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**Thesis: 1. 'Sandcastles' & 2. 'The Postmodern Rules For Family
Living':**

A thesis submitted to

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in partial fulfilment of the degree of

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School of Communication Studies

Primary Supervisor: John Cranna

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Attestation of Authorship

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgements), nor material which to a substantial extent has been submitted for the award of any other degree or diploma of a university or other institution of higher learning.

R H Fee

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Abstract

The portfolio of work submitted as the candidate's thesis consists of two parts, each being a completed first draft of a novel written during the Masters of Creative Writing course:

'Sandcastles' is a novel which explores the basics of the creative process of story with a concentration on the traditional rules of craft. It is written in a naturalistic 'closed text' style obeying the unities of time place action and voice as well as climatic scene construction. It is set in the current financial problems in world markets and sub-prime lending in order to touch upon the themes of displacement from home and family, the meaning of material legacy over generations, and the ethical blindness that can occur in otherwise conservative individuals when financial security is threatened. As the situation deteriorates, the false values and money churn that is propping up the financial position is washed out and the castles of apparent wealth crumble like sandcastles in the water.

The second novel 'The Postmodern Rules For Family Living' is more experimental 'open text' work than the first and deliberately departs from the unities by containing nested stories within stories. It takes the form of a blog, in the form of a series of letters from a woman to her former lover, responses from him, the narrative of the blog and stories within the story told as histories or as dreams to a child within the story and the blog readers. The author is interested in the fantasies, embellishments and lies that people often weave about their personal histories. In New Zealand Europeans this is especially interesting because of the common lack of knowledge of their pre-New Zealand past, particularly in comparison to the Maori and to what is often portrayed in fiction about current European citizens who have apparently long and rich histories.

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This is taken this in the novel to an extreme by enhancing that with a psychosis in the unreliable narrator. It includes familial fantasies, loneliness, abuse and mental illness, the idea of intelligence, rationality and irrationality can all be wrapped up in one sympathetic though essentially 'bad' character. Techniques include magical realism, lies represented as truths, the use of a fantastical history represented as truths believed by the unreliable narrator, and truths represented as dreams. The second novel is also on one level a commentary in itself on literary theory.

An adjunct to the second novel is a website referred to in the novel which can be found at <http://viviennesblog.org> and appears as an appendix to this document.

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APPENDICES

1. Printout of the home page of <http://viviennesblog.org>

THESIS

The portfolio of work submitted as the candidate's thesis follows. It consists of two parts, each being a completed first draft of a novel written during the Masters of Creative Writing course:

Part 1: 'Sandcastles'

Part 2: 'The Postmodern Rules For Family Living'

These two works are separately bound and numbered.

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Sandcastles

by Rod Fee

We build our houses on the sand

Comely withoutside and within;

But, when the winds and rains begin

To beat on them; they cannot stand:

They perish, quickly overthrown,

Loose from the very basement stone.

From 'A Testimony'

Christina Rossetti, 1830-1894

Chapter One

#

Ysabel lay on the polished wood, her shallow breath bringing a musty smell of wood and dust to her. She felt only the chill of morning on her pale skin. She could see the green tops of her tallest trees, cut by a white window frame. But she was too low to see James's farm rolling into the deep blue distance towards the porcelain Remarkables. Green-tinged golden fields cosseted by the sparkling lake. She longed to see it.

What had happened? One moment she was at her desk and the next she was here on the floor unable to move, dark hair spilling over her face. Was it a stroke? Why was there blood? Cool morning air wafted over her from a hole in the window. Was that there before? The air held a bird's call ringing in the cold and the slow tattoo of someone's breath. The usual background of the chorus in the forest a few hundred yards away was missing. Or was it usual? Perhaps it was always quiet at this time of the day. She couldn't remember, her thoughts were muggy. She could remember the bone white light on the rock-strewn landscape that awed. Long dead artists as much as she. Glorious, unearthly light. Heavenly. Heaven. Dark blackness in the Light. She was looking through a window to paradise. And she could only see the mundane tops of her trees as still as a painting against the deep blue.

#

Her life was far from heavenly. Returning to the farm after years away, a return to drudgery as well as home. Her brother was frustrating, able it seemed only to play at farming. Their parents' life work slowly leaking away. Life-blood.

#

She felt but could not express panic

#

She unearthed friends who were as awkward with her as she with them. Despite the vision that greeted her each day, the chance she alone of all her fellow students back in London had to see and trap this Arcadia in layers of coloured paints, she was never able quite to do so. The only thing she had ever truly wanted to accomplish.

Her coughing, yellow father left her a life interest in Roslyn, its Malthusian gardens, exalted isolation, and crippling maintenance. James got its farm, with its potential, its business headaches, and its unending ties. And the little rough shepherd's cottage to live in. James or his children if he ever had any would eventually get Roslyn whenever she died so that the whole station remained in the family.

#

Stations of the Cross. Remain, lie there, pain screaming over the wooden horizon, wet warmth in her skirt, spreading. Her best skirt. Help. James. James.

#

When she came home James insisted on moving to his cottage. Though he refused to discuss it, waved it off lightly, she suspected that the last few months in the old cottage had been a rude shock for him. He had lived nowhere else but Roslyn except the hated boarding school. But he was determined to make a go of it. Even happy with it. He had a roof over his head and the farm that could give him a very substantial income. Leaking away. If only he learned to work it properly, listened to Dad instead of ignoring the voice of generations of hard-won experience. Cold reality had come all too quickly for her little brother.

She had no income from the farm. Dad hadn't quite nailed that down in the will somehow. Of late she thought perhaps it was deliberate. At least James had taken care of the maintenance on Roslyn from what he had managed to get in from this year's sales. If she thought him at all mercenary she might have put that down to self-interest, to protecting his inheritance. But it wasn't true.

#

She had been numb but now her legs ached and tingled. Was this a good thing?

#

James really should be staying here. She hated living alone, even if James was just in the next field. The cottage was a bit neglected. Decayed. Decaying.

#

Dying.

#

But James showed no sign of fixing up the cottage. One day he would come back to the main house. Pride was only stopping him. Even now James practically lived here during the day. The cottage was only used during daylight when he was chewing the fat with Mark.

They still pooled their resources. She cooked their meals and helped on the farm. He made sure Roslyn's larder had vegetables and fruit and its freezer filled with meat.

#

Meat. Blood. Oh God oh God oh God.

#

But she did have to find some way to support herself. She couldn't last long on what was in the bank. She would have to get casual jobs as she had in London. Perhaps waitressing in one of the lake resorts. Until her art brought her something in.

#

She smiled inside as she pictured her brother's happy face. But her face wouldn't move. Nice to lie in the sun. Blood. Ants! There, on her face. Shadows with spidery legs. Scurry, hurry, hurry. Help.

#

Georgie would arrive today. It was a lifetime since Ysabel had seen her. She felt nervous, mixing for the first time two separate parts of her life. Georgie was the alchemist's catalyst that could cause her leaden life her to turn back to gold or destroy it completely and make her run back to the other side of the world in a rush of acid and froth. And she had to tell her, all of it.

#

What's that hissing sound? Oh God my head's making it. My head's fizzing!

#

S started getting ready, the bedroom prepared, tidied, jammed the caps on the paints as tight as they would go, encrusted with half dried blobs of paint. She wouldn't get much time with them while George was here. She always found it difficult to work with anyone around. There. All ready. Downstairs. Don Giovanni to relax. What else? Just time to write cheques for overdue bills before she cleaned up the kitchen. Electricity. Rates. Credit cards. Closed her cheque book and put it with the carefully ticked and reconciled statements in the desk drawer.

She put her hands to the top of the desk to push herself up, to wipe again the sweat from her anxious hands and face. The bullet had slowly spun through long dark hair that smelled of Rose's shampoo and punctured fair skin hitting the right temporal bone and pushing into her warm brain and splitting into three: One piece left through the ethmoid bone near her left eye, the other two through the frontal bone of her skull. Tiny pieces of glass curved lazily across the room a moment later like so many stinging insects. She stayed sitting, thinking for a moment still, her moist hands falling to her lap, as poised as a portraitist's model. Then her body crumpled like a marionette. The ancient coloured glass and porcelain Venician lamp folded into splinters and vicious dust, swept to the floor as she toppled with a whisper of fabric across walnut legs and slid to the boards. Demolished like the Temple, never to be rebuilt.

#

Can't breathe. Oh God. Help. Warmth, comfort. Nothing.

#

Don Giovanni's final act came and went and the system switched itself off.

On the mantelpiece was a many-times restored Harrison chronograph. their father's pride. James wound it every other day. It ticked as it had for almost 220 years. It had seen many deaths. Had many itself before fingers rewound it or cleaners' tools picked away grime and corrosion. Its hands slid around. The afternoon sun drifted across the room.

The ants marched on, a few at first, then hundreds. Stars moving on the floor, moving, eating. A fly curled through the hall into the library and back, a banking glider over the tiny workers in the charnel house below, neatly cutting flesh.

Chapter Two

Listening to James as they drove in, George didn't notice they had arrived until the battered old car slowed at the gate and began swooshing its tyres along the grey, dusty gravel. When it pulled up in front of a wide wooden garage (James said, in the middle of a fairly one-sided discussion about the economy that it used to be the stables) her view had been obscured first by the avenue of huge shady oaks and then by a massive hedge.

The house blossomed out from poplars and mountains, a giant flower as George followed the two men through the stepping stones, a fragrant brick herb garden.

She was thirty, tall, muscular and capable looking - until she moved. Then she was awkward, like a teenager whose body has grown too fast for her mind. She had an attractive, solemn face, long brown hair, lank after the long trip, and freckles on pale skin. She had picked up a blue light cotton dress in a hurry at Camden market the day before she left London but she was still uncomfortable in the airless late afternoon heat. The trekking boots didn't help. She should have worn her old leather sandals. She patted her brow with a white handkerchief, removing her foundation she saw as she put it in her bag. Cheap damn stuff. Was supposed to stay put no matter what. She pushed as she always at the bags broken catch, hoping that this time it would snap shut. It didn't. Never did. Still, beggars can't be choosers as her father always said.

Then she caught the full effect of the house. It was stunningly beautiful, quite unlike anything she ever had seen before. House in another world, she had vaguely hungered for of but which had never had form until now.

As with most of the quaint little New Zealand colonial houses she had briefly glimpsed on the ride out from the little Queenstown airport there was a lot

of wood. But this house was enormous. Three stories, a multitude of tiny lead light panes and huge stained glass windows, French doors, arches, balconies and angles of all sorts which should have bewildered but instead wove and blended together magically. Silver-streaked granite bones on the ground faded into schist which was almost hidden by green vines, some with tiny delicate pink flowers, others with or blood red splashes amid thorns or hung with pendulous cream trumpets. They embraced the wall in a death grip and then disappeared in higher weatherboards and intricate wooden lace. Three steep turrets and a delicate bell tower rose, each capped with old green copper, from a Welsh slate roof.

The surrounding light came from a brilliant and dreamlike utterly blue sky, bluer than she had ever seen in England or America. To the right, vast open fields of green and golden grain. To the left, a copse of trees bordered an ornate garden and fields weighted with great rocks stretched to the lake's shore, broken in the middle distance by a small yellow cottage. Finally, beyond everything and so close as to seem almost to touch the back of the house, scarred purple mountains, sharp and rugged with a trace of bright snow left from winter.

She could smell grass and see cattle and sheep, grazing between low rocky outbreaks. Richly coloured trees dotted the whole landscape, thick in the garden, protecting the house from the worst of the wind. There was none now though. It had been a brisk morning when she boarded the plane in Christchurch but the fierce sun had been burning for a long time now. She heard the afternoon songs of birds, some familiar, some strange. She loved it. As flawless as a fantasy. She felt the sweet poison of envy wash through her.

Lucky Ysabel.

#

When George was very small, she went to the beach with Daddy. They had not long arrived in California from England and this was their first trip to the seaside since Mummy died. It was a beautiful day, the haze burnt off early for once, the hated concrete freeways and piles of red-brown dust nowhere to be seen.

A disused wooden pier with blackened piles covered with mussels rose like rotting Roman ruins from hollows in the golden sand, water swirling and foaming around the bottoms in shallow pools. Everywhere the soft sound of water flowing in and out all along the beach. Sometimes near and sometimes far but always in the background like wind sighing in trees. At her feet, waves lapped, sliding and bubbling forward and then pulling back like Mummy pulling back the best lace tablecloth.

There were seagulls everywhere. Some were flying and crying long, lonely calls. Their wings were straight and stiff. Some strutted like models on the beach. One held up a leg and hopped, its webbed foot curled and grotesque. She had given it a piece of her sandwich. She hoped that the other greedy ones would let the poor injured thing get some. But it was the greediest of all. It hunched its nasty head down and pecked and squawked at the others. She hated it, though not as much as the ones that hovered above her head moving back and forth like horrible giant scratchy moths with beaks. She batted at them with her hands but they never got close enough to hit. They screeched horribly.

The sun was very hot. When she pulled off her shoes, the sand was hard to walk on. Her feet didn't seem to work properly on it. They slid in sideways and, though the sand was soft and slippery when her feet first

touched it, it became instantly hard when her feet stopped. As hard as concrete, except lumpy, with little rivers of sand that would fall away around the edges of her feet like the flour from Mummy's hands when she was made scones. It was also burned her. It took her a long time to undo her shoelaces so she could put her shoes and socks back on. They were all gritty.

Down by the water, though, the sand was damp and cool. She yanked her shoes off again, laces still done up. Daddy was there, between the water and the dry sand, digging.

She went over to him. Looked down. There were splodges of wet sand on her new frilly green dress. Most of Daddy was below her, kneeling on the sand in his white shirt and his best suit trousers, in front of a hole filling with dirt seawater. Sometimes all of him was below her, when he leaned forward and both hands scraped more sand from somewhere below bubbly water that she couldn't see through. She could see the top of his head though. He looked strange from there. Beside him, on the other side of the hole from his neatly arranged shoes and socks, was a pile of oozing sand. She saw that his laces were undone and felt a flash of anger that she would have to struggle with her own again before she went home. She wished Mummy was here to do it. Daddy never would. He would say that it was good for her to learn to do things for herself. To know the consequences of her actions.

"Here then, Georgie girl. Want to help your old man? You'll need that tin. There."

He pointed at the hole in front of them. She could see a rusty tin almost submerged in the sandy water. Foam collected around it.

Then he showed her how to build a sandcastle. First you put lots of sand in a heap and pat it smooth. Then you must fill your tin with more sand. You

very, very carefully turn your tin upside-down on your big heap. Then you twist your tin back and forth and slowly lift it. If you are very, very good, your tin will come away and leave a beautiful, perfect, tower. Sometimes they had a little crumbling bit on the corner, but Daddy said that that didn't matter.

They built a castle, with towers, a real moat and a real lake. Better, much better than all the rich peoples' houses above the beach. She wanted to live in their houses though. She could see children playing in the gardens. They all had Mothers, in big sun hats.

There was a Big Girl with a bag made out of string walking toward them. She was the most beautiful person Georgie had ever seen. The Big Girl walked past in her red bikini and sat on the beach a little way off, fussing with things in her bag. Daddy stopped and watched the Big Girl.

Georgie got hot and scratchy and bored. She paddled. She felt alright again and squealed when she got back, saw a darling little bridge made from out of ice-cream sticks and the moat. Daddy had even made a little boat out of a sandy ice-cream tub with another dirty ice-cream stick and a bottle label for a sail. She never wanted to leave the beach and the castle, go home to their stinky old hot apartment. She hated Los Angeles. She wanted to go home to England.

Her shoes got wet. When she got back to the apartment there was a white salt stain on them. No matter how much polish she put on it stayed there. She got polish inside her shoes and on the carpet. She hid them in her cupboard behind Raggedy Ann and was afraid that her father would find them when he tidied her room. For a few days she kept her room tidy herself.

#

Holding her bag closed to avoid yet another spilling accident Georgie looked at the little yellow iron roofed cottage in the distance. She smiled to herself as she recalled the night before her remark to the young man at the hostels reception.

“How nice Christchurch looks. I love those cute wooden houses across the street.”

“Yeah, s’pose so. The villas were all built around the beginning of the century. Notice ‘they all face south? Designed that way by the Colonial Office in London. None of the arrogant bloody bureaucrats remembered or, in my opinion, cared that in the southern hemisphere the best sun’s to the north.”

She saw a large hole and a long crack in a window above the lush lavender and rosemary. The other two were too busy to notice, chatting and laughing as they strode up the front stone steps, Ysabel’s brother, James taking them two at a time and excitedly talking over his shoulder to his friend, Mark. Both had an outdoors look, like just about everyone she had seen so far in this country, the overweight puffing woman who had pushed ahead of her to get the only remaining baggage cart at the airport. Mark had khaki shorts and a black T-shirt that matched his hair, and James, a full head shorter, was in jeans and a cotton shirt, sleeves rolled up his arms, with tanned skin wrapped over wiry muscles like his friend’s. Both wore rubber thongs on their feet, jandals she thought she heard someone call them last night.

The front door was in a veranda flanked by two enormous and strange pillars. Though they were nothing like one another they somehow belonged together. Something about them tickled a memory. One had a Byzantine spiral carving and reminded her of an altar or something she had seen in a book about St. Peter’s and the Vatican. The other was something from a Greek

temple. Ionic was it, or Corinthian perhaps? Ysabel would know. George was looking forward to seeing her again after all these months. It was a shame she felt awful with this damned headache casting a pall over the start of her wonderful antipodean holiday.

She stopped to gather herself in the heat before she went in and stood in the shade on the step with her eyes closed, drinking the clean warm air and the perfumes of a dozen summer flowers.

George had felt so ghastly this morning on the tiny plane she regretted both leaving the security of London and even more her acceptance of that party invitation in Christchurch the night before. She had traded seeing a bit more of what was supposed to be a beautiful city for too much to drink with strangers she would never see again. Her plan had been to hire a taxi and get to as many places as she could afford. She had read about all sorts of things in the airline magazine on the eleven-hour flight from Los Angeles, the second leg of a twenty-seven hour horror from London. Then she planned to go to bed as late as possible to beat jet-lag and get up early to take a nice walk in the park after a leisurely breakfast, before boarding the plane for Queenstown where James was able to pick her up after his bank-run. But the three gregarious young Australians on her floor at the youth hostel were insistent that she went to the night-club. Too much alcohol did not mix well with either the long-haul flights or the anti-depressants she had been taking since her father died. The single glass of wine she promised herself was heady delightful and tempted more. Her body was convinced it was daytime. The glass was refilled before they moved to another, noisier place, crushed with enthusiastic, gyrating young people. By the time she refused a a third club, she realised she was feeling

dizzy. She stayed until one of the Australians was incoherent and sitting in the middle of the dance-floor pretending to knit, and the other two had found men.

Georgie had crept into bed at the hostel and fell dizzily asleep only to wake three-quarters of an hour later, refreshed but with alcohol still swimming around her body. She tried reading her Lonely Planet travel book in the pattern of light coming through the inadequate curtains from the traffic lights and neon sign across the street, not wanting to turn on the light and risk waking her snuffling room mate, a plump and sour Finnish girl earlier had managed to convey disapproval at all George's words and actions on an almost continuous basis. She lay listening to the sounds of traffic until six thirty and then woke late with that aura of nausea that accompanied sleeplessness or a hangover and with her always preceded a migraine. She skipped breakfast and instead hurriedly showered and repacked. At least she had time for a short walk before catching the shuttle bus for the plane. She found a bedraggled coffee bar. The blackboard offered latte, cappuccino and espresso. While she waited she saw a customer order one of each. The proprietor made each in with stewed coffee from a Cona vessel, adding some milk from a plastic bottle to the latte and a dash of whipped cream from a can to the cappuccino. The customer didn't seem to notice. She had a black espresso.

The walk and caffeine helped a little. Without these she was sure she would have disgraced herself in the cabin of the aircraft on the first part of the buffeted flight instead of after they landed temporarily on a tiny airfield somewhere near the bottom of the highest of the Alps, Mount Cook, to off-load two French skiers.

The pilot had been awfully nice about it though, as had the American and Japanese tourists on the plane. When she arrived back from the tiny bathroom that served as a terminal, face flushed and too embarrassed to meet anyone's eyes, the Japanese politely clapped, without humour. It made it seem very unreal. Like she had felt during her worst bouts of depression. Except then it felt like she also had on a clammy woollen coat that covered her body so thoroughly and heavily that she could hardly breathe.

Now she stood on the veranda and shuddered at the memory of the depression. She was here to forget all that. This place too was unreal but in a beautiful way, to be experienced.

"Ysabel!" James shouted somewhere inside. She carefully wiped her boots on a tired sea-grass mat and walked inside. Took off her sun-glasses and fumbled once more with her incalitrant bag clasp. As her eyes adjusted she found herself staring at a strange head which materialised from the wall, a ghastly unpainted clay thing, eyes closed and features slack. A death mask, she realised.

She stared curiously from side to side. An eclectic mixture of pictures, sculpture and fabrics lined the walls in the wide hall. The floor was tiled in large black and white marble with a tessellated red border around the perimeter. There was a brass sunburst set in the centre, dull with mild neglect. There was a white painted wooden pedestal in the far corner on which stood fresh flowers in an ugly squat crystal vase and a highly polished long, narrow wooden table against the right hand wall, exquisitely carved and inlaid. It had two small drawers on the side, each with a delicate looking brass handle and a small key in the lock, one with a gold silk tassel hanging from it. At the end of the table nearest the door was a large silver tray containing mail. On the far end George

recognised James's key ring, scratches on the table and the red and gold wallpaper above speaking of careless throws. She remembered a television comedy show she saw as a child. A man threw his hat at the peg on the wall every morning at work and every evening when he got home. He never looked and he never missed except when he was upset about something.

