fun to read as well. There was always going to be a woman who didn't fit in with society because she wasn't docile and preserved. I also enjoyed Lord Ranulf as well. This was a story that from start to finish drew you in and kept you wanting to know what happened next. Elliot's certainly writes like she knows the time and will have you enthralled with it. There is love, intrigue, and certainly danger in this one. So get ready to be up all night reading this one ladies!

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### **Suzette Stone says**

Grace Elliot's debut novel, A Dead Man's Debt, should come with a warning. Once you start reading this brilliant historical romance novel, it is extremely difficult to put the book down. The book contains all the right ingredients – blackmail, family secrets, passion – written with intelligence and attention to detail. This book is extremely descriptive and as a reader you are really drawn in and whisked back in time to Regency England.

The heroine, Celeste Armitage, is an honest, straight forward, independent young lady who has caused quite

a scandal in London by courageously dismissing a slimy suitor. In order to try and make her see the error of her ways, her mother sends her to the country to spend time with Lady Sophia Cadnum, a once beautiful and sensual woman who has just lost her favorite son and needless to say is not in the best of spirits. Lady Cadnum's other son, the rakishly handsome Ranulf, also returns to the family home. His character literally leaps off the pages and certain parts of his physique were described so well I had to admit feeling slightly flushed! Anyway, he returns and relations with his mother are rather tense, after all he has always played second fiddle to his brother. But now Ranulf has to put strained family relations aside in an effort to protect his mother as his dead brother's gambling debts come to light. He keeps this news secret at first, until we start to see his relationship blossom with Celeste. Ranulf and Celeste are drawn to each other almost immediately. He appreciates her honesty. She appreciates his hidden sensitivity. However, she is dubious at first of his intentions, as his rakish persona is rather famous. Ranulf is determined to prove himself to her and make Celeste his wife. Of course, this is where our villain enters – and what a villain she is! The beautiful, but treacherous Lady Black will resort to anything to make Ranulf her husband and begins to blackmail him. It is up to Celeste, in her honest and courageous manner, to prove Lady Black is blackmailing the man she loves.

A Dead Man's Debt has lots of twists and turns and holds your attention right to the very end. At times I literally wanted to strangle some of the characters, Lady Black in particular. And, like with all great books, when I finished the last page I felt sadness at having to say goodbye to a very well written, well thought out story. I look forward to Ms. Elliot's next novel!

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