Closed, polished wood doors to left and right, topped with lintels with pastoral scenes carved within them rising to an inverted V, reminding her of the architecture on a trip to Bath with Ysabel and Marguerite the year before. She wanted to linger. The same sense of excitement and of the exotic that she had tingled with as she boarded at Heathrow flowed through her and she caught sight of herself smiling almost fiercely in a mirror. At last she was here and the marvellous holiday for which she had so long planned and saved had truly begun.

"You finding your way all right, Georgie?" James's voice apparently still rough from his own last night's revelry at the neighbour's which he had chatted about to the silent Mark for much of the long trip from the airport. George's face screwed up. The nickname was one she had allowed to be used only by her now gone family and her closest friend.

"Yes, fine. And George, please! Georgie sounds so childish!"

"Ysabel's around here somewhere. She sits on the back porch at about this time," called James from somewhere. "Usually with a great glossy art book and an even bigger glass of gin." His voice was faintly scornful tinged with fond tolerance. "Yzzie!"

"We're in here, the kitchen." Mark's nasal voice, his face just seen just as she passed an opening, beaming at her from a door at the end of a new corridor. George turned back.

"A drink? Beer? Wine?" James. "The sun's practically over the yard arm."

George winced.

"No, thank you. Still a little early for me!"

The sun was a blinding white burn on gleaming pots and a large copper wash tub. The two men were both sitting on the edge of an enormous rough mahogany table, rubbed and scratched with the domestic work of years. James was reaching with glass in hand for a brown bottle. George's throat was dry. There was no sign of Ysabel.

"Thought we had lost you! Just when we were beginning to like you! Eh, Mark?" said James, Mark smiled.

"I was dawdling I'm afraid. This is an absolutely massive place James. And gorgeous! You must really love it."

"Yeah, we do. Home, you know. Go on, a beer maybe?"

"Can you spare some water?"

To her surprise the men laughed.

"Delighted to say that I can," said James, gesturing at Mark who leaned over the jug on the bench and sniffed appraisingly. He picked it up and poured a tall glass of beautifully cold water for George. He was tall, taller than she, and very thin, almost emaciated, despite his large arm muscles. His mouth had not been free of a cigarette since James had tapped her on the shoulder at the tiny Queenstown airport and introduced him,. James , Mark was, she decided, a typical farmer. His laconic manner she found off-putting. He had been polite to the point of unctuousness in the airport. In the car she felt his eyes burning into her back. He had hardly said a word, just grunted occasionally at James's

incessant banter. When he did speak she had the creeping suspicion that he was laughing at her, her trip and even James, his supposed friend.

She thanked him for the water and turned to James, smiling.

"Am I missing something? What's so funny?"

"No, not really. Bayliss along the road asks the same thing every day, just about. 'Can you spare some water?' We've been talking about nothing else really for the past fortnight, trying to work out what I should do. Treats my ponds and stream as though they're his. Wanders in twice a day with his mangy bloody cattle and they just help themselves. He takes down the wire which he never puts back again, They crush the wheat. Every so often I see him do it and tell him maybe he's not being fair, but he looks at me with that idiot expression of his and just mutters that he's been doing it since before I was born. He blabbers away about me not being the man my dad was, for Christ's sake!, All I want is for him to be neighbourly and let me graze my bulls that little hunk of pasture up behind his shearing shed. He never uses it. Farm's going to rack and ruin. His beasts stir up the water in the number three pond at least once a week. We always keep ours out of there so they don't foul it. Use it for the house tanks. The bugger's started carrying a damn shotgun down with him! Unbelievable. Can't think what to do about it. He's wrong in the head. Mental or something.

James's eyes were wide and his teeth clenched, his glass leaning so much that his beer was in danger of succumbing to an impulse to escape. Then as quickly as a summer storm it was over and he gave George a shrewd look, pointed at her glass and then smiled broadly.

"Don't worry, we only use it on the gardens and stuff. Drinking and washing water comes from the rain tanks. Nice to have someone reasonable around for a change, eh Marcus?"

The tall man nodded slowly and rolled his eyes at George.

"Yeah. But call me that drippy name again and you're dead, mate," he said, sighting threateningly down a finger at James.

"Actually most people around here are generally pretty good about helping one another out, said James, laughing. "Damned if Bayliss can see that though. Don't know why Dad ever put up with it so long. What do you think Marcus?"

There was a twinkle in James's eye and he gave a quick wink to George as she sipped her water. 'Marcus' didn't answer. He flicked lazily at a fly trying to settle on his face and drank.

"I wonder where Ysabel is?" asked George to break the silence, becoming rapidly uncomfortable at the long look-over that both men were now giving her.

James quickly jumped down from the tabletop where he had been perched.

"Oh, righto. I'll whistle her up. Ysabel!" he shouted, walking down the corridor and out of sight around the corner. "Yzzie!!" "You up there?" "Ysabel! Georgina's here!"

George loathed her proper name even more than strangers using her nickname .

"George, please," she called out again after James as he passed the little corridor on his way outside through the back door. She knew from the chuckle beside her that she was simply reinforcing James's use of the name.

She raised her eyes at Mark's amused smile over the top of his glass, sighed and resigned herself to it.

Mark was lost in thought, gazing into the vegetable garden. The kitchen was less opulent than the front of the house, though big. The skirtings, cornices and architraves were carved, but painted instead of polished and the giant lintels of the other rooms were absent. A tired, cracked and faded yellow-green linoleum had patches missing and rough floorboards showed through. A dishwasher was sitting incongruously on the bench next to one of the sinks, old but never installed under the bench, just plugged into the wall and draining in the basin. There were several smaller adjoining rooms. She recognised a butler's pantry filled with ancient crockery and silver, carefully arranged behind diamond-shaped wire mesh forming the cupboard doors. A scullery room with a Victorian copper washing vessel and well-used pots and pans on the walls. A large larder room was bare apart from a small cluster of tins and packets huddled together in the middle of one long shelf. Of the original purpose of the fourth room George had no idea. But now it was being used to store what looked for all the world like agricultural machinery parts.

James's was back.

"She's not here. Probably nipped into town for a bit. She hasn't gone riding; Gabby's still in the back field. Hope that bloody truck stays in one piece. Told her not to use it. I'll ring around if she doesn't show up soon. Probably have to do my white horse trick." He smiled at George. "No cell phone coverage out here."

"Perhaps I can get myself unpacked then, before she arrives?"

"Sure. You probably want to use the shower or something after that flight too. Sorry, should have thought of that sooner." He looked worried, like a little boy expecting to be told off as soon as his mother finds out.

"That would be nice. Perhaps I'll just wash my face now though. I'll wait till tonight for a shower."

"No problem. I'll give you the guided tour."

"Great! The house is so unusual. I love it."

He looked pleased.

"A lot of people don't like it. Or think it's over the top. Used to get teased about it at school."

His eyes flicked at Mark and his voice was a bit gruff, George thought. Mark's expression didn't change.

"Jealous no doubt. Kids are always like that. I think it's perfect. Ysabel and you are so lucky to have grown up here."

"Fifth generation. To tell you the truth I never really noticed the house much until I got sent away to school. Boys who came in the school holidays would call it the haunted mansion and say I had airs and stuff. But nowadays I'm pretty sure that deep down they really liked it. They all wanted to come!"

She liked him. He was like Ysabel to look at though quite different from her quiet and reflective personality,. Both had brown hair, high cheekbones, a distinctive slighthness of figure and hawkish, Roman cast to the features.

"Who was the architect? Someone famous?"

"A distant family member, I think."

"Really? Well, he had a gift."

"Apparently ran in the family back then. The old ancestors were forever designing and building strange places. Maybe that's where Ysabel gets her art

from. None of that rubbed off on me, though, thank goodness! This particular guy was some sort of exile from Scotland where the family came from. Designed the house for our great-great-something-or-others. He was a bit of an eccentric. He was a Sinclair like us, or I suppose a St. Clair in those days, but apparently he went to France and took the name Bernard St. Clairvaux I think or de Clairvaux or something, after some other long dead ancestor. I forget which. Ysabel knows the story. I'm hopeless at that sort of thing. Look, I'm sorry she's not here. We talked about what time we'd get back with you, so I don't know where she is. Typical!" He laughed. "Sorry about these jolly flies by the way. They aren't usually a problem." He waved with a dishcloth ineffectually at a trio of insects which had settled on the table. "God, I hope one of the sheep hasn't died."

Mark stayed in the kitchen hacking at a salami and lettuce while James took George down the hall.

"I like all these," she said, pointing to the intriguing paintings hanging on every wall as they walked, slowing once again to savour the delightful colours and bright scenes.

"That one's Ysabel's," said James waving vaguely at the wall.

"Which one?"

"Oh, most of them, actually." James said, without pride or interest. "This one...and that one, I think" ignoring others that were obviously by the same artist, clearly having little interest in or knowledge of Ysabel's work. George waved away yet another fly. She was taken aback by the quality and sheer range of Ysabel's work. Ysabel had studied art in London and Paris for the last few years off and on but had given the impression that it was a mildly interesting hobby that simply served as a socially acceptable excuse to enable her friend to

"bum around Europe" temporary secretarial jobs taking care of the finances.

She had not painted in the Belsize Park flat But everything she had seen here looked exotic and incredibly professional.

She didn't know Ysabel as well as she had thought.

"Come on," said James after George had emerged from the downstairs bathroom. "I'll show you around the old place. We can get to know each other a bit better while big sis is away, eh Georgie? Or would you prefer Georgina?"

He winked at George. "Maybe we can go upstairs and see a few of my etchings in the bedrooms."

George laughed. She followed James up two flights, past furniture from several ages, admiring still more paintings: some old stormy landscapes, with heavy spidery gilt and cracked plaster frames, and the paint dark, the blues almost black and the reds and yellows rusty and browned like dried blood. Others were modern, though few were more recent than the 1970's, she thought. Sometimes one or other of the stranger works would stand out, grisly scenes - a massacre of the residents of a Polynesian village by rifle-bearing nineteenth-century redcoats, a horse's leg depicted as ripped from its socket and nailed to a wall, even another of the awful death masks. At least one member of the family had a decidedly different taste.

A silent collection of several generations of art lovers. All gone now, except for James who didn't seem to care and Ysabel who cared very much.

There were a few in which she thought she could pick out Ysabel's style. They were older. She bent to look at one near the floor, and saw a raw youthful hand at work in a fanciful blend of fantasy and colour, a stumpy giraffe in a field of yellow grain with heads made of tiny faces swaying on insubstantial stalks.

One or two like this one had been done by Ysabel as a child, many named with a flourish.

They moved through empty rooms, bedrooms once but functionless now. The second level was cluttered with ancient bookcases, desks and ornaments. There were staid Victorian suites in two of the six bedrooms, the beds covered with old lace and linen in flower patterns, chairs with dark red, green or blue velvet, worn bare in patches. Gold braid and green silk, some coming apart and all with oversized tassels held back elderly damask curtains. Victorian bedroom paraphernalia - antique silver brushes, combs, mirrors and jewellery boxes with padded lids stuck with hat pins or brooches, the walls bore framed sepia photographs of grim, men with beards, watch chains in waistcoats, hands holding the edges of jackets or resting on the back of tall wooden chairs on which were arranged severe looking women in full skirts and ruffled collars. The rooms were neat, leather bound books behind glass doors in bookcases, throw rugs placed perfectly on parquet floors, now-plumbed washstands each topped with a water jug and basin.

Half expected to see rope cordons hanging sadly from little posts.

One bedroom still retained its original suite but also 1930s and 1940s furniture and trappings. It was especially large and had a beautiful view over the gardens to the lake and the mountains. The photographs here were coloured. In one were two children of perhaps ten and twelve years, James and Ysabel. Ysabel was wearing a ghastly pink and white jump suit with flared trousers and sling-back white shoes. She was plump with puppy fat and clutching a white plastic handbag. Her younger brother had his hands behind his back, his then blonde hair very visibly brushed and parted, stiffly creased shiny shorts, and a short-sleeved striped shirt buttoned up to the neck. Another

photograph their parents. It was faded, the groom proud and smiling at the camera, his bride focussing somewhere to the side, her mouth wide open and laughing, her body bent almost double, one arm holding his and the other throwing a bouquet. The mother was radiant and elegantly dressed in this, while the one on the bedside table. She looked pale and dark sacks under her eyes betrayed the gentle smile. Crisp neat sheets were drawn up to her neckline. One arm was on top of the covers but the other looked hidden carefully away underneath. George wondered what horror lay underneath.

There were little signs of occupation here, like the reading glasses resting beside the bed. Embarrassed she realised that she had been treating it like a cross between a museum and an antique shop, picking up things carefully and admiring them as she went.

"Mum and Dad's room," said James. "Left it this way after Dad's funeral. We haven't gotten round to cleaning it out somehow. It's hard."

He turned abruptly from the door and was gone. Her face flushed with embarrassment and the memory of her own father and as hot as his.

A few minutes later James called from the next corridor.

"This is your room. Oh, and your boxes arrived a couple of days ago. We didn't do anything with them, just chucked them in here. God, they're heavy buggers. The carrier wouldn't bring them up. Just dropped them at the porch. Don't blame him. Took two of the farm guys to get them in here. What the hell have you got in them? Bodies?"

She laughed and joined him. It was the smallest bedroom, - only the size of the whole London flat - and it too was gorgeous. This, like Ysabel's room across the corridor past the bathrooms and James's old room at the end of the corridor, had modern furnishings. A queen-size rosewood sleigh bed covered

with a fresh new blue duvet with a sun and moon motif, an Indian cotton summer blanket neatly folded on a Kauri blanket box at the end of the bed, an elegant desk with a telephone and writing things. A vase of fresh lavender that smelled of summer. A comfortable looking rollback couch. The only thing she didn't like was the ceiling. It was very beautiful in itself, the highly polished boards with delicately carved runners, matching the picture rail. But the darkness of the wood above gave her a feeling of claustrophobia, of storm clouds.

Her two faux steamer boxes were in the middle of the floor. "Doesn't seem sensible to bring so much now" she said. "Kind of embarrassing." "I couldn't bear to leave some of my mother's and father's things in storage. Then I couldn't decide what clothes to bring either. Ysabel said it gets very hot in the summer but sometimes chilly at night? And if I stay the whole six months that it would snow? I just kept stuffing more and more in."

James laughed. "Such a girl."

She had been really looking forward to this holiday, from the moment she had opened Ysabel's letter inviting her down to tour the fascinating little country and earn a bit by helping out on the farm. She was not sure quite how she'd cope with farm work but Ysabel had promised her she wouldn't be asked to kill sheep or anything "too yucky." She said that they would spend a time away touring anyway. It sure beat being without a job in Lonely London. In fact she was sure it beat any job in London, especially the one she had walked out on two months before. Thank God Ysabel and Marguerite had persuaded her to forget her personal grievance claim. It would have done nothing but prolong for months or even years the agony of the depression she had sunk into at work. That bastard! She shivered. Why hadn't she seen it happening? It was

obvious enough to her and everyone else that he was a slime-bag God! It was her own fault. She had wanted the job so much that she had closed her eyes. Typical.

Her hands were sweating and clenched and her breath caught in her chest. She didn't know even now if she was angry at him or herself.

"I can't face attacking the trunks now. Tomorrow be soon enough." "See you downstairs. Yzzie can't be far off."

Through the open dormer window another spectacular view of the mountains and the deep blue of the lake. A swing hung from one of the trees in the garden below and through them she could see a pergola.

A movement below and Mark sauntered around the corner, loading a shotgun with two red, brass-capped cartridges that shone in the sun, his hands knowing what to do, fingers quick. A movement behind her.

"What do you see? Yzzie?"

James joined her at the window. She pointed at the man now walking into the fields through a small white gate topped with a rose covered trellis arch. James peered down.

"Oh, Mark's off to shoot a rabbit. Terrible pests here you know, not like England. Vermin, utterly out of control."

He looked out of the corner of his eye at her mouth screwed up in distaste. He smiled to himself and gestured expansively at the room.

"You like the room? Mum was doing up this end of the house. Started with these three rooms; your's, Ysabel's and mine. Guttled them. Hadn't got as far as convincing Dad to change theirs when she went to hospital. Cancer, you know. Awful thing. She hung on for a couple of years after that. Dad just lost interest afterwards. Spent the last three years in sort of a daze. Didn't seem to

hear us when we talked about continuing the renovations. Then when Ysabel left, I...well, anyway."

He looked lost for a moment, old grief coming through.

"Of course we didn't want to touch the upstairs bedrooms, just. There Mum and Dad's. And that abortion of a thing down there with all that pre-war gumpf in it. Used to be Grandma's."

George was having a hard time with his accent and idioms. It was like a less familiar version of Ysabel's. It reminded her of how she had once had difficulty with Ysabel's voice as well. She wished Ysabel would hurry up doing whatever she was doing. James was talking about the swing below, the time he had broken his sister's arm swinging her so high she had hit the thick brown trunk. Games of cricket with their father, picnics by the lake that their mother packed.

Stories of family and permanently. Certainty. Now for the next few months she would be living in it. She, who had never stayed in a hotel or a real house before, just a succession of the tawdry flats her father could afford and then not managing much better by herself. She had no idea that her friend came from a past that contained such wealth and history. And everywhere the fierce light of the place, penetrating even the innards of the house.

She heard the distant thump and echo of a gun, twice.

#

Ysabel and she had met in the reading room at the British Museum three years ago. They were each waiting for the petite, harried librarian.

"This is it. Which card should I put it under?"

"Sorry? This one is for me, I think. We're not together." said George.

"Oh! My mistake, I thought you were both wanting this one."

“That’s the Amsted? That’s for me.” said Ysabel. “I need it for an assignment.” “And I was interested in it because I’ve been tracing my ancestry and this guy was a distant relative.”

“I’m not sure which asked for it first.” said the librarian.

“Look, why don’t I put it on my card and we can share it for the afternoon. Would that be ok? I have some more artists to research for the assignment today anyway. There’s little point in one of us having it and then it having to go back to the stack.” said Ysabel.

“That would be great.”

“So long as you realise you reign responsible for it if it goes on your card, it makes no difference to me.”

This minor portraitist was the the closest George had yet come across in her dull family tree to fame or fortune, she had thought, bleak and obscure though that appeared to have been when the slim volume with its faintly sneering text finally arrived.

“Mostly I came in to see if there were any of his paintings shown in texts or even a self-portrait.” said George a few minutes later at a table.

“Though I’m not even sure that he really was related. Birth certificates were vague a hundred and fifty years ago. The parish clerk chose the spelling, few middle names were used and the forenames are repeated with pretty monotonous regularity.”

“I know what you mean. My family’s full of Elizabeths and Marys. No idea where my name came from. Ysabel, by the way.”

“Nice to meet you. I’m George. Georgina. Funny, isn’t it, where names come from. I asked my father once but he just grunted that it was Mum’s idea. He didn’t approve. He said it made me feel a bit cheesed off.” She suspected

her mother had been was a lot more imaginative than her father. She wished she could remember her mother better. There weren't even any photos. Her parents had been either too poor, or more probably her father too thrifty, to afford a camera.

“Must be fun finding all those long lost relations.”

“Acutally I have no living relatives except a childless aunt who had stopped talking to Dad years before I was born. I always wondered what they had argued about that hurt so much. Probably nothing, knowing her Dad.” After my Mum died I used to fantasise about this mysterious aunt, a fairy godmother who would come and rescue me from our squalid digs. Lived somewhere in Wales. I actually tried to find her a year ago but ran out of leads, and bravery. Though quite why I tried I'm not sure. What would we say to one another? Even assuming this old stranger would talk to her brother's brat. As far as I know the woman's dead anyway. She was fifteen years older than Dad.”

“Oh, I understand it. You get lonely when parents die.”

“Ah well. Maybe one day.”

Ysabel and she pored over the book and were each soon caught up in the reason for the other's interest in it. Ysabel was particularly taken with George's story of the feud and George saw a soon to be familiar spark in her eyes as she started to weave an entirely unlikely romantic fantasy about George's family tree that soon had them both giggling uncontrollably - and eventually asked to leave.

The book did indeed contain three pictures of the artist. But he looked like a stranger, in whom she found no trace of her mother or herself. In some way the experience left her feeling lonelier than ever.

They headed for the Museum café where they chatted for an hour and a half, each eking out a cup of stewed instant coffee, eventually getting sour looks from the silent and slow-moving waitress who wanted to finish wiping down their table so she could close up on the dot of five.

“Hey, a record!” said Ysabel. “Thrown out of two parts of the same institution in one day.”

Over the next weeks their friendship grew. Ysabel invited George in as a flatmate in the Belsize Park flat in which she paid a well under market rent.

In the years that followed, Ysabel had often fondly described a simple Queenstown farm existence in the southern regions of far away New Zealand. She had been more animated about her current life getting her overseas experience. For her, from one of the most geographically isolated countries on earth, it was a kind of miracle being so close to Europe that a quick ferry ride could take her to so many other worlds. And the perfect feast of different cultures London offered to anyone who would but see it. All so beautiful, particularly to a girl from a lonely, rocky farm in the South Pacific. One grey day she had even arrived home, throwing her bag and coat into a corner, raised her arms and face in worship to the ceiling and spun in the middle of the room.

“I love my boring temping work. It really is...stimulating! Especially when I have to wing it. The pace they work at some of these firms is so appalling. They don't even get in 'til after nine, they're all off for an hour and a half for a liquid lunch and then they bugger off home at four thirty. I can keep up even though I never learned to type properly. I lied at the agency interview,” she had finished with a whisper, her face eagerly leaning forward, raven hair falling about her face, her eyes wide and bright and pleased with her own

extraordinary boldness. "Did you know? I fooled them on the test by learning to type 'the quick brown fox' at a hundred miles an hour the night before."

George did know. It was Ysabel's favourite story, one that George would not be at all surprised to find out had been told even at the Smythson Temping Agency, where they, Ysabel, George and their flatmate Margeurite, were now all on the books.

#

Now, here in Queenstown at last, George for the first time realised that Ysabel hadn't really told her that much of her family and circumstances apart from fleeting references to James, her mother who had passed away a year or two earlier from cancer and of course her father whom she adored and whose own death had caused her to return to her roots.

George had conjured an image of a cosy hillside cottage, smoke drifting lazily from a dilapidated chimney, on a farmlet with a dozen or so sheep and cows like something in the Yorkshire Dales. She was stunned by the reality of the home Ysabel lived in and the farm stretching to the horizon.

#

Looking out at the glorious day, listening to James now rustling about in a trunk looking for a Turkish sword liberated from its WWI soldier owner by his grandfather, George realised her growing fascination to see the rest of the world was built on Ysabel's absolute enthusiasm for New Zealand. The idea had almost naturally swelled from a short three-week holiday in Australia and New Zealand to a six-month stay with Ysabel, then on to Asia and Europe. George would try to live off her meagre savings from her last job supplemented by what Ysabel described as the pin-money she would earn on the farm.

But first, in two weeks time they would start their tour of New Zealand, fly to Auckland and bus to the Bay of Islands in the far north. This sounded like a different but just as wonderful sort of paradise, filled with sunshine, smooth clear green water and idyllic islands protected with encircling golden sands. She was so looking forward to swimming with dolphins and sailing among whales off the east coast of the South Island on the long drive back that she felt her breath come faster.

As she took the steps back downstairs, cool smooth carved rails and banisters under her hand, she caught for a moment a faint smell in the hot air, like heated copper. Familiar but vaguely disturbing. Like the taste of strong black tea. She couldn't quite place it. James was in his usual way several feet ahead of her, talking to her over his shoulder.

"Come on. Library's next. We have some really cool stuff there. Granddad had a real passion for first editions and manuscripts and a good eye for a bargain. I've added a couple myself."

George could hear the pride in his voice. Books he could relate to more closely than the paintings and antiques that smothered the rest of the house.

"I ferreted out some of the good shops in magazines and on the Internet and then I sent Ysabel off to a couple of places in Lincoln for me. Bit of a gamble but it always pays off. Well, pretty much. Got stung once with a thing sent from South Africa but all the rest have been fine. I've got a first edition Jane Austen. Lady Sarah. Mind blowing." His voice fairly bubbled as he turned the knob and pushed open the huge door. "Blew out my overdraft for a month. I can show you the..."

There was a moment of silence. Then an unearthly sound tore into her. For a moment she did not recognise it. Then she realised it was the scream of a man.

Chapter Three

#

The horrible keening tore at George's heart as she ran into the library. The sound consumed everything. Her heart pounded, her throat was tight, teeth were clenched as she bumped her right shoulder painfully on the carved doorway, forcing from somewhere inside her a peculiar mewling. Mark's dull questioning shout was a cry from another world, far away outside.

A large blowfly spluttered and banged wetly in her face and she shook her head. It's furry legs grabbed and hooked unnoticed onto her hair. Other flies circled the furniture, clung to the wallpaper. James' legs were apart, knees bent and his torso leaned forward. His checked shirt was pulled taut by his shoulders, his hands were hidden at the front of his head. The scream stopped and the silence was almost as brassy and loud. She could hear a moment later strange little grunts and gurgles coming from under James's hands. His legs started thrumming out a rapid tattoo on the hard floor as he danced involuntarily, his legs running on the spot like a frightened child's, out of control.

She squeezed past James, moved slowly as if she was going through liquid glass, saw a large object on the floor. She crossed the floor, changing direction to avoid a stuffed chair and a coffee table. Her mind raced and time passed slowly. Everything was clear and over-bright, colours vivid. Her own first icy and surreal reactions turned to panic. Shock seized hold of her as the image on the floor resolved itself into its parts, confirmed itself. Time sped up again and made her head spin.

Ysabel was lying in blood, urine, and glass. Her head was towards the door, her feet under a desk. Her mouth was open in a shallow puddle of blood

like a dark lake guarding the entrance to a cave. Her black hair was tangled weed in it, her torso a red painted cliff on its shore.

George's legs weakened and her stomach churned and curdled. Her own hands went trembling to her face, the fingers limp. A blizzard of white spots and clouds of darkness were before her eyes and in the back of her head, tangible and buzzing like the insects. She ran, out to the hall, slipping on the tiles, only half-seeing, with a hissing in her ears. She twisted violently at the front door knob. It would not turn and she wrenched blindly until the knob accidentally slid sideways and the door became loose in her hand. She yanked at it. She got halfway down the wide steps and then, unable to get further, vomited into the rosemary bush in the flowerbed; acid on painted perfume. Heaving and heaving even when was nothing to come out but green bile stained saliva.

She found herself back inside the awful room with no clear memory of having returned, just a vague and dissolving recall of a hallway scene. She was staring at James's back, who had by now sunk to his knees and crawled to his sister through the gore, his hands, the knees of his jeans and his toes covered with blood, leaving a trail behind him of thick smeary lines. One of his jandals had fallen off.

She moved. Pushed forward past a staring, frozen and wide-eyed James, unclean hands unnoticed once more at his mouth. Her sense of sight, sound and movement all seemed strangely disconnected from one another and from her self.

The blood was congealed on the floor and beginning to dry in the stifling heat. Ants crawled, flies and wasps swarmed in a disgusting orgy of plunder in the red mud, some stuck fast and motionless in it. They buzzed like her head.

She waved at them to no effect. She was suddenly aware of Mark, silent and unmoving by the door, his face white and black eyes wide.

Ysabel was dressed in a yellow light cotton blouse and a tailored red silk skirt. There were no shoes on her white, carved marble feet. A golden gate bracelet on the right wrist; a delicate gold and platinum watch with a gold strap on the left. George had never seen it before. It was beautiful. A single diamond was embedded in the bevel, flecks of red spatters beside it. She lay under an open window facing the road across the front garden. George and the two men had passed within a few feet of here on their way in this afternoon. She had seen the damage to the window herself. An old cracked leather desk chair was pushed to the left of the desk, hard up against the wall. She had to move it to get to Ysabel past James. She shouldn't have, she remembered too late. Shouldn't move anything. But she didn't care. Not then. She could see as soon as she came close and squatted down beside her friend, her knees trembling and clinging sweat on the dress on her back like wet skin, that Ysabel had been dead for hours. On the wall to the left grisly patterns of blood, bone chips and flesh were painted on elegant green Victorian wallpaper. There was a galaxy of glass splinters on the floor, desk and chair from the window and the glass shade of a table lamp that had tumbled to the floor. Some lay on Ysabel like failed healing crystals.

The left side of her poor head looked as though staved in by a tree trunk. There was almost no side, just gore and gaping clotted dark amongst bloody matted hair. George could see huge bruises on the underside of Ysabel's legs and arms where blood had pooled there when Ysabel's heart stopped. The rest of her flesh looked peculiar and doughy, as though she was not a person but a horrible caricature. She wished that were true. There were the insects. Her

stomach churned again. Strange, for a few moments she had been unconscious of her own body.

Mark squatted down on the far side of Ysabel, his breathing shallow and slow as if he did not want to breathe this horror in. As though somehow, by changing the pattern his chest and diaphragm used, he would not. Then he pointed. George leaned over and could see a neat circle in Ysabel's right temple. She could have inserted the tip of her little finger in it and for a terrifying moment felt a disgusting urge to do so. The skin around it was outlined in a fine line of red and outside that another sketch line of blue. How could there be a bullet hole? How could Ysabel be dead and how dead like this? There was a foul mixture of smells. Oh God, the indignity.

George's lips were pursed tightly, her teeth bit into the flesh of her top lip and she sucked hard, her salty thin warm blood like a remote cousin of the cooling mess in front of her. Her nostrils flared. She wanted to vomit again. She had never seen anything like this. Not in real life, not in a movie or on television. Never. It didn't exist. She heaved to the side, her stomach arching up three times against her spine. Nothing came up this time and then it was over. Her limbs went weak, her knees shivering in agony and her fingertips numb as they held her weight poised on the floor, rejecting being any part of this scene. Everything felt nauseated and limp again.

Believe in nothing. Nothing is real. It's not happening. Everything has either already happened and is unchangeable or has not happened. There is no now, only memory. You're not here. She felt her old friend deadness somewhere and called for it now desperately. But it would not come, like the traitor it always was.

She knew now no calm would come in this crisis, whether the damp cloak of her depression or the clarity of emergency. She had always before responded with a cool and clear light to do what was necessary once initial shock wore off. At netball when someone was injured. When that boy had sunk in an epileptic fit at the swimming pool in California. When she had absently knocked the pan on the stove in London and the oil had caught alight. She had always been the first to act, pushing past the stupid staring teacher to get the ice pack from his bin, quickly putting a relay baton between the boy's teeth then jumping into the pool in case he tipped, pulling the pot away from the wall and putting a dinner plate onto the rim when she couldn't find the lid, shouting at her father to take baking soda from the cupboard with his shaking hands to throw onto the burning river running along the back of the bench. Always shouting instructions to the sheep as they watched the wolf with slack jaws.

Not now. For several timeless moments she was overwhelmed by a frozen despair that she was unable to escape, could not even perceive somehow that she was in. Then suddenly, as though a solid waterfall thawing all at once it all fell at once and she burned with a desire to only to surrender to panic and frenzy to escape, to turn outside again, to be instantly somewhere else where things like this did not happen, someone this did not happen to, somewhen else when this had not happened. Anything. She wanted to give in to the frightening gibbering calling at the fringes of her mind. But the feeling receded then and she was left here drained.

Her shoulder had a deep ache in it and a burning where it grazed the doorway. She needed to act now. To move, take control. She felt the mask into which emotion had pulled her face like the death mask in the hallway

behind her. Her head began to throb even more. She felt enormous, bloated. Her eyes were filled with hot stinging water. Her hands started to make quick, sharp movements, her mind to make the decisions that needed to be made. But someone else acted first.

"Leave that!" Mark shouted at James who was trying to free Ysabel's hand from under her shoulder. "Don't touch anything! We mustn't touch anything! Nothing!"

James went on ineffectually pulling at the blood stained sleeve of the summer blouse, the urine stained skirt, his eyes wide and wet, his voice mumbling and whimpering.

To George's horror, the babbling part of her mind surged with elation when Mark lunged at James, catching him on the side of his head with a clumsy fist that nevertheless found bone solid enough to numb his fingers and snap back his thumb painfully. It was action, distraction, terrible though it was, and the primal part of her craved it.

George heard herself yelling at him to stop. James fell back cringing and tried to guard his face from attack with his arms. He fell back into the blood.

One part of George's mind, trapped and locked once again, was appalled, frightened at what Mark was doing. Another was interested in his reaction, its violence; in hers, in her divisibility. Her 'real' self, she could not find properly. She tried to pull Mark back. But he wouldn't stop, his mind was skating on adrenaline ice.

He pulled back his hand for another strike while James desperately scrambled backwards on the floor trying pathetically to get out of reach.

"I've stopped! I've stopped!"

Then George found strength and stopped the hand in mid air, half-pushed, half-dragged Mark, overbalanced to the floor. She found her arm pinned behind her by his body. She could feel a slime underneath it. Thickened blood. Oh God. . The body atop George quietened and Mark got up, let her get to her feet.

Mark stared her with a white drawn grimace, shaking his head, as shocked by his own behaviour as by the death. He was panting. They were all smeared with blood now.

James seemed oblivious to everything that had just occurred, tears streaming down his face, eyes screwed up, mouth drawn tightly back across his teeth. He did not speak but sat on the floor, succeeding this time in rolling his sister over.

George slowly sank back down to the floor and sat staring at the curtain. Mark remained standing, eyes fixed on the body.

"God. I'm sorry, mate. Sorry. I..." He stopped.

The quiet was intense, tangible. George looked at Ysabel, crumpled on the floor. Why Ysabel had done this thing to herself? Why?

Her shoulder was beginning to stiffen. Part of her brain was analysing even while the part she thought of as her personality was trapped in a mire. Patterns in the wallpaper, in the fabric of the curtains, on the golden chéz lounge covering, flicking in and out, grouped this way then that. She looked at the floorboards around the room while she sat. As she stared, she noticed she couldn't see ta gun. She walked first to the desk and then the surrounding furniture, painfully aware she was leaving wet rusty prints as she moved. The police or whoever came to suicides would not be happy. Tough.

George didn't think of suicide as hanging or shooting in the temple or the mouth - these were the things only of movies. People who committed suicide took pills like her mother. Thought it out hidden in the night and left long cowardly notes in useless attempts to ease the pain, betraying daughters and husbands. The reasons silly and fleeting.

But here was something else. Why had Ysabel done it? Was she ill? Why today, when George was coming? Selfish? George's face flushed hot with shame. No, no. God, oh God what had driven her to it? And this way? Not a gentle way, a punishing grotesque way.

"She doesn't have a gun." James's voice was a whisper. "The only one we've got is the one Mark was just using." His eyes never left those of his sister's, which stared back devotedly.

Chapter Four

#

"What?" Mark.

Mark and George looked at each other. It seemed to suddenly dawn on Mark only then what George and James had already noticed.

#

She had felt great and, she knew, irrational relief when she returned to England several years ago, away from the constant danger and violence her father obsessively warned her about in Los Angeles. Fear defined him. Fear of poverty and violence, of old age and disease, fear of life itself. He had tried to instil this into her, in the land that was strange to him. It had taken. Oddly, at least to her, she had no fear of poverty, the thing that motivated her father to leave England in the first place, always employed at the same company, unable to refuse the transfer. Motivated him to take out policies of all types. All for nothing - they hadn't even paid for treating his particular sickness. Though she did not fear subsistence living she hungered for better, its absence, the void filled with the things she saw around her but could not have.

But she had always feared night shadows, in the alleys and in the parks. When she boarded the jet to New Zealand, she remembered and felt a feeling of relief that she was leaving violent places for a safe one. Now she was almost as far away from the bad places as it was physically possible to get. Yet here she was. In a nightmare.

#

James took up Ysabel into his arms. He rocked back and forth slowly on his knees and sobbed softly under his breath, stroking the inky hair,

straightened a gold hair-clip that did not need straightening, flicked ineffectually at the insects.

"Oh, God, James. I'm so sorry." Tears blurred him to an outline again. She reached out and tried to hold James as he was holding his sister.

"Jesus. She's been bloody murdered!" Mark's eyes were round like coins, wiping the back of a bloody hand over his cheek, making a rasping sound as it scraped past stubble. "Christ! What are we going to do?" He looked around nervously.

"Shh," she said, gesturing toward James. "The telephone? We'd better...you know."

"Yeah. Yeah, I'll ring 'em." Mark wheeled around and strode smartly off, disappearing into the hallway, ignoring or not seeing the phone on the desk, glad at least, she thought, of something to do. She heard him pick up the phone, dial and mutter "C'mon, c'mon. Come on!" and then talk rapidly.

"They won't be long. Ambulance and p'lice. Few minutes, prob'ly." His kiwi accent was thicker than before.

While they waited, George in an attempt at normality, diversion, told Mark about her life in London and the part of her childhood she had spent in America. Mark was unable to take his eyes off the window. Too frightened perhaps to do anything else in case he saw the horror in front of him. She wasn't actually sure if he heard anything much of what she was saying, despite the nods. But it didn't seem to matter. It all seemed so prosaic. She kept speaking, clutching for perspective. Mark stood still staring at the dusty glass and fidgeted nervously, smoking a cigarette he pulled from the pack he had stored under his T-shirt sleeve. He shuffled from one foot to another and spoke to James without looking at him from time to time in short little bursts asking

him, and eventually George when James didn't answer, what they thought the odds were that the killer was still out there, hanging around.

"I reckon they're long gone. Eh, James? Yeah. Unless they are hiding in the woolshed or something. We should go out there and make sure..." His voice would drift off. He wasn't about to leave the house. He reminded George of a little boy, wanting to play cops and robbers but too scared to actually go outside and play with the big boys. Despite Mark's nervousness and the very real possibility he raised, she was oddly unconcerned herself.

James just sat on the floor. He put Ysabel down, reached out once for his sister's hand but, after a gentle kiss to the top of her head, withdrew his hand and never touched Ysabel again.

George felt calmer though her heart and soul both still jumped every time she saw her friend's body or the blood on her own dress and freckled hands.

Eventually George persuaded both men to leave long enough to wipe their hands and wipe their feet and shoes with a damp cloth she fetched from the kitchen. James stared at the reddened fabric as though it were something that had crawled out of hell. George wanted to change her clothes but equally didn't want to leave James.

There was no noise except the late afternoon chirp of the crickets. Mark left the room and came back with a bottle of Irish whiskey and three clinking glasses. George took one and sipped a little of the raw fluid before setting it down beside her. It left a wet ring on the wood. When Mark shook James by the shoulder he showed a vacant face and then turned back silently to his vigil over his sister, ignoring the proffered glass. George sat against the wall by the panelled door with her knees drawn up to her chin, sunlight pouring smoothly in on her from the broken window across the room, hot and uncomfortable. Her

cheek was against the cool wallpaper. The flowers embossed on it smelled of ancient, crumbling dust.

The library had been an extremely beautiful place until today.

She had regained her equilibrium except for a sadness that settled on her like a clammy impenetrable fog. Mark tried to liven up James with inane comments about weather and politics until George stopped him by putting her hand firmly on his arm and whispering that they should leave James to himself for the moment. He looked sheepish.

By the time the ambulance arrived from Queenstown twenty minutes later, the whiskey was more than half gone, Mark having drunk it all but for two glasses, one standing on the desk near James's head, untouched and the other all but full on the floor beside George. The paramedics went through their quick, efficient procedures to check that Ysabel was dead, touching her as little as possible, radioing unnecessarily for the police, despite Mark's abrupt comment that he had already done it. "Procedure," the older one said and sat to do paper work. Every two minutes he would lean over and carefully insert an infra red thermometer inside Ysabel's ear and squeeze the trigger with a faint popping sound. George shivered. He recorded the result, the time and the air temperature. He made little clucking noises under his tongue, squatting beside Ysabel and looking around the room and out of the window. He said almost nothing, a just audible whistle coming through his teeth. The younger paramedic's eyes were round and staring, his face a ghastly pale grey. There was alternately disgust, nausea and a sense of ghoulish excitement about him as he drank it all in, to exploit for a free beer in the pub, frighten his grandchildren with, to remember to his dying day. His partner was clearly trying to remain businesslike but eventually his eyes also gave him away. He looked

around at them briefly every so often before returning to gaze into space, clicking his pen and then moving suddenly to take another temperature reading, polyester uniform rustling. She saw him look occasionally at James, but then she saw his gaze lingering on Mark. George felt a chill and had a sudden memory of Mark in his T-shirt and rough jeans striding across the lawn, a shotgun on the crook of his arm. It seemed so long ago. The man caught her looking at him and smiled with apparent compassion, crinkles around his face.

They waited like that, in silence, for the police. But Dr. Jones, the family physician, arrived first and suddenly all was bustle and action, the ambulance men unclipping carbon copies of their lists and showing the doctor as though he were marking them on final exams. A higher being. He was almost oblivious to them at first, acting by a sort of rote, his eyes transfixed by Ysabel's body. George saw his old lined face, stern pale and shocked, as he bent and tended to the young woman for the last time. She knew without asking that this man in his worn tweed jacket, the shoulders covered with dandruff, with glistening, rheumy eyes and sallow skin, had been the family's doctor, had attended the deathbeds of both parents and the birth of both children. She wondered if his hands had shaken then, at Ysabel's cradle as it did at this end of her life.

A cup of sweet tea stolen from the kitchen was thrust into her hand by the young ambulance man, his excitement intermingled with awe at the thought, perhaps, that one of those he was serving with hot beverages might be a murderer. He wore too much aftershave. Or perhaps not. There was a pungent odour not quite hidden underneath. His hand shook as he handed a mug to Mark. James refused his cup by simply ignoring both it and the paramedic. His eyes were still glassy. Dr. Jones stopped what he was doing and looked at him expertly, spoke to him in tones too low for George to hear,

but which sounded soothing. She could see little reaction. But James accepted the blanket firmly pressed on him by the older man despite the afternoon heat and let himself be led to a chair where he huddled, fingers curled over the edge of the blanket as he drew it tight around his chin, his legs drawn up. A 'chin-up' pat on the arm from the doctor followed a brief and penetrating look at George and Mark, checking them also, she decided, for signs of remaining shock. A gesture to the ambulance men and all three were back squatting by the body, fresh latex gloves being pulled on from a pink cardboard box.

George again looked at the tiny shards of glass scattered on the floor in the space between the ch  z lounge and the window. Some were clear.

Watched curiously by the younger paramedic, as interested in her legs as her actions, She reached over the top of Ysabel's body to put her hand approximately where Ysabel's must have been if she was sitting there when she was shot and looked back through the broken window. It seemed obvious now that the bullet had broken the glass. The break had none of the roundness or spidery radiating lines she had always associated with bullet holes. Just a triangular clean hold and one long crack. Through the hole she could see trees in the garden, a frothy stream ran over rocks and larger poplar trees standing in a dense line a hundred yards away. Nothing moved but the stream and the shimmering air.

She mumbled that she needed air and exercise, to be alone. Made her way across the room ignored by everyone except the young ambulance man. As she passed he looked at her breasts. Who could have done this? And why? Her view of the world was distorted with the hot stinging liquid that sat on top of her bottom eyelids. There had been no-one around, no-one for miles she

thought. No-one to kill Ysabel. Gentle Ysabel. But there had been. She shivered in the baking heat.

She walked with head down, her shoulder hurting a bit as she swung her arms. It would be stiff tomorrow. She walked into the world she had been looking through the window at a minute or two before. The gravel crunch turned to the whisper of grass. She strode on, tasting the air onto her tongue through pursed lips. It was clean and warm, carrying sweet memory fragments in its scent; camping, just once, with her father, the cut grass and lazy buzz of a gang mower at school, the sound of tennis racquets thwacking green balls. She stopped at the stream hissing and rushing over sharp glistening and speckled schist mixed with ancient smooth and black river boulders embedded fine sands. To her right a little bridge, Just three weathered and splintering silver beams laid edge to edge, as precarious oin their perch as the blackbird in the sole tree overhanging the river, cawing and scratching at the of willow trunk he barely clung to. What was it that guy in Christchurch had said? All the willows in this country were grafted from a single tree brought from the island of St. Helena where Napoleon had been imprisoned until his death. A crying witness to death over and over again, the same tree, planted in many places.

The span was about twenty five feet but the stream there had deeply gouged a drop of ten feet or more, this spot. She picked her way across the shaking timbers, pausing, her outstretched arms waving in sharp bursts, her back straining as she teetered, then lost her balance by tiny degrees and turned her fall into a giggling run and jumped to the bank.

Her hand felt as soft and vulnerable as tissue paper when she caressed the rough and fibrous bark of the poplars a few moments later. She raised her eyes straight up and the tops of the trees fell away from her as a tiny cloud

moved across the sky toward her. As she watched it dissolved and once again the sky was an unblemished sapphire dome.

A short walk along the tree line and she judged she was at about the point where the shot might have been fired from. She assumed that the rifleman would have stayed as close as possible to the tree line to avoid being seen in the open grassy area, so she walked slowly scanning the grass and the bare line of earth at the base of the trees. She did not know what she was looking for exactly and found nothing.

From the road far in the distance came sirens and then the flashing of red, blue and white toy lights on three minuscule white police cars. They traced a straight line and dust plumes along the lonely road and then slowed and turned into Roslyn's driveway before sweeping through the oaken avenue in a blaze of colours and loud sound that became frighteningly real. The peace was over, vanquished by the strident caterwauling; the serene unreal composure of the landscape pulled in a wash of brilliant blue and red into reality. Part of her wished they would go away.

She sat down with her back to the trees, knees drawn up and hugged in her long arms, and stared at the house, the stream. Its many blank windows glared back. The ground was surprisingly cold under her bottom. From down here she could see tiny shards of flint underlay in the ground under the grass carpet. The terrible noise stopped in a brittle instant, one moment there, filling the world, unforgettable, the next gone. Like life. There was no such thing as a lingering death. It was instant. Life, like the siren, was either on or off. There was no in-between. The flashing lights turned off next. A slam of doors and all was perfect again for a long time. How long she didn't know. Her mind seemed to have seized up somehow. She didn't care. She stretched out her legs in the

sun, leaned back on one hand, and picked at little daisies with the other, gazing at the idyllic scene. Perhaps she could just stay here. The grisly incident inside seemed to recede further into a dream. Until she spotted again the mar in the window. With a shiver the shock receded and she realised that she had no way of knowing if the killer was out here still. Fear squatted ready to spring just beneath her calm and she hastily looked around and gathered herself in a little. Better leave and get back anyway. She pushed off her hand and felt a sharp prick. She pulled up her hand quickly and saw that she had cut it with a tiny spear of flint, still lodged in the heel of her hand. She pulled it out and a tiny bead of clean red blood silently grew on the smudge of dirt on her hand. She watched for a few moments blankly then licked it, immediately feeling like a savage wolf child. She brushed her dress down, swearing under her breath as she realised she had smeared her own blood down on the cotton. Mixing it with Ysabel's. Blood-sisters. She suddenly felt sick again.

A far-off shout. A man's gravelly voice.

"Don't touch anything, miss!"

Two figures running from the front of the house, one with a hand holding the brim of its chequer banded hat and the other up in a stop signal. The other was in black slacks and blazer. They were running towards her, black, dark blue and bright silver in an all but silent tableau.

Their run didn't slow even as they crossed the untrustworthy bridge. One figure resolved itself into a trim blond woman, the other a big man. When they stopped neither was breathing hard from the run. The woman introduced herself as Detective Seargent Penelope Caulder. She had that starched, firmly tucked in quality that George associated with nurses and police, though she

couldn't recall ever being this close to a police officer before. She was beautiful. The beautiful woman said that the man was Constable Ward.

"Miss Maxwell, is it?" said Caulder and George said nothing.

They both looked at her, eyes narrowing. There seemed to be haloes over their heads. They moved about her quietly and said things. Then Penelope had an arm around her shoulder. She wondered how long she had been here. Not too long she thought, ashamed at her weakness. She must have been crying - her face was wet and her eyes sore and swollen.

She wiped her eyes with the hem of her dress.

"Thanks." she said and took Ward's handkerchief. Penelope was about George's age, Ward perhaps a few years younger, tall with wide shoulders and a barrel chest. When it became clear that George was alright Caulder made it gently obvious that she wasn't pleased. ...

"You OK now Miss Maxwell?"

"George. Yes, thanks."

"OK then. I understand this has been, is, a shock. I'm sorry you're your loss but right now what we all have to do is the best we can for Ysabel. And that means we don't rush into anything. We have a process to follow and its not going to do Ysabel any good if we muck up the evidence."

"Yes, I understand. I'm sorry."

"Ah well. No harm done."

"So. George Maxwell?"

Penelope motioned vaguely behind her to Ward who already had his red notebook out. He wrote with a tiny red pencil, his hand too large for it.

"Yes. Georgina actually."

Ward crossed out something three times, the tip of his tongue just protruding from his thick, dry lips and continued to write. How could policemen ever write everything up fast enough if that was the speed they did it at, George wondered. And in that silly little book. Perhaps they didn't all.

"Right." Penelope looked around. "And you are doing what out here exactly?"

"Oh. Couldn't stand it...I had to..."

"Didn't come out here in particular for any reason then?" This was Ward. Penelope gave him a look over her shoulder and he quickly turned his concentration back to his laborious writing again. She turned back to George and then smiled.

"Sorry. But we really need to keep everybody in one place for the next while. You'll have to go back to the house with Kevin here."

"Of course. Sorry. I didn't think..."

George felt cold again, as well as embarrassed. The police woman radioed to one of the officers now visible watching the front of the house. The figure raised a radio to his face. Penelope asked him to set up a watch on the trees until the search could start.

George walked back. Kevin Ward helped her onto the bridge, she almost fell as one of the beams turned under her inflexible trekking boot. She waited on the other side while he skipped across. Ward said nothing. She glanced back to see Penelope quickly scanning the ground as George had done and then walking briskly along the tree line in the direction of the unfenced end, silver buttons.

She was once again outside the dreadful room. It was different though. Now there were several police officers outside and a photographer inside

causing whirrings and flashings. There was lots of noise now. More people arrived a few moments after Ward had deposited her in the hall under the care of another unnamed and considerably overweight woman officer and then went back to join his boss outside. George saw him briefly a moment later through the open door in an easy trot, holding his arm across his enormous chest to prevent his notebook falling out of his pocket.

The woman officer then ushered her away into the kitchen where James and Mark were sitting at the table. She remained standing stiffly and silently by the door. Her eyes though were moving freely, noting details about them, seeing the blood on their clothes. George felt guilt rise. She was relieved to see James was looking a little more alive, though gazing around in as though in an unfamiliar place. Mark was angry.

"It might be many hours, the fat one said. We aren't even allowed to get cleaned up!"

A more senior officer arrived. He wore a suit. He introduced himself as Inspector Dawson and then briskly ordered people to do what they were apparently doing anyway. No-one spoke to George, James or Mark for a long time. As predicted, over the next few hours, George and the others were made to sit in the kitchen under the watching eyes of a young bored constable who after the first hour, replaced the woman who had been glancing at her black resin watch every few minutes, wanting to be somewhere else. Perhaps she had children, George thought. The new man had an oversized silver sports watch. He didn't talk to them either.

The police swarm settled itself in. Various tasks was carried out in other parts of the house and around them with lots of shouting. They heard cars or vans coming and going and sometimes caught sight of them through the

window and once there was the thump-thump of a large diesel motor as a chrome and green truck and trailer unit pulled in. A white police helicopter with short blue stripes would land and take off again almost immediately but was often in the skies above. Furniture was moved loudly, directions shouted. Forms were filled out by clip-board armed people who came and went from the kitchen. Lost newcomers, some who had lost others, others getting coffee refills and even one or two guiltily skiving, all looked curiously around. Some wore uniforms and others near-white overalls with hoods and built in socks. Half of these men and women wore red bibs over their overalls, which George came to associate with the inside team. The others with orange bibs went through the kitchen and disappeared out the back door carrying bags, shovels, and rubber boots. There were about twenty people in the outside team out there by the time they got going properly. From time to time there would be flashes seen from cameras inside and out.

After two hours two television news crews arrived almost simultaneously by helicopter and took shots of the outside of the house. They tried to peer in through windows, hands cupped around their eyes, before they were shooed away by the police. They stopped at the boundary of the garden, video cameras raised to shoulders every time anything moved. They looked like skittish hyenas at a kill being kept at a distance by the lions. Tripods were set up, antennae sticking up like a mast on a pirate ship. Even collapsible scaffolds that held massive black light boxes with flat black hinged plates like blinkers on an expensive and nervous racehorse.

Two reporters hovered, one dragging hard on cigarettes, both holding microphones, chatting about who knew what to each other and the crews. Every so often one would pause, grind the cigarette underfoot, tighten a tie,

smooth his sports jacket and assume a plastic seriousness and raise the microphone, his back to the house and facing the camera lights, gesticulating meaninglessly and speaking words no-one inside could hear. The lights would go off and the cigarette would light up.

James came out of his internal world only once. Two men walked in, ignored the three of them but murmured to each other as they searched for and then helped themselves to instant coffee from a battered portable cupboard brought in from one of the first vans to arrive. They remained drinking, arms crossed over their red bibs, leaning against the bench, sipping from the chipped mugs and occasionally looking incuriously in the direction of the three of them as though they were rather boring animals in a farm exhibit, or even, George thought sourly, props in their school play. James straightened in his chair and thumped a fist on the time-scarred.

"What the hell are you doing? Eh? Bloody stupid bastards! What's the bloody point of putting all that gear on if you're just going to go back in the library traipsing dirt and mud and God knows what back in!!" staring with black coals alight before the fire died down and he sank back into apparently unseeing dullness.

"He's right you know. You're probably mucking everything up and taking fibres and whatever back to the crime scene. Bloody idiots." Mark poked his finger at the men.

The men looked at each other and then turned as one behind them and dashed the remaining coffee down the sink. The blonde one said "Not allowed to talk to you, mate," and left, nodding at the young uniformed officer at the doorway as they passed. He looked too young to be a policeman. Maybe it

was his very first assignment thought George. She knew how he felt. It was her very first murder.

A man without a name-tag came in with two plastic cases, a five o'clock shadow and a frown. He was in jeans and a T-shirt that said "Mutant Genes" under a picture of an open DNA strand with cartoon teeth.

"They haven't doen this yet?" he said, raising his eyebrows. "Should have been first up."

He took swabs for gunpowder traces, fingernail scrapings, fingerprints. His eyes creased a fraction as Mark's powder test turned positive. He took out a clipboard of forms and started to write.

"Went to shoot a rabbit this afternoon. Before we found her." Mark said, his jaw raised. The man grunted and wrote a sentence on his form.

"He did. I saw him." George felt confused and again guilty as she said it. As though she was conspiring with him. The man wrote another sentence in the cramped box on his yellow form. He asked them to each to sign his form. The box said in small neat ballpoint: "Subj. wtnss claimed after +ve result (no. 407) that shot rabbit before found body. Wtnss 3 Maxwell, Georgina Rosemary confirmed."

Mark read this upside down from across the table and objected.

"I didn't say I found the body. I mean, I didn't mean that. James found Ysabel. I came along afterwards."

George was about to add an explanation but the man added to the box:

"Subj. wtnss revised statement and claimed Subj. wtnss 1 Sinclair, James Alfred found body" and refused to alter the earlier record.

"Sorry, mate. It's what you said. You said 'we found.' Just doing our job, mate. Nothing personal. You'll get a chance to sort it all out soon enough. OK?"

They were each asked to sign their own forms. But Mark got difficult.

"I'm not signing that crap." He sat back with his arms crossed defiantly.

"Come on mate. Then I can get home to my dinner. OK?"

"Piss off."

"Mark. He's just doing his job. You'd better sign it. You've got nothing to hide. It'll look bad if you don't. Go on." After a bit more grumbling Mark signed "But under protest, mate."

A camera strung photographer took several shots of them with an enormous camera on a tripod, and another of each of them a Polaroid. He gave these last to the Mutant Genes man.

Mark was at the window, his back to the others. Uncomfortable sitting for so long on the hard wooden chair George went to stand beside him and saw his tears running down his face. He glanced at her, then briefly at James to ensure he couldn't see, and then nodded almost imperceptibly toward the window. The red taillight of the ambulance. Ysabel's body on a trolley covered except for a single red shoe. The front legs of the trolley collapsed and disappeared. George rested her hand lightly on Mark's back for a second and faced away leaving him to regain his composure.

It was well after dark before Penelope and Kevin came in together. They asked her to come into the library and she followed mutely as they briskly walked down the echoing hall. There was horrible red and yellow police tape everywhere. There was no one else there except one officer standing guard, swinging his handcuffs.

“Stand here and look around for a moment to refresh your memory.”

Desk, ch  z lounge, glass, dark stain on the floor, broken window. Then she was taken to the room.

It had been transformed. The furniture had been pushed back against the far bay window, some of it stacked on the faded red and gold window seat. Uniformed police sat at laptop computers. Several cables snaked around the room connecting phones to what looked like a small exchange unit of the type used in one of her many office jobs.

Penelope Caulder looked around, her blonde pigtails flicking and a frown creasing her face as she saw that someone had taken her collapsible table to use as a printer platform for a printer. She pointed to it and received silent and reluctant help from a thin man called Nick wearing an over-sized T-shirt. Gold rimmed glasses kept slipping down his greasy nose so that he had to hold his head tilted back to compensate and wrinkle his nose between abrupt little pushes at the bridge. He looked about eighteen. He removed the printer and set up the table and three chairs.

One aluminium-framed whiteboard, it had lists of names and places written up in blue felt pen. It made her skin creep to see her own name underneath that of James and Mark. There were several other lists on heavy yellow paper, some in neat block letters like the first one, others in hardly legible scrawls, most with names she did not recognise, some of the were on the same road as Roslyn. Neighbouring farms. Some had black or blue ticks against them. Tacked to the bottom was a typed list of some forty or fifty of police personnel in different categories - she recognised Penelope's name under the heading 'HOME'. Jammed against one wall near four of the trestle tables that now ringed the room were two huge pin-boards. On the farthest were dozens of

Polaroid photographs. She saw her own face in a bunch of them next to pictures of Ysabel's body taken from a multitude of angles. She didn't want to look too closely. There were shots of the farm and house and aerial views. Red string lines ran between photos, unrecognisable diagrams and lists, pinned at each end with thumbtacks with red, yellow or blue plastic heads. A red line ran from George's face to a freehand diagram of the house on another sheet of crisp looking yellow paper. The other whiteboard had both a road and a huge aerial map.

Tired, she took the seat Penelope indicated and answered dozens of her questions while Ward noted everything carefully, leaning against the window sill and bending over his little notebook perched on a raised knee, his ludicrously small pencil once again in his hand. The table felt unstable under her clasped, sweating and shaking hands, wobbling a little in every direction whenever she or Penelope moved. The green baize was comforting somehow. As though they were children playing a complicated board game. They started with who she was, an examination of her passport - which Penelope kept - questions about her family, background, and her knowledge of and relationship with Ysabel, James and Mark. All the while the rest of the people in the room murmured in low tones on phones, clicked keyboards, wrote notes on the boards as though the three of them were not there. Ward said nothing in the whole interview. Within twenty minutes, Penelope said they had a clear picture of her background, reasons for coming here, and her recollection of events that day. Penelope asked several times in several different ways whether George was aware of any reason why anyone would want to hurt Ysabel, if she was involved in any illegal or fringe activities, whether she had a current boyfriend or ex-lover, if she took drugs. Even apologetically whether there was any more

intimate relationship between Ysabel and she herself. The movements of James and Mark. What time precisely did she first meet them at the airport, were they ever apart before they arrived at the house, were either of the other two carrying a bag, what time to the minute did they reach the house. What vehicles she had noticed on the main road.

At one point Penelope asked what she knew about the movements of the farm workers.

"Farm workers?" said George, surprised. "Sorry, I didn't see or hear anything of them. I didn't know there were any."

"Oh, yes. Three of them. Big farm this. Can't be run just by one man."

But none of them were supposedly on the farm all day. At home with their families, except for one who was apparently helping up the road with a neighbour, mending the fences all day. James gave them the day off for some reason. We're still checking."

George wondered what that meant and felt a chill.

Chapter Five

#

Finally she was taken to her bedroom accompanied by yet another woman constable, this one chatty and full of small talk, and was allowed to shower. The constable seemed discomforted when she politely asked if George would mind if her clothes were searched. As if she had a choice.

"Do you like New Zealand?" she asked George, in a slightly awkward attempt at light conversation. George didn't want to reply and managed only a nod. She was sick of this. Wanted only to be left alone, to sleep. Jet lag was hitting her on top of everything else. She managed a weak smile. The constable stopped talking.

George felt much better after her shower under a big old fashioned copper rose, green with verdigris, pouring gallons of refreshing hot water onto her tired muscles. There was no shower curtain. A blue and white porcelain washbasin and jug that matched the floor tiles stood on a plain wooden vanity which itself stood on four white porcelain blocks. The water coursed past it and a deep enamel bath, white inside and dark green outside with gold claw feet, over which lay towels that rapidly became sodden from the spray. George stood naked in the middle of the room, water raining down on her while the door was ajar in which stood a policewoman carefully searching her handbag and fumbling with her latex gloves in the pockets George's bloodstained dress. She imagined it was like being in prison.

After a few moments the woman gave a bright, sing-song "Thank you! And sorry I that I had to do that!" and a wave before closing the door with a bang. She wrapped a damp towel about her head and wondered what the policewoman had done with her bloodstained dress. She never wanted to see it

again. Just then the door snapped open and the smiling woman brought in a complete set of clothes: underwear, a blouse, shorts and sandals.

"I hope these are alright. I just grabbed the most comfortable thing I could see in your trunk. I hope you don't mind."

"No, not at all. Thank you. These are perfect."

"Forensics say they should have your old dress, I'm afraid." She held up a plastic bag with the sad fabric bundle in it.

"Um, what do I do now?"

"I think that's all for the moment. You can stay here or go on downstairs and join the others. We'll be here for a long time. I'm not sure whether they've done with your friends. After that they'll probably put you in a motel in Queenstown."

Another twenty minutes passed in the bedroom resting on her bed and then Penelope, more relaxed now, knocked and popped her cheerful tanned face around the dark polished door.

"Ah, George. James is still being questioned and then we need to talk to Mark some more. I'm afraid we have to keep you separated until then. I wonder though if you could help me though. I have to go through the house again - it's already been done by an evidence team but I have to re-familiarise. I was wondering, would you like to come along "

"Sure. Though I don't know that I can be much use. I've only been through part of the house and that was all very confusing."

"It's OK. I just want to give it the once-over to get it clear in my mind. Used to come here to play with Ysabel as kid but that was a hell uva long time ago. Just thought I'd like some company."

Both policewomen now had a relaxed and pleasant manner.

Although there was still efficiency in Penelope's manner there was less urgency. The matter was now under control in the sense that the procedures were all in place and everyone was doing a job. Penelope seemed to stroll around the house as though she was in an art gallery or museum. She was not searching for anything she explained again, just "getting the feel of the place again."

A new shift of fresher-looking uniformed officers had arrived when they reached the ground floor. But Penelope Caulder and Kevin Ward stayed on. She also saw the suited senior officer again briefly through the door into the room where she had been interviewed, looking at his watch while he talked on the phone.

When they arrived back in the kitchen, Mark was absent. James was sobbing with his eyes closed and his head on his arms. He had a photo of Ysabel with their mother in his hand. George held him around the shoulders for a while. He didn't seem to notice. Penelope disappeared.

She gathered from scraps of conversations that floated over her that by then the entire district had long been crawling with police, many of whom had been flown in from other parts of the country by helicopter. Floodlights had been set up everywhere as it darkened, diesel generators humming on the back of two trucks. Overalled teams swarmed, opened drawers and cupboards, moved furniture from the walls, examined the springs of armchairs. Light leaked up through the floorboards, dust motes dancing in the slivers of light, muffled bumps and shouts came from under the house. The new officers were dour and spoke only to ask her to leave while they scoured the kitchen. Between the house and the poplars was a wide cordoned swathe lit by

floodlights on poles in which walked, crawled and sat still more men and women. Most of the activity was focussed at the bottom of the tree line around which the ground was covered in a series of grids marked out with string tightly stretched between stakes. Behind it more of the massive lights blazed through the foliage. It looked like preparations for an open-air play.

Bizarrely, one policewoman even unpacked George's boxes for her. They asked her to be there while they did it. She didn't want them to unpack. She didn't want them to search in her private things. She did not want to stay anymore. She wanted to go, as far from here as possible.

"Please, I can do that myself."

"No trouble, miss. Really. We have to go through all this anyway, see. I'll just put these up here in the wardrobe, OK?" She nodded dully, too tired and upset to resist further.

#

Her father had always taught her to pack thoroughly, telling her over and over about how her mother used to be a "beautiful packer. Never a wrinkle or a crease out of place" and admonishing George whenever she did it. After he had died she suddenly found that she too was a beautiful packer at one autumn afternoon as she arrived in Ireland on a cut-rate weekend package. She had sat on the hard little bed with its orange candlewick spread and cried. Her parents were gone and she could not tell them of her pride or get their praise. "Look, Daddy! Look what I've done!"

For this trip to New Zealand, the longest and farthest she had ever had, to the end of the earth and over the edge, she carefully placed tissue paper between each fold to stop wrinkles. She wrapped her most precious objects carefully in bubble plastic and duct tape. Everything but the silver gilded

wooden photo frame containing her only picture of her mother, in faded kodachrome. She was forced to hurriedly throw it in the second box when she heard the rattling of the moving truck.

"Bloody peak hour."

The little wiry men with their eyes darting and measuring, the lines on their face increasing with the weight of each burden they assayed, took over the flat and looked at their watches while she scrambled about in her handbag for the rusted trunk keys. Then one of them stood on the battered lid, a performing monkey while she locked it.

"There now, love. That's got it."

He was smoking an appallingly strong cigarette from which issued brown smoke. She imagined it was Turkish. While she struggled with the bedraggled brown leather straps on the other box, the other lit up and they just watched, whining about the "bloody weight those things must be", rolling their eyes and blowing filthy clouds at one another. She had deliberately left the photo until last as her most precious possession and in so doing had almost forgotten to take it. She couldn't let it moulder away in some dank storage warehouse with her furniture. Funny how she hadn't realised how difficult it would all be.

"Lovely packing, miss" said the policewoman.

The only thing that did not survive the trip was the photo frame; it was a mass of broken glass and wooden splinters all through her clothes. The redheaded constable policewoman with enormous shoulders and a bent nose daintily shook out glass from her underwear and brushed down her night-gown with scarred hands.

"Might want to give these a good wash in case there's any more glass."

Downstairs again, pizza boxes appeared in Constable Ward's arms. Men and women joyfully shared in it as though they were at a company picnic. George took a piece but lost her appetite suddenly as she saw Ysabel's clothes listed and carefully described on the clipboard of the man next to her. She drank a glass of water instead.

A tiny television had appeared in one corner and several officers were watching a news report; their lips were pursed and their brows furrowed. She saw Roslyn over someones shoulder. She felt like her father who would take a little television to the ballpark. He would put it in front of him, hunched over it trying to keep the sun off the screen with liver-spotted hands and keep pushing at the stiff plastic ear piece, ignoring the real game in front of him, grumbling all the while about the noise and jostling in the grubby bleachers. Others would look uninvited over his shoulder at the screen instead of the game with a grim intensity that she found both amusing and frightening.

George felt now, as then, strangely from the activity going on around her. She pushed through the crowd once again to the kettle and made coffee for Mark, James and herself. She felt under suspicion, though she knew that she couldn't possibly be. Penelope had told her that Ysabel had been shot before she even boarded the plane.

Sometime after midnight most of the crowd left. Road, airport and train station checks would stay in place overnight. The searches continued though scaled down. The police had come to the same conclusion as George: the murderer had either long gone or was so well hidden that a quick result was unlikely. The lights outside stayed on and police cordon tape was everywhere. Half a dozen officers were stationed for the night in the house and grounds, perhaps to protect any remaining evidence, perhaps to look after James, Mark

and she. Or perhaps to make sure they didn't run. She didn't care, so long as they stayed around.

Penelope, her face with fatigue, politely asked the three of them to take what they needed and accompany her to James's cottage where they were to stay the night rather than go all the way to Queenstown. They swished their way across dewy ground, cold mountain air rolling down into the plains making their breath misty.

"You guys have searched the cottage too, eh?" said James.

"Yes." said Penelope as they reached the wooden veranda.

There was none of the otherwise ubiquitous orange tape and no police guard. "Someone'll be along in the next quarter of an hour." she said. It was only then that George realised she was nervous out here away from protection. And immediately guilty when a voice inside whispered that Mark and James must be suspects.

"Goodnight." Penelope left them to themselves for the first time in many hours, her pale torch light wavering across the to the lit stage of the field back, where Ward could be seen in the drivers seat with the door open, a desert island of light. Two doors slammed in the calm clear air and the car was gone leaving the officers on duty in the twin lakes of light by the hedge and house and the shimmering of the near still water of the real lake in the distance. A cricket chirped.

James showed her the tired little bedroom and she sat on the bed to take her sandals off while he went back with Mark to the house to get the linen and her carry bag. She was physically tired but still jet lagged, emotionally and mentally wound up. The cottage was dark and dirty. Like Roslyn it had a thick patina of age, but this was of a different sort, a witness to generations of tired,

hard working lives. In the tiny kitchen. An oven and stove so old they were rusty where the black enamel paint had chipped and peeled, a wooden bench-top and deep iron sink both stained with years of use, an old green Formica table with chrome peeling from the legs and scratching her whenever she sat at the table over the next few days until, sick of it, she sanded the flakes flat while James was out. There were photos everywhere. They were mostly unframed and stuck to the wall with fragile yellowed tape or thumb tacks. Generations of shepherds or farm labourers stared out. Sometimes this cottage was in the background, sometimes Roslyn, looking much the same as now but with bigger gardens and a more ornate paint scheme. Almost always these sombre men were accompanied by sheep dogs but rarely by women. Where present the women were in long, full skirts and they stared at the camera with that suspicious, serious and piercing look, eyes like diamonds, that old photos often had, almost as though the subjects were characters in a film about demons who take over humans. There were dirty dishes on the bench-top. She turned dull brass taps, squirted detergent and piled in dishes to soak in the stained basin. She washed and dried in the inadequate glow of a low wattage light bulb covered in fly spots dangling from a black flex in the middle of the room. As it swayed a in the breeze from the door shadows loomed around her first in one direction then another. She could hear the men murmuring along the hall as James put made up her bed.

As she boiled the kettle and set out mugs she saw Mark through the window He shrugged on his coat in the back porch, stepped across the bright pool of light and moths out into the darkness, hands thrust deep into pockets. Somehow she had expected that he would stay. James came in to the kitchen, wearing a polo neck thick woollen jersey. She left him sitting alone in the

kitchen with an old white and blue rimmed tin mug while she fetched her own jersey and a pair of track pants.

"Mark'll be back in the morning."

"We need to get some sleep, James."

"Yeah, well I guess I'll just sit here for a while. I have to ring Auntie Susan in Australia and...you know."

"Of course."

"I'll stay up for a bit too, if it doesn't bother you?"

"Sure. Be happy if you did." George was suddenly crying, James put his arms around her, his own shoulders shaking. They stayed like that for a while even after they had both stopped crying. Above them the naked bulb swung a little. It was so weak she could look at directly and see the filament inside, the glass itself encased in a cloud of erratically orbiting soft wings.

Black eyes watched while the phone calls began.

Chapter Six

#

A hideous rattling gurgling sound awakened her from sleep. The noise resolved itself into a tractor engine roaring into life as the ignition finally caught. Hot sunlight like liquid gold suffocating her was flooding in through thin and dusty tortured curtains she had been unable to fully close the night before. One sagged in a large rip, the fibres sticking out like the teeth of a comb. Her eyelids were half stuck together, red and orange splodges where the sun hit them.

She leaned over and peered through the gap where the ripped yellow fabric did not meet. Squinting through the grime on the window she could see James across a small field on the top of the red tractor, black smoke billowing from the wobbling red exhaust pipe pointing high above him. Perched on his head and looking like a soft toy was a floppy khaki hat covered with colourful scraps which became fishing flies as she watched, hiding his face in shadow. He was waving his veined hands and shouting something she could not hear at Mark, who was dressed in an unbuttoned plaid shirt over a black T-shirt and shorts; a new active and vocal Mark who shouted and wheeled on the heel of his rough brown leather boots, heading for the barn she could just see behind a complicated piece of rusty farm machinery. James jerked levers, then himself forward, lurched to the right and finally sped off, momentum holding him backwards against his seat. It looked very comical and uncomfortable and George smiled. He was followed moments later by Mark on a mud caked farm bike that erupted out of the barn in a cloud of blue smoke, his shirt flapping. Then they were gone, with nothing left except the throb of the tractor and angry whining buzz of the bike until they too melted away.

She yawned. She had first woken three-quarters of an hour after she went to bed. Her mind became a jumble of horrible images and disbelief until she slipped to sleep exhausted once again at about six. She had a lukewarm shower dribbling from above a rust-stained bath and behind a mouldy shower curtain covered with soap film and pictures of red and blue fish blowing cartoon bubbles. Her shoulder was stiff and she had trouble pulling up her jeans. She swallowed her anti-depressant pill. There was a smell of toast. She found a huge plate of sliced bread by a toaster, orange juice in a glass jug and museli in a big box all sitting on a fresh tartan tablecloth. It looked like a prop for a cereal advertisement. There was no milk to be found in the fridge. No milk. On a farm. A note hung under a magnetic holder stuck to the fridge bearing a smiling cartoon black dog and red cow and the green words "Glenorchy Veterinary Services." The note was written on white toilet tissue, imprinted with a blue flower pattern, like a precious Wedgwood china. China born as a tree, grown for decades, groomed, painted, wrapped, and sent out to the world to be defaced and discarded like some dead and murdered woman. Her hands shook for a minute. "Gone to check some stock in the top paddocks. Be about 2 hours. J." There was no time on it. The paper had been ripped a little by the red scratchy ballpoint.

She ate a piece of toast dry because she couldn't find butter or spread. She filled the white and blue mug with instant coffee and sat on the front step, watching the distant movement of police across the field at Roslyn. There was a beautiful earthy smell of wheat fields wafting in the light breeze. She closed her eyes and lifted her face to the cleansing sun. Little coloured spots formed and swam under her eyelids again.

A newspaper was sitting on the step below, pages lifting a little in the wind. The news and advertisements were a mixture of the familiar like Kellogg's cornflakes, she did not expect somehow, and the unfamiliar, which she did but which still surprised; shopping chains she had ever heard of; reports of carnage in the Middle East but with a Pacific spin that made it seem so far away and unimportant that her feelings reading about it at home seemed naive.

The front page had two main stories. One was yet another story about the global crisis, the credit crunch, the coming depression. This one highlighted a story about a banking company in New York she had never heard of, called Trittsam Holdings. Incredibly tedious. But she read it anyway. Trittsam had announced some sort of clever deal whereby it had refinanced a loan on a huge tract of land in Spain that everyone had thought worthless. It would be building some huge entertainment complex and parks, the article said, bigger than Eurodisney, 'The New Millennium Playground.' would be for "young energetic adults rather than children, with six hotels, three casinos, a man-made lake and "hundreds of indoor and outdoor adrenaline-pumping activities". A New Zealand architecture firm was involved. A photo –where four local men pretended to drink champagne as they smiled woodenly.

As she read she was avoiding the second headline screamed above a photo of Roslyn. She turned the page without reading that. Perhaps she should just go back home. After the funeral. She decided that she should not let the opportunity to see the country go by. A different movement from the field attracted her attention. Penelope Caulder, waved as she took high steps over the long grass. George waved back. The sun felt good on her arm. Another stab of guilt as she realised that at the moment she was happy here, just sitting in the sun.

She started to rise but Penelope waved her back and flopped down beside her.

"Just catching a break. Can't stay long. I saw you here and thought I'd play hooky for a bit while the boss isn't around." She smiled. "How're you holding up?"

"Fine, thanks. I haven't spoken to James yet though. He was pretty bad last night."

"I can imagine."

"He's out now though. Went off for a couple of hours to check on some stock."

"Yes, I know, I was here earlier. We, that is the Chief Inspector and I, spoke to him and to Mark this morning and the farm workers. We're interested as to whether any of them might have been close to Ysabel, a lover perhaps. Though from what I know of Ysabel that seems pretty unlikely. I don't suppose...?"

"No. I mean, it's possible but she didn't ever tell me of it. Not that she necessarily would have. I can't see it though somehow. She didn't go out of her way to find anyone in London. Wasn't a priority."

"Well, you never know. In my job I found out quickly that people often aren't what they seem."

"No, I suppose not. What does James say about it?"

"He just laughed and dismissed it. Typical of the man! I don't think he thought her capable of a brief affair." said Ysabel wasn't that sort of girl. Besides all three of them have been on the farm for around ten years now. All married with children and they live elsewhere. He regards them as all old

timers. Bit rich since two of them are only three years older than he is. It's still possible. More than possible."

She shaded her eyes and scanned the mountains as she spoke and shifted her legs on the step.

"Look George, it's not going to be easy for him the next few days and weeks."

"I know. It must be the most terrible thing in the world."

"Yeah. Did you know their mum and dad?"

"No. In fact I've never met James before yesterday. Though Ysabel used to talk about him enough that I almost feel sure that I have." She sipped at her coffee and gestured with the cup, raising her eyebrows.

"Yes, thanks, black. I knew Ysabel and James when we were kids at primary school. I am between them. My older brother used to have a crush on Ysabel. She was such a pretty girl. Used to play over here a bit and I'd tag along. I was dead scared of old man Sinclair, though."

"Really?"

"Yeah. We all were. Real prick. Used to bash his kids at the drop of a hat. Especially James. Thought he was hopeless. Maybe why he's never quite made it, if you know what I mean. Mum used to say that the old man hit the mother too. She was sweet. I used to dream that someday she'd turn out to be my mother. Which is strange because I loved my own mum to bits. ."

George went inside to get the coffee, blind for a few moments. What a strange place this was. How little she could see of what layers were under the beautiful surface. Some were memories of better times. Some were of horror and cruelty. Ysabel's shattered and bloody corpse silent and still in a beautiful and peaceful library. Under that, children playing on a swing, laughing and

running between the flowerbeds with their friends, nursing bruises. But watched with greedy envy by their playmates laughing with them.

When she got back, Penelope was stretched out on the top step, her hands clasped over her stomach, the newspaper over her face.

"You know, when I said that James was going to have hard time of it, I meant in more ways than one." The paper was flipped off and blue eyes stared from the tanned face at George. "He's a suspect. You shouldn't forget that. And that friend of his."

"I know they are. But it's just a formality isn't it? They were both in town all day. And why would either of them do it? James loved his sister! Anyone can see that!"

"Love is not always a reason not to murder..."

"Yes, but" George interrupted, not sure why she was so defensive"

"Why on earth..."

Penelope didn't need to reply. James would inherit Roslyn. The farm wasn't going too well as a business.

"Without the house the farm is still worth a lot, but with it, a fortune. There has already been interest from land agents this morning." said Penelope, her nose wrinkling in disgust.

"They're like those TV parasites."

Penelope sipped her coffee while George stared at Roslyn.

"Until you arrived the only alibis the boys have covering the whole day are an ATM at the bank and each other. Although one of our guys reported in this morning that the clerk at the supermarket thinks James might have been there. We're trying to find Alan Simpson, who's supposed to have served him there, but he's on his day off. Left yesterday afternoon to go up the lake fishing

in his secret spot his mum says. We're checking with the bank now to see if the times on the transactions matches up. Mind you, someone else could have used the card at either place. Mark perhaps." She looked at George who stared back, coffee slopping unseen from Penelope's mug still in her hand. "And no-one remembers Mark being with James. So far."

There was silence for a while.

"Well. Better get back to it." Penelope stood up, patted at some coffee that had splattered on her blouse and then started down the path, once more the police, not a friendly woman. Then she stopped and turned back. "Be careful George. Maybe it would be best if you left here in the next day or two. It won't be pleasant and, you never know. Whatever you decide to do, you must let us know your movements. Alright?"

George nodded. She was beginning to get scared. Surely James couldn't do anything like this? She couldn't believe it of him, as little as she really knew him. And to leave him to face it practically alone? How could she? This was her best friend's brother. And yet it was not her family. Not her sister. Not her business, she had only just met the man. And who was Mark? She knew almost nothing of him. How could she know what had really happened here?

Her shoulder twinged as she bent to pick up the paper,. A line of ants was crawling over it. She shook them clear, They fell to the broken concrete below. But they survived, invincible. Scuttled along a crack highway, rapidly weaving this way and that as they negotiated weeds, sped up unnervingly by the hot sun, on some new, urgent and unknowable summertime mission. She put the newspapers under her arm, tipped out Penelope's coffee into the

fragrant but withered daphne bush and went slowly back inside the black doorway, blind once more.

She needed to ring Marguerite. Had put that off last night because she dreaded it. The three of them had shared the flat in London for over a year before George moved out to a grotty bedsit. She had needed that to get over her depression, she thought at the time. It had been a mistake and the solitude, far from helping her find balance, had made her worse. She was simply lonely on top of everything else. She was too embarrassed to go back in her worsening state so she had made an excuse about needing to live closer to work and moved into yet another flat in Islington. Her three flatmates partied a lot, self absorbed and insular. The man seemed to be sleeping with the other girl as well as his fiancée. Like Ysabel and Marguerite, they were unaware of her problems and she wanted to keep it that way. At first they asked her along with them, but when she usually begged off they started not to ask and then to ignore her entirely, waiting, for her to move on so that she could be replaced by a new and closer clone.

Then she lost three jobs in a row arranged by the agency for different reasons. The referral phone calls dried up. She lived on the savings from her father's insurance money. The money that he had made her swear she would only use to buy a house. When Ysabel said she was returning home, one of the last lynch pins in her world fell. She had no idea what to do. She hid in her bedroom lying on her bed and took long tortuous walks to nowhere. She tried to get a grip, to spend time in the library reading. But she didn't look for another job and she knew the money wouldn't last long. She became scared, frightened that underneath she was planning to kill herself.

One grey day, after three or four months, yet another of Ysabel's bright notes arrived, a small spark of energy in the letter drop basket. This one was different. This one suggesting a long holiday in New Zealand. A cloud lifted so suddenly that she cried in the lobby.

She rushed out coatless into the late afternoon drizzle and grabbed little colourful brochures of New Zealand from the travel agent on the corner and the next day the one in Trafalgar Square; got information from the library, the internet, New Zealand House, and over the next three weeks planned her trip and made too many excited expensive phone calls to Ysabel.

She felt guilt. The broken promise she had made to her father. Laughed at the irony that her oh so cautious and scared parent was providing with his death for the sorts of dangerous activities he had spent his life avoiding. She paid for it all with the proceeds of his death and felt no remorse because it saved her life.

She boarded the plane at Heathrow with a new, buoyant spirit, a sense of new beginning, trusting it all to the Gods.

And they had responded with this.

She sagged back into the armchair.

"Hello?"

At first Marguerite thought it was a joke, perhaps they were having a party to celebrate George's arrival and called her in fun.

"No, Marguerite, that's not it. It's morning here. Ysabel really is dead. Murdered."

"What? Don't talk nonsense, George! It's a joke in really bad taste."

"I'm sorry, its true." George told the story. Listend to the silence before the tears, making soothing noises despite the turmoil in her own breast. Her

friend sobbed a world and a quarter second's delay away. Asked questions to which there was no answer yet and others to which there would never be.

"I want to come out to the funeral but I just can't afford it."

George talked her out of it, feeling guilty as she did so. Why should she do that, she wondered somewhere in the back of her mind?

"I'll think about it overnight and ring in the morning. My morning."

She didn't ring.

George saw James little over the next three days. She felt sure James was using the work on the farm as a diversion and couldn't blame him. Mark greeted her civilly enough and then would wait silently for James, starting the bike or the tractor. After their return, he just nodded to George and spun gravel from his wheels off to his mysterious home. James would come in, his face showing lines of pain and clean up before going to his room where he would lie on his bed as she had once lain on hers and ignore her one-sided conversations until Mark returned. This routine would repeat morning and noon. James didn't eat anything as far as George could see, despite her carefully prepared meals and cheery calls to the table. George said nothing. A stranger in the house, ignored by her host, with no-one in the cottage to talk to except the dead trapped inside the photographs. And nowhere to go, with no way to get there even if she did. She wondered sometimes what on earth she was doing here and at others it seemed the most natural place on earth for her to be.

She went up to the big house several times, especially when she got nervous, alone, feeling as though being watched. The police were still there using it as a base, but their number was small now.

On the third day Penelope was in the hall.

"We'll be packing up today altogether."

"Have you made any progress?"

"Not much."

"What about Mark and James?"

Penelope raised her eyebrows.

"The EFTPOS transaction times support Mark and James's. And several witnesses saw them in the town at various times that morning. I thought you knew. Kevin told them about it two days ago."

"They never said a thing!"

Penelope frowned.

"James isn't too good, is he."

They talked about the effects of such shocks before returning to the murder.

"We haven't ruled out the possibility of a nutter. Some sad bastard who got his kicks by knocking off a stranger. But it doesn't feel right. Seems to most of us that this was planned, not random or frenzied. It's too clean and the shot came from such a distance. There's not that sense of heat and fury we associate with passion. We'll get him though," she said, looking George firmly in the eye and trying to exude confidence.

"I suppose unless there are strong leads at the beginning, then the truth might be a long time coming, if it ever arrived." said George.

Penelope fiddled with her keys.

George fielded all the telephone calls to the cottage diverted from Roslyn. James refused to answer. There were many. Soon acted like a receptionist, writing down condolences on a telephone pad and handing a stack

of them to James who would silently read them. Sometimes he rang back, but more often not.

James came back in the evening of the third day and started talking again. His trips out onto the farm became less frequent after that and not for as long. The following day Penelope said they could return to the house. George and James trekked back. All that remained was one long piece forlorn plastic cordon tape, one end fluttering in the breeze, the other fixed to a big beech tree, its splayed branches laden with rich green leaves. A blackbird was playing with the plastic, pulling it with its beak in sudden short sharp movements punctuated with periods of absolute stillness.

In the abandoned communications room the furniture was still stacked up against the walls. That afternoon Mark came and helped James put the room back in order. He found a photograph of Ysabel's body under one of the chairs. It had half a big dirty footprint from a heavily treaded sole on it. He discreetly hid it from James and slipped it to George who ripped it and stuffed it deep into the rubbish bin. Rugs and pieces of furniture were missing from the library. The room had been immaculately cleaned and there was not a trace of the murder left. Even the pane of glass with the hole in it had been replaced. She had seen the original pane, carefully laid in a white polystyrene box, sitting by the front door on her second visit.

James spent the rest of the day hovering around the ivy covered back door, as far from the front of the house as possible, looking as though he was a stranger. He refused to go back to stay that night and George certainly did not want to be there alone or in his current state, leave him alone.

There was a difficult visit from an undertaker who was waiting for the body to be released. It was after the fat funeral director slithered in the second

time, ornate gilt invoice in hand this time, his victim caught and now being hung out to dry, and to whom James handed a cheque and read the program without saying one word, that George decided she would leave Roslyn after the funeral. She would take the trips that she and Ysabel had planned and then return home to England, not in six months but in two.

The funeral was four days away, James continued to thaw out and start to piece his life together. The day before the funeral he could be seen through the kitchen window striding around the farm buildings with one of the older farm workers, Bob Costelloe, as they planned the season's tasks. Bob was a tall hulking man with a weather-beaten wrinkled face and a permanent grin. He teased her mercilessly, her "city slicker clothes", "her soft hands" and "pommy voice". She liked him a lot. She foolishly accompanied them on a long ramble that afternoon, her feet in ill-fitting gum-boots. She struggled over rough ground, boots giving way on sharp rocks and knobbly tussocks. The smell of dry grass was mixed with an underlying pungent odour of sheep droppings. The golden fields which had looked like heaven from afar were far from idyllic close up.

She got back bruised, wind burned and exhausted in the late afternoon. Four glasses of water in the relative cool of the house gave her enough energy to peel potatoes, slice lettuce, tomatoes and the night before's cold. She still felt like she belonged, like a grown up version of 'Anne of Green Gables' or Jo from 'Little Women'.

Mark had not come to the farm for several days. He had promised to help his brother with some work in the high mountains forty miles. That night James talked about Ysabel. He told her of their childhood. The time they fooled their mother into thinking they had started school holidays a week early

and arrived home on the same train. They found out months later that their mother had never been fooled but had kept their delicious secret, the strict letters from school, from their father. About the time they had carved their initials into one of their father's bookcases.

"He only laughed, you know. He'd never get angry at stuff like that. Mum would cluck a bit and pretend to get upset, but she'd usually end up tickling us or something." His eyes crinkled up. "I miss them. Especially Mum. Even Dad. He used to get a bit angry but only when he was drinking. He was a great guy. I miss them. And Ysabel." There were no tears this time, just a smile as his mind floated in nostalgia.

James drove her into town after dinner that evening. As they were about to turn into the road, rocks, animals and grass on the walk that afternoon, the car slowed while James swore at the gears. At the gatepost an old man stood, dressed in a misshapen black suit decades old, a droving stick over his shoulder. A dusty black and white dog padded beside him, tongue lolling out and saliva matting the hairs on its muzzle. The old man's rheumy eyes met George's through the open window. She smiled at him. The old man's head shook solemnly, she thought in sympathy. Then he raised his stick and brought it down on heavily the roof and the door pillar beside George. She screamed and cringed back into the seat, James shouting unintelligibly. The stick came down again and George saw the man's limpid eyes still staring into hers, disconnected from his actions. James finally graunched into gear, put his foot down on the accelerator and they roared off, leaving the man standing, stock still in the dust, his stick suspended in the air, a horrible wax work.

"Bayliss!"

"Mad bloody bastard!" James looked over his shoulder at the strange old man as they wheeled onto the road, and tooted the horn. "He's fucked in the head! Crazy loon!" he muttered. He looked over at George, whose heart was racing and hands sweating.

"You OK?"

"Yes, I suppose so. Christ, what the hell was that all about? God! Who is he?"

"Ted Bayliss. Neighbour. We were talking about him just before we...the other day, when you first arrived? Always arguing with him about watering rights. Barking mad. Sort of thing that happens a lot. Can't do anything about it. If we tell the police they fill out forms and then say that there is nothing to be done unless he actually hurts somebody. Christ." He looked over at George suddenly, his hand pulling the wheel dangerously to the side of the road before he regained control. His eyes were wide. "Jesus! You don't think...."

"I don't know. We'd better tell Penelope about it as soon as we can and whatever else he's done in the past and let them sort it out. There's nothing we can do. Besides, the police seem to think this...murder...was by someone other than a madman." She saw the tears spring immediately into James's eyes and she waited quietly, staring into the road receding into the distance until he spoke again. Her heart thumped.

"Yeah. Yeah, you're right. We'll tell Caulder when we get back." He was silent for a few.

"Did you know she was at boarding school with Ysabel? Penelope?"

"No, I didn't know that. She said she was at junior school or whatever you call it here but she didn't say anything about later on."

He looked at George from the corner of his eye. "Yeah, she skipped a year. Pretty close at school. Haven't seen each other for a few years but she's really cut up about it. Apparently they didn't want her on the case when they found out but things here are a bit slacker and numbers are a bit down on the city forces."

"It must be awful, so much worse for everyone here than for me. I didn't know Ysabel for as long as anyone here. I feel so helpless, unable to do anything."

"You're doing fine. Look, you were her closest friend at the moment. Everyone here, well, she had drifted away. Sort of changed. She hadn't got back in touch with many of them. I don't think that Penelope was one of them and I doubt if they'd had spoken to each other for five years or more. You were the one on the spot and I couldn't have coped if it wasn't for you and Mark." His eyes half-closed and a half-smile played on his lips.

"Long time since I've seen Pen. I used to have a bit of a crush on her."

"I don't blame you. She's very attractive."

James looked at her.

"She's not married is she? Do you think you will ever be able to get to know her again?" George asked. Perhaps the crush wasn't dead.

"Maybe," James said gruffly, keeping his eyes on the road.

George watched rows of crops flash past her like an infinite venetian fan. It felt good to get out of the place, with the cooling wind flowing through the window, that intoxicating smell of the crops and her new friend beginning to be at ease.

The barmaid was middle-aged and efficient, her greying hair piled up, tinted purple and permed smooth.

"Doing anything interesting at the weekend?"

"A friend's funeral, actually."

A ring encrusted hand rushed to the woman's face.

"You're the English girl, aren't you! That was up at the Sinclair's that day!

Oh, what a terrible thing! I heard all about it on the radio. I'm so sorry, dear.

Oh, how awful! What the world's coming to! Rachel? Rachel! Come over here, dear. This poor young girl..."

George was soon surrounded by a bewildering throng of women, all of whom cooed over her. She handed over her credit card, praying she wasn't yet over her limit and waited with red face while the drinks were rung up as on the house. As she thanked the barmaid, she leaned over the counter and whispered:

"The prayers of the whole town are with you." George couldn't get away fast enough, smiling and thanking as she returned to James at the jukebox, her face burning.

Chapter Seven

#

George smoothed the dress down and felt the little butterflies in the texture of the fabric, all but invisible in the black. Now though, they looked more like moths. Still, no one would notice something like that.

The funeral was attended by hundreds. It was held in a little stone church perched on a point extending into Lake Wakatipu. The mid-morning light poured through a huge bright window behind the altar. The lake immediately beyond the glass was so close that the near shore could not be seen, just blue sparkling water like a sheet in the bottom half of the frame, the top filled with sky, the two separated at a thin horizon of green willows on the far shore.

Ducks and swans floated above tame trout, feeding from children's hands while the adults unable to find room inside strained to hear the service.

The barmaid had been right. This had touched the entire community. Not only those that knew the Sinclair's family. There were many who had never heard the name before the radio, television and newspapers started disgorging the tale and turned on taps inside of them from which flowed fear, disgust, excitement and sympathy.

The funeral started simply and beautifully, the multitude quiet and the distant sounds of children's laughter and ducks' quacking confirming the peace inside. Ysabel's closed black coffin lay at the front with a wreath of summer flowers from her own garden.

The Reverend Leon McLennan M.A. succumbed to the temptation of his largest ever captive audience. The service slowly bloated. The good minister added in an unplanned dirgeful hymn, a second part to the sermon, addressing

both the congregation and the crueller aspects of society, covering the failure of "authority" to do enough about it, and the need for all men to be vigilant. He finished with "in order for evil to triumph it only takes good men to stand by and do nothing," in his most gloriously sonorous tone and with beetling brow, kept frozen in a stern pause during which George could have heard a pin drop. He successfully turned what should have been a poem into politics.

James stood up in the dark suit he had worn for his father's funeral. He spoke clearly and strongly, of childhood, their parents, of the Ysabel they all knew with so many talents and of Ysabel, his big sister. He did not break down as George feared. She did.

James was followed by Dr. Jones, who half way through his emotional eulogy had to be assisted back to the pew by his small, round and bespectacled wife, tears running between wrinkles as they clumped and rustled down the aisle. Then an array of well meaning friends. George felt faint from the heat, perhaps even worse inside than it would have been outside in the sun away from the close crush of bodies.

How would she cope? How could she? Why should she? It was too much and the tears running down her own face would not stop, an endless supply of salt and precious water.

The Reverend McLennan's eyes lit briefly on her among the many as he silently stood to deliver the benediction, arms silently rising, the iridescent black plumage of robes spreading wide behind him, his balding head and the pink silk at his neck completing the image of vulture.

George followed the procession walking to the graveside; James, Mark, Bob Costelloe and several men she did not recognise carrying the coffin. It didn't seem right that the coffin bounced gently up, down and sideways as they

walked. Her father's coffin had slid smoothly into a doorway toward a fire hidden behind a heavy velvet; the twin of a pillar that consumed her mother years earlier after she had drowned in a black sea of depression. The same depression that was her legacy to her daughter.

Hours later she was drifting somewhere far away as she listened to Chopin's nocturnes in the lonely library, lost in her own requiem for her dead friend. James staggered through the door, his breath ragged and panting, tears sweat and dust mixed into a glossy film on his alcohol-reddened face and flopped into a chair.

"Not fair. Not fair, they had no right to do that."

George fetched him some cold water and managed to gently pry from him that he had slipped out and run home all the way from the Jackson's place before the wake had finished.

She got him up the stairs, and then went to her own. For a long while she could hear James's snuffling from down the hall as he cried himself in and out of sleep. In the quiet that followed she listened to her own breathing slow, saw the patterns painted by the moonlight on the walls and ceiling slip and slide, felt her eyes swivel upwards under her eyelids, and let her consciousness swim out into the darkness alone.

The next morning James shook her awake, his eyes shining and excited. She was in the middle of a delicious dream, recurrent since she was a little girl. In it she was living with her mother and father. They were kind to her but she felt that they were not her real parents. She felt she was not quite understood, that things were not quite right. And then, at last, it came. A message from the palace. She was not the natural daughter of these two kindly souls but rather the princess of the kingdom, hidden there by loyal subjects when a wicked

uncle had killed her real parents and ruled the country. Now he was dead and she was at last able to know the truth...

But James wanted her to hurry. It was still dark.

"What's up?' she asked, rubbing her eyes trying to get a stubborn film from the right one.

"I've got a great idea. But we need to get there by dawn. You'll have to hurry up – we'll have breakfast later."

"Where? Why?"

He refused to say anything more but told her to be patient, chiding her like a child. Both dressed in shorts, James in his ubiquitous boots and George in leather sandals and big floppy sweater, they were soon scrambling through the bush in the pre-dawn glow, their legs scratched by the scraggly plants, shaken from a bone-wrenching ride in the rusty Land-Rover down the jolting grey stones of a dry river-bed after they left the smoothness of the grasses on the cultivated plain.

"This part of the farm has never been brought into usable land."

They forced their way through the spindly, prickly undergrowth and pushed aside vast numbers of ferns and finger-like twigs from a multitude of native plants. "All natural bush, never been touched", James called back through the dark grey atmosphere, panting slightly as he pushed his way up the slope with his hands on the ground, like a gorilla.

George was twenty yards further down the rough slope cursing him with what breath she still had. Her hair had caught in a dozen of the spindly branches designed by Mother Nature to protect the foliage from the marauding beaks of moas. Her sandals had slipped heavily countless times on the rotting carpet of damp vegetation on the clay bush floor. There was a pungent smell of

earth and leaves, mossy fallen branches every few feet and an occasional large brown huhu beetle creeping slowly toward a dark hole to wait for the next night.

James told her that people can and still do eat the grubs from which they metamorphised. She couldn't imagine how disgusting it would be. One of the beetles suddenly took flight and its cupped hard shell-like wings battered in her face and hair while she screamed and James, after a moment of concern, laughed so hard that he slipped a few feet and ended up on his bottom. Serve him right.

"People eat the huhu grubs before they become beetles."

"Ugh, disgusting." said George.

A few minutes later she caught up with him. His face had taken on a soft quality like that of a child. He was smiling broadly and squatting beside a huge fern. She, on the other hand, was just cross.

"Ready?" he said.

"Ready? For what? What the hell have you dragged me all the way..."

"Ysabel and I found out about this place when we were kids from our granddad. It's very special. Look."

And he drew back several of the fronds so that she could look through. There was nothing to be seen but a grey cliff face dimly in the half-light.

"Well? What do you think?"

"Lovely, James. Simply lovely. You've brought me here to see what, a cliff?" A boiling anger joined the rushing of the blood from her exertions in her throbbing head. She might have known. Ysabel had warned her James could be an idiot. James laughed and clapped his hands like a boy who has put a frog down a girl's collar.

"Excellent! Excellent!! Now, now. Don't be cross," he said, reaching up and pulling back more of the green sliver-backed fronds that he slipped behind him so that they would stay out of the way.

"Look again. Up this time."

And then it all came into focus in the gloom and she saw what it was. A tree. The cliff she thought she had been looking at was the trunk of a gigantic tree. Huge, mottled with shades of grey, it was completely surrounded by a canopy of other trees and screened with shrubs.

If James hadn't shown it to her she wouldn't have known it was there.

"She's a beauty, isn't she?" James was whispering, the awe she felt evident in his voice. "Forty-three feet in diameter. Two hundred and thirteen feet high."

"What is it?"

"A kauri. Not just any kauri of course. The biggest one in the country. There's a forest up north, near Dargaville, where there's one they say is the biggest. Big tourist attraction. Went to see it one Christmas holidays. They call it the Lord of the Forest. But that's only a smidgeon over seventeen feet in diameter, about two thousand years old or so. This old girl's about four thousand years old." There was pride in his voice as he patted the trunk. The dawn arrived as they watched and as the light grew strong she was bewitched by the sense of the ages this enormous living thing had stood, through, all the changes wrought on the earth by nature and by man, protected from them by its cloak of younger servants, each also huge, each of which was born, lived and died in its slowly increasing shadow. A Lord of Lords.

"Why does no-one know about this one?" asked George.

"It's on our land and always has been so no-one else is likely to stumble on it. That's the way we've always wanted it, ever since my great-grandfather found it here. It is a private thing. Entitled to privacy. We feel we're its guardians." He was quiet for a minute or two. "And it, ours," he finished sadly, "that's what Ysabel and I always liked to think."

They sat without talking for a half hour, each lost in thought.

"It's dying, you know."

George started with surprise at the quiet words.

"Dying?"

"Yeah," he said, flatly. "It's hollow inside. You can see through that hole up there," he said pointing to a break in the bark about twenty feet off the ground. George wondered how anyone could climb that far up the smooth branch-less trunk. "Means it's going to die. Don't know when exactly. Might be this year or in a hundred."

It was hard to believe anything this old and large could ever die.

"Does this tree have a name?"

"Yes. Apparently several Maoris and a few Pakehas caught sight of it in the old days before we came by the land," he said, "but the true location was never pinpointed on a map and most people thought it was a legend. So they called it the Ghost Kauri. And that's what we call it. Those that know about it. Now that Mum and Dad are gone, apart from Ysabel and me, me I mean, the only people that know bout it are old Costelloe who works on the farm. And now you."

Surprised and touched that he would bring her into this sacred place she felt an overwhelming sense of the night's dream, as though this place was the palace and the tree and those that knew about it were in some magical sense

the people she had been waiting for all her life. Then the moment was gone. They headed back to the reality of the farm far below and beyond the river that separated it from these tangled and ancient hills.

Chapter Eight

#

George stretched her legs once again. She looked at them for the millionth time, her many freckles visible through the deep but patchy tan. She wished she had chosen jeans rather than the shorts she had naturally pulled on in the blazing heat of Roslyn. It would be very cold when she touched down at Heathrow. Four a.m. and two hours to go. She was sick of the constant background hum, the dry air, the intermittent buffeting. On the screen in front of her the aircraft's painful cartoon progress across Europe not seeming to have changed. She wanted no more of the candyfloss movies, she was bored with her book.

Behind her was a small red-headed boy. Cute when he had boarded; she'd smiled as he struggled on with a Sesame Street school bag stuffed with drawing things and a well-loved teddy bear with one eye peeking, the boy clung nervously to his mother with wide eyes. They seemed surrounded by a personal idyllic cloud. But the brambles in this delightful little garden had soon emerged as the little boy had grown first familiar with the plane, then bored and finally frustrated. For the last six hours he had been kicking the back of George's seat, thumping the seat tray up and down. Her increasingly strained entreaties to the mother met with a helpless tired shrug. Her nerves were jangling.

Snatches of conversation drifted from the overweight woman beside her talking across the aisle to her equally overweight friend. She smelled. "...and so I said to him, I said, I don't know what's wrong but you can't treat me like....what I don't understand is how they could've...she's a real bitch, you know?...and I said 'don't you think I know that?' and she said..."

The purser briskly moved to the back to organise her crew, flicking back the curtains that separated the pampered from the almost tolerated in Economy Class. The breakfast looked as bland as the over sincere and plastic smile on the woman passing the meals out. George refused with an impolite sharp and dismissive wave of her hand, too tired, bored and frustrated to even make the effort to speak. The smile didn't change.

She had been in New Zealand three months, flip-flopped a dozen times about whether to go home or stay. She finally decided a week ago to stay and then here she was: about to land in London.

It wasn't all bad though, she smiled to herself. She was told at check-in that the plane was full, that she was late and that she would have to put up with First Class for the Auckland - Los Angeles leg.

First Class was what she had been born for. Oh God. She would never be satisfied with anything else now. The contrast for the rest of the trip was like being given a delicious meal of the nectar of Gods, of which she smelled and tasted a fraction and then, when she was ready to consume it, having it turned halfway through a mouthful to sawdust choking in her mouth. She wished she had never sampled the forbidden fruit.

It was still dark as they hummed over Germany and across to England's eastern coast it was light enough for her to see the familiar patchwork of fields, hedgerows and houses in England. It looked friendly and inviting, cosy and safe like the pictures painted by the words of Enid Blyton.

#

Over the weeks James had recovered steadily,. He had regained the energy of their first meeting. George said goodbye to him at the farm gate one sunny morning as she took up the ride offered by Rhonda Costello, Bob

Costello's bubbly teenager. Rhonda's mother had sent over the latest in a long line of foodstuffs that kept arriving for James from all around the district, this time two dozen brown speckled range eggs. Like most of the offerings, a bit like coals to Newcastle. James was, as he always had, giving his own surplus eggs to a retirement home on the other side of Queenstown.

"He refuses to accept anything for them, silly bugger. Not as if he didn't need the cash," said Mark.

"Farm hasn't been turning much of a profit since his old man died. He'll get there though. Hasn't got his eye in yet is all."

Rhonda offered to take George to the spot the tourist buses went from town to the airport since she was going herself "to get some of those new tights like they have on telly." James turned his eyes on the ground in embarrassing silence.

"See you, James. I'll email. Text me, ok?"

"Yeah, sure."

The road was even dustier and despite the pressing heat she had to close her window to stop the choking clouds which swirled around and caught up with them whenever they slowed. Then they were on the asphalt, Rhonda chatting about her boyfriend or rather the one she wanted, and interrupting herself to ask quick, awed questions the London high life that George was less qualified to answer than Rhonda herself who clearly read the fashion and gossip magazines with a photographic hunger. She invariably interrupted George's weak attempts to inform with a thousand colourful details and then flew on to some other tale of romance. Her father wanted her to train as an army chef so that she could always get what he called "a good job in town" in

restaurants. She on the other hand wanted to go to live in Auckland or Sydney where a friend of hers was making "lots of money" in celebrity hairdressing.

George's tour of the country had passed in a rush. High mountain passes, hidden misted valleys where the tourists (including herself) took dozens of poorly composed photographs that did the reality no justice, camping and hitchhiking, to the small towns and cities. She became accustomed to travelling discomforts, tents and rough huts occasionally interspersed with YMCA backpacking hostels. Taking her turn cooking dehydrated vegetables from a silver foil packet on an open fire for relative strangers, some ultra-fit and leaving her feel inadequate, others inappropriately dressed, ill prepared and complaining about uncountable blisters. These ones made her feel much better. Though she couldn't quite get used to using toilets which were deep holes in the ground as often as not, buzzing with wasps and flies and smelling like nothing else on earth. She became fitter. More and more adventurous, somehow forgetting that she was a nervous city girl. Bungee jumping from a bridge and a building, on both occasions given an unwanted helping hand as she stood frozen with heavy thick elastic binding her feet and her heart in her mouth, a slick of sweat on her upper lip. It was then easier to enrol in the course for rock climbing and abseiling. Nothing could be as bad as bungee jumping. But it was. Her heart pounded just as much during that and again she froze, hearing the lonely wind and the calls of encouragement. "C'mon!" they called. "You can do it! It's easy! Just don't look down!" From people who had yet to do it. Watching the trainer at the end of the rope eighty feet below, one hand casually on the safety line and the other lifting coffee to his lips, not looking up at her, not up at all, but chatting up the Danish girl in the short shorts.

The cries from below were like shafts of ice through her chest and she could do nothing as she teetered on the edge, clutching a rope, until, as the trainer turned his sunglasses and floppy hat up at last and told her he would lower her down, she nodded. Then jumped anyway, taking the trainer by surprise, cursing as he tried to regain control of the slipping rope. She reached the bottom and saw he'd had burned his hands. She didn't feel sorry for him. It was she who had almost died. She told the rest of them it was easy, that she had just paused to experience the "rush" as one of them insisted on calling the adrenaline surge that accompanied every activity on that trip. She just thought of it as terror bottled by tour operators in colourful packages. Then an assault on grumbling craggy east face of a glacier which left some puffed overweight Americans calling for a rescue helicopter. The guide, clad in minus zero temperatures in shorts, a plaid shirt, and boots with no socks, just snorted. The Americans yammered on indignantly showing how very serious they were, from the tops of their Ray Bans to the bottom of their straining bri-nylon slacks. He just walked on, serious in his refusal to use the emergency radio. They had to run to catch up, puffing and straining and whining, threatening litigation. The beaches, golden sand and lapping water. A rugged rocky coastline swimming with dolphins and watching whales.

"The Swiss Army knife of countries, I reckon," growled a bus driver, bald head invisible behind a horse racing broad-sheet, crepe heels on the stair rail of the sparkling tour bus parked outside a vineyard on an island in Auckland's harbour. She smiled into the sun beating down onto her tanned face and muttered "too right," an expression she had learned in a gold mining experience on the West Coast. The driver looked over at her appraisingly.

"Learning the lingo, eh? Good on ya mate" They waited in happy silence for the rest of the passengers to wander back through from lunch.

She rang James again on her last night.

"Went to the lawyer again."

That lawyer had been Ysabels, communicating, at much cost, with the various lawyers their and their mother's estates. Now the wheels of the legal system were slowly and jerkily moving things towards court applications necessary because Ysabel had no will. She understood James' frustration if it was- it was exactly how she had felt when her father had died and his estate had been simple. Then she had spent weeks sorting out his things into piles. These to give to the Salvation Army, these to keep. Then starting over again, moving everything in the 'save' pile back to the 'Salvation' pile - she didn't need anything but her memories. Then putting things back, little things, until the 'save' pile was bigger than at the start. It went on and on until she gritted her teeth and rang the charity. They were kind, used to this. They insisted she take some of the things that she had put in their pile. His pipe. His glasses and some books. Cuff links and tie-pin. Experience telling them that regret might flood over into frantic calls later on. And then they swept everything else up and were gone, like a summer storm.

On the Wednesday evening following her return to Roslyn tired but happy, her adventure finished and already sorted and packed in the misty glass of memory, the late summer sun was in her eyes through the kitchen window as she sat talking with Mark and James over supper in the cottage.

Mark O'Reilly turned out to be an interesting person after all. She could not quite work out whether he had changed, or she, or whether she had simply gained the wrong first impression. Maybe it was all three. She was certainly

more used to the Kiwi style, even the peculiar mixture of apathy and 'can-do' that the New Zealand male seemed to be all about. And his earlier sullen manner now seemed to be more a gruff shyness. She was surprised to find she felt it was rather endearing.

Perhaps the biggest surprise of all was that Mark wasn't just some local layabout taking advantage of James's hospitality. He worked in Auckland in the New Zealand finance markets. He grew up on a farm in the next rural block. His six months of unpaid extended leave from his office was about to finish.

He had been good to James, sympathetic to her and in the last few days had chatted a lot about Ysabel. He had played with the Sinclairs as a child and admitted to having had a severe crush on Ysabel as a teenager. Something in his eyes told George that he like James and Penelope had not quite left it behind. He had come back to stay with his brother.

"I don't get on with my sister-in-law. And I'm finding my brother and I have less in common after so long away. It was a mistake to come back for so long."

"Coping with young children wailing in the night was more than he could bear," said James. "While you were off travelling Mark moved into the cottage."

Mark had used James's tragedy as an excuse to his brother and sister-in-law to leave. James and he now maintained, on this sunny Wednesday evening with macho rationalism, it was really a decision made so that they could party as much as they wished.

"Without," James said without thinking, "suffering Ysabel's disapproving gaze," and then burst into tears.

George lamely made some comment about how she had attended quite a number of bashes with Ysabel in London, and could not imagine her taking

such a hypocritical stance with her younger brother. It just made it worse of course. It was some time before the conversation was back onto an even track.

Then she caught herself laughing just a little longer, louder and more frequently at Mark's jokes than they really deserved. James watched the two of them with a smile and yet at the same time, she felt, puzzlement. She glanced at Mark from the corner of her eye. She wondered what sort of money he made and flushed when James was looked directly at her again as she thought it.

"Well. What will it bring each to each of us?" asked James slapping his thighs.

George was about to announce she was thinking of staying in New Zealand permanently when she realised that James was earnestly talking about the flat in London, the one she had shared with Ysabel and Marguerite in Belsize Park, where she and Marguerite still lived.

"Our Dad owned the flat. Picked it up years ago as an investment. When Ysabel went over, he put it into her name as a trustee of one of our family trusts."

George had already learned life on a large farm that had been in the family for generations meant trusts. Ever since she had returned to Roslyn, James was full of talk about them and the myriad of complicated webs that had to be sorted out. But she was astounded that the family owned the Belsize flat. She had no idea at all that Ysabel had effectively been her landlord as well as flatmate. George recalled Ysabel saying she had been in that same flat, for the whole of her stay in London, even keeping it when she had travelled for some months throughout Europe. That made more sense now. George had simply assumed that Ysabel had been lucky in finding a nice flat in a nice area - she

had said on one occasion that the low rent was only so that the landlord was sure of a reliable tenant. A private joke, she saw now.

"Ideal base for Ysabel over there, of course," said James, slowly turning over in his hands a small statuette of the Venus de Milo. "Dad was lucky enough to buy during the down cycle for around 90,000 pounds, I think, and the value shot through the roof. It was worth around 800,000 pounds or more until the credit crunch came. Dropping fast now."

"It's a great flat, upstairs and in a very good area. You're very lucky to have had a father with the good sense to think ahead like that. My father...well, he left me a small life policy but nothing like that." She realised she sounded envious. She was.

"Yeah, well. The old man was pretty switched on to stuff like that. Unlike me. But there're are some problems. They have to be dealt to." He put the statuette down.

"Oh?"

"Wouldn't mind problems like that, mate!" Mark's twang came from above a bowl of vanilla ice cream and a neighbour's rhubarb pie.

The maintenance is due on the building and the tenants are all being asked to kick in about fifteen thousand. Pounds. That's nearly, what, about..."

"Near as dammit to forty six thousand kiwi bucks" cut in Mark. "Got the dough, mate?"

"Well. Ah, that's the problem, see. Cashflow...."

"Have to sell it then, will you?" Mark was nothing if not direct. "Great pie this. Fantastic cook, old ma Watterly."

"Don't know. Might be able to squeeze by. There's other outgoings to service, mostly the mortgage on it for the whole of the original purchase price. Plenty of equity now of course but it's all gotta be paid for somehow."

"You get rent, though?" said George.

"Did. Did get rent. Not now though."

"What? I'm still paying by automatic payment. And Marguerite's there, isn't she? I spoke to her not long after the...after Ysabel died."

"Yeah, yours comes in ok. But she hasn't been having any luck getting in a new long-term flatmate that Her Highness has deigned suitable to live with ever since Ysabel left to come home. And I've decided she isn't trying anymore. So the back rent's been getting bigger for months - Ysabel and I didn't feel right asking her to pay the lot - and now she seems to have given up trying and just buggered off."

"What do you mean? I don't understand. I thought Marguerite was paying extra for Ysabel's room. Her brother was going to move in."

"Don't know. Haven't been able to get her since I rang the day after you went off gallivanting around New Zealand. Probably off in Europe at the casinos or something." He sounded miffed. He picked up the statuette again. "Her rent was coming in every second week on automatic bank payment but she hasn't got anyone else in. I suppose she thinks why should she? Must be great, flat all to yourself, you paying for one third and her only paying one third. And now we've missed on yet another payment to the mortgage people. I can't afford any cash at the moment. So I'm in a spot of bother. Probably will have to sell."

George had been feeling guilty. She hadn't rung Marguerite, had settled for letters instead. She wasn't really surprised to see nothing waiting from her

on her return here. Marguerite was a great person, generous to a fault, but letter writing was certainly not her strong point judging from the constant complaints in the long epistles from her mother that Marguerite used to read out to them. Mostly they admonished her for not marrying some nice Italian boy or other but there were always entreaties to write to home. But it didn't sound like Marguerite to take advantage of something like this.

"Someone has to tidy up that end of things. Rent it out to cover the mortgage or at least at only a small loss. Especially with you now quitting the place to live here. The accountants say we...I...can't ever claim it as a tax deduction. And if that isn't on, arrange to sell it, like Mark says. "

"And you're saying you need to be there, on the spot?"

"Yep. Can't see any way of being able to do it from here. But the thing is, I can't leave here. Not with the farm and everything else." He was leaning forward, his eyes serious, talking slowly and deliberately, pausing every so often.

"The finance company that lent Dad the money, that took the mortgage, Veritas. It was a place Ysabel worked at as a temp, a personnel assistant I think. Maybe you know it?"

George did not remember the name. Mark spoke, his voice now serious and professional.

"I've done a bit of business with it over the years. Small on the international scene but quite big by our terms here. And as far as..."

"So that's where you come in," said James to George, cutting in.

"Me? But how?"

"You must have to go back to move everything. Sort out loose ends anyway."

"Yes. But I was going to do that later."

"Well, when? May as well do it now?."

"Ok. I have to go back sometime of course. But sort out financial stuff? I know next to nothing about real estate or finance! Look James. If you are as worried about all this as you seem to be, then you really must get a lawyer involved. They're the experts."

"We've used to have a solicitor over there. Dad's old one. But he's retired. Besides, Marguerite'll be sensitive about me selling the flat. You're the ideal person to deal with her."

"That's a bit silly, James. She's a big girl. Besides, I'm pretty sure that Marguerite doesn't even know who owns the flat. I certainly didn't."

"The building," said Mark.

"The building?"

"Yes. The family trust owns the whole building." Mark said calmly. "All four floors. And one other floor is vacant now. The family trust - James now - owes mortgages on each floor. And he borrowed a bit more from Veritas just after his Dad died to help out with cash flow at the farm. I arranged it for him. But it's been a bit harder than James thought to get the farm to run at a good profit."

James was looking down at the table.

It had become increasingly obvious that James was very worried about the finance company. George gained the distinct impression that he was in financial trouble. That made her all the more reluctant to accede to James's request.

"I was going to send Mark but I can't. He's got too much of a business connection to put it at risk as a favour to me. Even though he arranged all the loans." It was Mark's turn to look down at his clasped hands on the table.

"Mark trying to pull strings would tarnish his reputation by being involved with the mess."

"Oh, hell James! This is a pretty big ask. It sounds like there's so much riding on it! I really don't think that I'm the right person to..."

"You're perfect. You're objective. You'll be there, you know the building and the area, you know Marguerite, and I trust you." His eyes were clear and round. "Ysabel thought the world of you. And you have a bloody good brain. You'll pick it up in no time. We can sit you down with the solicitors here and they can give you the picture. You won't have to make any decisions. You'll get back to me on the blower. Please?"

"No pressure. Honestly. Just have a look at it with me. If you still don't want to help, I'll find some other way." He put on an act like a puppy begging for food. The other two laughed.

When George looked at the figures the next morning with James in his solicitor's office she realised it was worse financially than she had expected. But what was required of her seemed simple enough. The flatmates had all paid rent into an account from which James's father made mortgage payments and reimbursed Ysabel. This enabled him to keep the Ysabel's status hidden from the other flatmates, to avoid her any embarrassment.

"A bit of a mare's nest now, I'm afraid, from when I took over."

The accounts for both the farm and the investment properties were in a complete mess.

"I neglected to pay, failed to apply rent to the mortgages. Ysabel was beginning to sort it all out with the accountants and lawyers,"

George was shocked at the figures. The loans themselves were hundreds of thousands of pounds. The interest was now 40,000 pounds and almost eight months behind, on top of a new loan arranged to meet the outstanding interest for the twelve months before that. As they worked through the papers she could see that the interest rate had shot up to an enormous penalty rate. She had never heard of anything like it.

"The flats just have to be sorted out," said James.

"The farm income from the has been down, way down. I blame the trade tariffs put on by the Americans and Europeans."

Even George knew that they were not new.

"And with the London mortgages I can't pay off the loan I got for things here. I just can't afford to let things get any further behind. I might lose the farm, see. I agreed to top up the security those pricks at Veritas demanded by giving them a mortgage over the farm as well." His hands were alternating between wringing and clenching.

James put his hands over his face and tears leaking through his fingers, dripping on the leather topped desk. Simon, the solicitor, pretended that nothing had happened, embarrassed by his old school friend. He excused himself quietly to order some morning tea.

"You'll do it? Strong. Not like me." James blurted out, his eyes red and watery as he stole a box of tissues he had spied poking out of Simon's attaché case. He blew his nose. Ysabel had told her time and time again that her younger brother in New Zealand had no aptitude for business. Indeed, it was news of James's mounting troubles with the farm that had been the catalyst that

sent Ysabel finally heading home. George saw the confused and frightened look in James eyes. She was far from strong. But much stronger than he for the moment.

It began to seem to George it might be a good idea to go back to make sure that she really did want to stay in New Zealand. Perhaps what she felt for this country now was just a shipboard romance, over as soon as she got back to the real world.

"Oh, alright. Just don't expect me to do miracles."

James gave a smile and hugged her, gave her a kiss and then drew back.

"Sorry. Didn't mean to do that." He looked confused.

George laughed again. He was like a little schoolboy who had been caught stealing apples.

Discussion continued an hour or so, how to handle Verity, whether to use a valuer or just trust the real estate agent to set the price.

When they got back, there was a party going on. Mark assisted by a lovely couple from down the road, had prepared great piles of cold meats, breads and salads, with a big antipasto plate crammed with olives, feta cheeses, sundried tomatoes, salami and pestos. James went white when he saw the food.

"Oh, Christ! I forgot!"

The annual picnic to celebrate the finishing of the haymaking always held at Roslyn. James started rushing around frantically shouting out directions and suggestions that everyone serenely ignored. Outside, on the front lawn under the cover of an umbrella elm, men were setting up a big wooden trestle table and plastic bins filled with beer cans and wine bottles in ice. People all started

to arrive, bearing more plates, covered with plastic wrap or aluminium foil.

The lawn was soon dotted with colourful tablecloths on the ground and laughing people balancing paper plates and cans or plastic cups, children playing around and through them like elves in a forest of legs.

"More than we expected," said Mark.

Perhaps people have been reminded of how fragile life and short is.
How important sharing good times is.

George was more and more intrigued by Mark. She saw Bayliss standing to one side by himself, gnawing on a chicken leg, staring with suspicion at everyone about him. Strange man.

"He reckons he's invented a new form of fundamental energy, that bugger," said Mark from behind her, putting his hand on her bare shoulder and whispering in her ear. "He says if you let water spiral down a tube, it'll let you generate electricity from the vortex in the middle. Twenty thousand times as much as you get from the same water going through a turbine. Reckons there's a natural force let loose. Put it through a turbine under pressure and you kill it dead. If you work with instead of against it will even let you do things like levitate. Mad bastard." She was conscious of his body close to her. His breath felt cool on her neck. "Watch out. There's a conspiracy to stop him getting the details tested by the universities and the government. I'm part of it and so is James." His hand worked its way down and encircling her waist.

Her heart was beating hard as she flirted.

"Part of the reason he hates us all. James used to tease him about it."

George tried not to stare at Bayliss during the afternoon but found her eyes drifting back to him, all day. A sane but lonely and sad old man with a mad vision? An unsung genius? A psychotic? He ate like a pig, she thought.

He gave her the creeps. He had fraying woollen gloves on his hands with the fingers cut off, they looked filthy like the rest of him. They were getting covered in chicken grease and ice-cream dribbles. He must have been frying in the heat. None of the others took much notice of him. They didn't ignore him exactly, thought George, but they didn't talk to him. Some gave him a friendly nod. Tolerated him, she decided. He was a part of their community and he surprised no-one but her.

George felt the sunburn only as the sun went down hours later. She had until now been assiduous in applying sun-block, but that afternoon she was caught unprepared and ended up with red shoulders, arms and neck. She didn't care. It had been the most wonderful event and she was utterly satisfied. Mark gave a whistle and a smile as he came across her on the porch, her sundress strap lines a vivid white in the red. He found some camomile lotion. His hands felt cool as he smoothed it on.

That night James disappeared with the cordless phone for the better part of an hour.

"Hey, Georgie-girl. I've arranged a Business Class seat."

"James, that's silly! Those seats are outrageously expensive. Another sign of James's lack of business acumen. James, after letting her carry on a while he grinned like an excited ape. He finally held up his hands, laughing.

"No cost. Lower in fact than the normal economy, my mate from school, Sandy Fitzpatrick, owns a travel agency. Sandy's sees us right with a return ticket Friday next week. Managed it with Ysabel's airpoints somehow - the details are a bit hazy because it involves cheating a bit. But the special price means the booking can't be changed except for the return date."

Mark left for Auckland on Tuesday afternoon and promised to be in touch when she arrived in London. She felt a wrench as he passed through the ticket gate and walked out of sight with the aircrew, the last to board. Afterwards James and George ate cold ice cream in the hot summer sun in Queenstown and spent the windless early evening watching the sunset and sipping cold drinks in a polished and green marble bar in town overlooking the gently lapping lake. They had no meal, just grazed on bar food. It was a perfect time, like a restored friendship with Ysabel. James shared many of Ysabel's characteristics, though very different, and she liked him very much. Despite his carefree and un-businesslike approach to life, there was more to him than met the casual eye. But she found herself wishing Mark had been able to stay.

At breakfast on the Friday morning George was due to leave, Penelope Caulder arrived. George made the three of them tea to go with pancakes. She had the final draft of the coroner's report. 'Murder by person or persons unknown.'

"We're no closer to establishing either a motive or the killer's identity. It was a .303" rifle that was used, a common here. Goat and deer hunters. We didn't find the spent cartridge."

George could tell that Penelope did not hold out much hope of finding the killer.

Penelope assured James that their alibis had been carefully checked and "provisionally accepted".

"Povisionally accepted? What the hell?"

"James your the sole inheritor of Ysabel's estate." Penelope didn't look at James. She shrugged. "Put it out of your mind."

James's face looked like thunder.

"George, can I drive you to the airport?" said Penelope.

"Not much out of my way."

Later, after an emotional farewell, George climbed into Penelope's car.

"I've known Ysabel and James most of my life." said the policewoman.

Hell, I went to primary school with them both and Ysabel and I went to the same boarding school. I even went to a dance or two with James when the schools allowed us out. I don't really believe James is capable of such a cold-blooded act. Sure, I suppose in a moment of passion anyone can kill. But James is, well, a little naive, know what I mean?

"I guess who did it and why might never be known now. I have the distinct feeling that this was just some random act, like you said."

To her surprise Penelope disagreed.

"Not in such a remote place. And the method of killing, the picking up of the cartridge, the distance from the house. All clinical, professional. A frenzy killing still seems entirely unlikely. I have to say, I suspect a deeper motive and a carefully planned killing."

"So you won't be looking into James then?"

"I can't say that. He remains a suspect."

"Oh, come on! Isn't that wasting resources?"

"I have to do my job thoroughly. Look, maybe that mad Bayliss. He's an obvious candidate. You know they were fighting about water rights or something?"

George nodded, a bit doubtfully. It seemed a bit unlikely to her that a neighbour would kill someone in this premeditated way over water rights. A bit Wild West. Even an apparent madman.

Penelope cast a shrewd glance at her face.

"Yeah, you're right. I can't see it. He's a bit strange. But he has never in his long horrible life physically hurt anybody. And he claims he's never ever used a gun, let alone owned one. Besides, we've placed him up in the hills helping Jim Parkins and his daughter with some late lambing for the whole day of the shooting. No. The Christchurch unit has taken over and frankly my boss here and I are relieved. I guess they'll hum around a while but without a real break they have as little to go on as we have here," she said. "Only, as the boss said, it'll be on their figures not ours. Serve them right. She looked at George from the corner of her eyes. "Sorry, I shouldn't be talking about this."

"It's OK. I'm pretty much over it. Most of the time anyway. And trust me, I understand. Bureaucracy can be a pain, can't it?"

They passed the rest of the trip chatting about music, cooking, the failings of men and the siren cry of children. By the time they pulled into the airport almost an hour later, she felt she had found a friend. Another reason to feel regret at that she had agreed to leave and another reason to return.

Once in Auckland, as instructed carefully by James more than once, she approached the Silver Media counter at the international terminal. The look of the severely overweight man with the ruddy complexion suggested too much alcohol. It was James's friend, Sandy Fitzpatrick. He was effusive and made deal of noisome fuss over George. Leaning his sweat stained T-shirt paunch over the counter and winking at her as he whispered loudly that he had cheated for her. George smiled in what she hoped was a gracious but non-committal way to his suggestion of a drink when she returned to New Zealand manner and murmured thanks as she took her ticket and struggled in the direction of the check-in counter. She was embarrassed when the huge, puffing and soon distastefully sweating Sandy reappeared and took over pushing her trolley and

loading her bags onto the scales. She smiled her thanks once again and bolted for the gate as a boarding announcement was made, though not for her flight, heading off what looked like an ephemeral and surely uncomfortable goodbye embrace.

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And here she was, over a day later, heading into winter and the past, gazing out of the tiny aircraft window at the frozen homeland she was thinking of betraying for a younger sweeter place. After the usual interminable queuing at immigration, at baggage claim and at customs, she emerged at 7.30am into the cold concourse, wrinkled her nose at the pervasive exhaust fumes, switched on her phone and called. She held on a long time in case Marguerite was asleep - but there was no answer. She took the Heathrow Express and a taxi from Paddington rather than the tube, despite her grim cash position. She was woozy from lack of sleep, rumped and wanted desperately to shower and change. The driver insisted on chatting cheerfully about what was wrong with the world financial crisis, economy generally, rich people poor people and religion, and how to fix them. She automatically grunted and smiled in response, without taking the faintest notice. At one point she remembered agreeing with his view that Hitler wasn't all bad because "at least 'e got the trains runnin' on time, dinnun 'e," something every London cabbie seemed to touch on at some point.

By the time the taxi had throbbed and wormed its way through Swiss Cottage past people bundled up and walking to the tube station, and into the familiar street, George was close to asleep. The cheery driver called through the sliding pane. She struggled up the steps. No answer to the buzzer. She let herself in with James's key and climbed the two flights of narrow stairs, carpet

threadbare in the hollows in the concrete, knocked and then fumbled with the keys. Cursed as the second lock stuck, as it always had. The only sound was the familiar distant hum of the morning traffic along Haverstock Hill, and the chug-chug of another taxi, waiting down the street. A front door slammed somewhere and a few moments later the taxi trundled off. Heard no reply to her "Hello?". She was alone at last.

She threw her bags into her bedroom off the hall, and sat on the bed. All she wanted to do was to sink into the blue bedspread and close her eyes in the dingy half-light. But she knew that she'd sleep all day, unable to get to sleep again all night, simply to face the same awful jet lag cycle the next morning. It was best to stay awake and to get as much of the weak sunshine as the dreary winter day allowed.

With an effort that seemed like walking uphill she went into the living room, which seemed to sway as though she was still in the plane. Cream walls, above polished wood skirtings and a grey-blue carpet. To the right was the little telephone alcove that now with French doors, added since she last saw the flat. Inside the alcove was a tiny wooden desk, highly polished and inlaid with ebony, on which stood a green banker's lamp and a telephone. It reminded her of the desk in Roslyn's library. There was no room for anything else but a straight-backed wooden rail chair. The living room had two big stuffed green sofas at right angles to one another forming a bay around the cosy tiled fireplace, the mantle filled with mementos of travels. A red kilm and turkish silver candlesticks, an engraving by a Japanese artist who was moderately famous were atop a tiny mahogany side table against the wall. George had argued with Margeurite about all these when she left, both claiming to have been the one to have paid them. A teak dining table and four of the same

straight-backed wooden chairs sat under the window near to the doorway leading to the kitchen. All of them had argued about that, a non-renewable resource from Indonesia. Marguerite didn't seem to understand the moral issue, Ysabel was fiercely against the purchase and George was in two minds. While she agreed with Ysabel, she really wanted the table and rationalised her desire with half-believed comments about how this particular table existed already and how it could therefore do no harm to buy. Ysabel's cheeks had turned white with fiery red spots she had not spoken to George for two days, even after she had forgiven Marguerite whom she regarded as not knowing any better. George smiled at the bittersweet memory. How like Ysabel. And how like her, her brief nostalgia turning now to self-disgust. There was a bowl of dusty painted china fruit on the table on a lace doily of Marguerite's George had always loathed.

The livingroom was littered with a friendly clutter of magazines on the floor, a pair of red shoes on one of the sofas. Marguerite must be back, she thought with relief. She was looking forward to seeing her and the thought of not being alone made her happier.

The curtains were pulled almost shut and she tugged them back, ripping the elderly lining slightly as one stuck on the rail.

"Damn" she muttered under her breath. With the sickly early morning light washing in through the haze she noticed the remains of a meal littering the bench through the kitchen door.

She decided to tidy up. She started herself up with a cup of coffee made with her own small plunger. Arms crossed against the chill that haunted the air, waiting for the kettle to boil, she saw Marguerite's distinctive handbag on the floor behind the table. It was a patchwork of different coloured leathers,

oversized and with a glaring row of gilt beads sewed around the seams.

Ysabel and she had been with Marguerite when she had picked it up at Camden market.

James and she had rung several times to tell Marguerite that she was coming over but had no reply. If it was just James, she might have thought he had rang the wrong number. They had both got the answer-phone.

She sighed and chose a blue and white striped mug from the cupboard, pushed the plunger handle and was soon in a better frame of mind, sipping at her coffee and gazing out at the wintry garden below. At one level she wasn't looking forward to the conversation with Marguerite much. Inevitably it would involve accusations over money and raking the wound of Ysabel, so near healed.

George started on the dishes on the table. She made a face. Disgusting. The food was completely dried out and covered with a light layer of house dust. It must have been like this for ages. Marguerite must have become sloppy living alone. George felt guilty for having intruded on her privacy. Marguerite would be embarrassed. Still, nothing for it but to clean up..

A chill passed over her. If the food was like this, she had been gone for a while. Her handbag was still here. Perhaps she had taken another one. But it really didn't seem like Marguerite to leave the place like this. George looked slowly around. She crossed back to the kitchen, opened the breadbox. Half a loaf of bread that had gone past mouldy and through to a dried out husk.

She rushed to the living room and grabbed the handbag. Full of the accumulated junk that to define Marguerite: half-used lipsticks, several cases of eye-shadow, used and clean handkerchiefs, her so-precious feaux-leather fake filofax - and her matching brown wallet.

A frantic look around the flat convinced her that the flat had been empty for weeks: soap dried in the dish, a dry cake of toothpaste at the top of the tube. But Marguerite had left without taking her most important things in her handbag; let alone her toothbrush, passport, and most ominous of all, both sets of house keys were still on Marguerite's dressing table.

Chapter Nine

#

Surely Marguerite wouldn't simply have walked out into the city, half way through an evening meal, with nothing? An accident? Maybe she had been hurt inside and been taken away.

But why had nobody been to her flat? Her family, friends would have gone to check up, get clothes and things? If they had, wouldn't they have taken the obvious? Her handbag at least? Have tidied up? Did nobody know? If she had been injured outside, she would still have had her bag. George ran around the flat, flinging open closets and drawers. She arrived back in the kitchen shaking.

Look for a message. The answer phone. Marguerite had moved it to her bedroom. The light was flashing, the chip full. The first few messages were from Marguerite's current employers, the final one demanding that she turn up that day or else she could stop by and collect her severance packet. Calls from friends inviting her to lunch, movies, dinner. Three from James about George's impending arrival, his voice sounding strangely out of place here in the flat She remembered being present for all. Two from George herself sounding eerily cheerful in the current circumstances.

There were four blank messages peppered throughout,. The final message was from Marguerite's mother. The mixture of Italian and accented English was hard to understand. The chip ran out halfway through. But the gist was that she had rung several times, hated the machine and did not like to leave a message. George smiled in spite of her concern. Mrs. Martinengo complained and scolded and demanded that her naughty, disrespectful daughter call.

First Ysabel dead, murdered, and now Marguerite had disappeared from the face of the earth and no-one, not even her mother, seemed to know. It was too much for her to bear. She needed something, anything. She dragged herself to the kitchen and pulled a dusty, grease covered, almost empty bottle of tequila from the cupboard above the stove and gulped once directly from it. It tasted oily and foul. She tipped the rest down the sink and sank to the cold, tiled floor, pulling her knees up and putting her head on her hands, sobbing. Her stomach flushed with warmth as the alcohol hit. She felt like vomiting.

It was half an hour before she began thinking clearly again. Call the police, hospitals, and Marguerite's family.

Start with her family. But she couldn't remember where in the country they lived or what Mr. and Mrs. Martinengo's first names were. Marguerite's friends? She wasn't sure who they were now. She changed them like clothes. The police.

A dial tone. At least it hadn't been cut off. No doubt James was still funding that as well. The local police didn't answer and the main office simply noted that the call had been made. They were too busy to send an officer over, and would be even if the mandatory missing person period had passed.

"How can you be sure how long its been?" the East London voice accused. "Unless you could get the next of kin to call, we can't give it any priority anyway."

A headache was starting.

"Thousands of people go missing every week," the woman said, "just to reappear when they're ready to make up to their partner or parents or to go back to work after a week on a binge."

The woman's bored and slightly aggressive tone was though she was an errant child who had failed to learn these obvious and basic rules off by heart.

George went red but the voice did not see and kept on.

"She'll turn up, love. But get the family to ring tomorrow and we can register her missing, just to be on the safe side. And try the hospitals. OK?"

She tried all the local hospitals she could find in the phonebook. There were several Jane Does but no-one sounding remotely like Marguerite. Too old or long term drug addicts. She noted the details anyway. She sat blankly for a while, long fingers twisting plaited hair and then went to Marguerite's handbag. The filofax did not contain Marguerite's parents' address – why would it? She sat dejected for a few minutes more, head pounding. What was she supposed to do?

She was staring at the book case. Had been for how long? Then she sat bolt upright and jerked open the scratched case, the door juddering and scraping on the bottom part of the unit, scraping the varnish. She grasped the photo in its wooden frame. Her hand was weak and shaking.

There was Marguerite, her mother, father and younger brother all sharing the same broad swarthy southern Italian smiles, her mother solid and chunky, the men slim and wiry. Behind the family, the sign partly obscured, was the stone frontage of "Café Verona." George gave a little cry of relief and wiped the tears leaking from her eyes. She remembered! Marguerite's family lived in Devon and ran a family café there! Lorenzo Martinengo had started it as a refugee was orphan.

George pulled a map from the drawer and then rang the directory service. Soon she was talking to Mama who, when she knew something was wrong, called Alphonse, Marguerite's brother, to the phone.

Twenty minutes later, George put the phone down and lay back on the sofa, her shoulder stiff with the strain of gripping the phone hard. It had never quite recovered from the bang she had given it that day at Roslyn.

Alphonse and his father would arrive in the morning. They would be calling the police now. There was nothing more she could do for the moment. After ringing James and a quick shower she slipped out of the flat, slamming the glossy black door behind her, and, inside, a note for Marguerite in the vain hope she turned up. She would catch the tube to the Natural History Museum, her favourite place in London. That would help her pass the time and stay awake.

It was good to be out and moving, even with her heels uncomfortable on the hard paving stones, the wind cutting through her thin coat. There were the heavy scents of pollutants in the air. The roads once so familiar were strangely alien now after her time on the other side of the world, narrow and crowded with rows of cars jammed in front of faceless terrace houses. She longed for the summer of New Zealand again, she gritted her teeth, pulled her coat close and surrendered to the dark and dirt of the tunnel and the coming train.

She spent hours in the museum, much longer than she intended.

Her cellphone battery died. She arrived back at the Belize Park tube station at about four-thirty. People walked past talking in tones as muffled as their clothing. She passed an old woman who looked at her with an eye disturbingly like Bayliss's, full of suspicion and fear. She turned the corner past the old stone church, gloomy and silent and alone in the gathering dusk.

The message was on the table undisturbed. She had been too cautious to delete the messages from the full chip. It was cold and dark, and the flat was bitter and desolate. She rang the Martinengos but they were not in. She flopped down at the table and despondently watched a squirrel play on the fence at the bottom of the garden. Her eyes closed by themselves and she jerked them open, her eyeballs swerving back and forth as she fought sleep. Her head lolled forward and woke her a few minutes later. She shook her head vigorously. She should get up and move around.

She came to at seven in the evening, head on her arms, stiff neck and saliva on her sleeve. Whoops. She'd have a restless night now. The flat still needed cleaning and she started in on it. Two hours later she was again at the table, nodding, and decided she'd better go out for another walk. She hated eating alone in restaurants but it was better than staying in. Perhaps... but no, there was nowhere else to go, no-one else she knew well enough to drop in on. She regretted yet again her solitary nature.

She had never met Marguerite's father Lorenzo but Alphonse, had spent a night here once when George had been at home for the evening. They had all played cards. He was a nice guy, slender and dark like his sister, though more quiet and thoughtful. It was Alphonso Marguerite said was going to take Ysabel's room.

At the bottom of the stairs, she let go the rickety iron balustrade she had been gripping tightly and paused by the door. Four wire mail baskets for on the ledge and beneath, a wastepaper basket into which whoever sorted the days mail coming through the door would throw the junk mail.

The basket for flat three contained seven letters. One was addressed to Ysabel, the others were for Marguerite. George hesitated for only a second

before opening the letter addressed to Ysabel. It was in a heavy envelope made from stylish recycled paper. It advised that Ysabel had gained Full Membership to the Antwill Academy of Arts, a little known but very old and, according to Ysabel, a highly respected institution. George had been to a couple of meetings with Ysabel - it had been a very stuffy atmosphere but one that Ysabel enjoyed immensely in her carefree way, chatting with various artists and dragging George over to be introduced to this person or that. George at least recognised one or two of the names but none of the faces. Ysabel had then been an Associate member, as far as most people could get. To obtain full membership an artist had to have had an exhibition, be nominated, provide proof of an income from art and be passed by 75% of the membership. George had found it all very dull. Tea and coffee was served from a wooden trestle table with some slightly stale plain biscuits on a chipped plate. There had been no milk for her coffee, just some horrible whitener that past experience had taught her to avoid if she didn't want a migraine. She hated coffee black. She stood in a corner for most of the evening swirling her lukewarm polystyrene cup wishing she was at home with a good book, smiling politely at people as they looked her over and decided she was not someone they needed or wanted to talk to and passed her by.

George's eyes brimmed with tears once more. Ysabel's paintings at Roslyn were incredibly vibrant and interesting. Art had obviously been a much greater part of her life than even George had ever suspected.

She jammed all the envelopes into her coat pocket, walked out and on through the Belsize village, towards Hampstead, past brick and concrete buildings, tramping on a few straggly leaves too moist to make the beloved

scrunching sound of childhood. Here there were lights and sounds and people, and the cold and dark did not seem bad at all.

The streets were awash with couples and small groups of young partygoers. The restaurants which dotted the main street every few yards were small oases, a unique fizz coming from each one, swimming with laughing diners, sometimes spilling out in a noisy froth towards her desert as a door would open.

She couldn't bear to go in to any such places to eat alone. She put her head down and walked quickly past, her head faintly throbbing again, and turned her attention away to watch the people walking instead, often arm in arm, until she neared the Hampstead tube station.

As she started to turn back to walk down the hill again, having laden herself with a bag of groceries including a tasteless looking frozen Lean Cuisine, she bumped into someone or something on her bad shoulder and grunted with pain. Then her heel caught on the corner of one of the flagstones and her ankle turned. Another sharp pain went through her leg. As she spun toward the ground, the bag crashed to the ground in front of her, the eggs smashing, a hand seized her arm and halted her fall.

Blind lightning in her leg, she muttered confused thanks to the invisible owner of the hand. She saw flashes of red hair, a brown leather jacket and concern written on an attractive male face and heard a New England voice ask if she was all right.

"Steady now, take it easy there. There, how's the foot, huh? Ankle twisted? Don't put any weight there now. Sit right over here."

George was led to a perch on a low moss covered brick garden wall, rocking slightly back and forth as the pain began to ease enough to focus, breath steaming. The firm arm of the man gently held her from rising.

"Better just get your breath back, there."

"Thank you so much. I'm alright now. Thank you. I really will be fine."

"Oh, is that a trace of an American accent? Neat! I seldom run into anyone from home! At all, I mean, not just literally. Sorry about that."

"Gerald Rogem." He thrust out his hand.

"Ah, Georgina. George. Maxwell. And I'm not an American. I lived there for a time. I'm English."

"Even better! Bet you're sorry you did this! Nice night for it anyway." Again he smiled.

He looked so crestfallen that George had to laugh. He was tall and athletic looking. He looked around for a moment apparently trying to catch sight of a companion and then gathered up her groceries into the split bag, which he put down beside her feet at the bottom of the wall. He squatted down in front of her and reached down to her ankle, taking it in his hand and gently twisting it before George could protest. A few confident movements later and he looked up, still massaging her ankle.

"It's OK. Beginning to swell a bit. Just a little wrench is all." He smiled as he stood.

"Thanks again. But I'll be fine." She grimaced as fire shot through her ankle shot through with fire again and her leg started to collapse. She promptly sat down again. Her dress this time was hitched up embarrassingly high, caught under her bottom, on the damp, mossy wall.

Here, let me get this cab."

George gratefully clambered in, Gerald pushed her bag of groceries in after her and slammed the door. She called out the address to the driver while Gerald gave the driver two ten pound notes.

"I have plenty" she called. But it was too late. The taxi was pulling off and the American was waving cheerily.

She was able to half limp, half jump up the stairs to the flat. She heard a door on the top floor open. A shadow as someone peered over the handrail down at her, but quickly disappearing without offering to help. Once in she ran a bath and soaked.

It was almost impossible to get out without using her bad foot. She ended up sitting with her bottom on the hard cold edge of the enamel and swung her feet over. Her heart lurched as she almost slipped. She ate poached eggs on toast with her hair in a towel. She popped a mug of milk in the microwave while she searched for a suitable book - interesting but not exciting - and was snuggling into bed with 'Artisans of Ancient Persia' in one hand and warm milk in the other when she decided that she had better call James first.

"Giddyay, Georgie." James's voice sounded surprisingly familiar and homely. "What're you doing up? It's almost... one in the afternoon here, and what, midnight there? Partying, eh?"

George could almost hear click of the wink in his eye. She laughed.

"No, just jet lag. And throwing myself to the ground so that I could get rescued by attractive tall dark strangers."

"What about Marguerite? Sure she's not just of in Paris or something? She's bound to be around. Hey, maybe she's moved out."

"James. She is missing. I'm absolutely sure of it. Her handbag, purse and keys are all here. Her toothbrush and makeup are here. There was food rotting and dried up all over the place. Something's definately happened."

There was silence except for James's ragged breathing across twelve thousand miles. And then:

"I'd better come over."

"What? No, James, don't over-react. There's nothing you could do. Besides you've got the farm to look after."

"Bugger the farm!" He was angry now. "What've you done? Rung the police? The hospitals?"

"Yes to both. Everything's being done. Her family's coming up in the morning. You sit tight there. I've got the appointment with Verity too, remember. By tomorrow night we'll probably have lots sorted out."

Silence as he digested this.

"Yeah, alright, I suppose you're right. I know her quite well."

This surprised George.

"I thought you had never been to England?"

"I... I read letters from her from time to time. Ysabel used to chat about her and you in letters to me. But old Marguerite took it into her head to start writing directly to me and phoning while Ysabel was in London. She thought maybe I was lonely without my big sister, or something. That's how it started." He laughed harshly and then was silent again for a long time.

"James, I..."

"I'm alright. Just have to keep going, you know? Hey, look, keep in touch, eh? Don't forget the appointment with Verity, huh? Look. I'm sure it'll all

work out OK. Marguerite's probably fallen in love and just not bothered to go back home."

George could hear the wounded lameness in his voice.

"Yeah, you're right. She'll turn up soon," she said, as brightly as she could manage. "I'll be in touch when I've been to Verity. Or when word comes on Marguerite."

In bed an hour later, the possibility of sleep receded despite the boring analysis of Ancient Artisans. She got James's papers on Verity and took them back to bed. Might as well make sure she had all the facts under control.

Chapter Ten

#

The American voice on the line was shrill and strident.

"Why the hell not? You think this is easy?"

"Now calm down, Gerald. The whole operation has to speed up a little is all, work a little harder, faster. Same as every business in this brutal climate. There's just no time in the schedule for vacations for any of the senior managers. We need more investors. Beef up the advertising again."

"Jesus! I've been working late every damn night and weekend for fucking months as it is! And now that fool director Francis you've got there just up and fired my assistant because she talked frankly to him on his London expenses! She was right, you know. There's no point in deliberately trying to irritate the tax guys, especially after the audit. I needed the girl. I've had the rug well and truly pulled from under me. Look. Phillip. I got no time off last summer either. Even the damn secretaries got four weeks solid. All I want is the three days planned for next week for chrissakes!"

Phillip Meyo sighed and watched the men on the site across 83rd Street pour concrete. The sound of the concrete pump had been making concentration difficult all morning. But he loved to see his bronze building going up to pierce the sky. His saviour. His manicured fingers tortured the phone cord into odd knots and strange loops.

Slow down. Keep him calm. Happy.

"Gerald. I'm sorry. There's no choice. And I haven't got time to worry about the rights or wrongs of hiring or firing each employee, Gerald, with respect. Much though I want to. The truth is the organisation is so big now I just can't deal with details any more. I leave that to others. Like Francis. Like

you, Gerald in all your areas of special responsibility." His hand smoothed his black and silver hair before returning to the cord.

"If you need someone, then get someone. But the vacation'll have to go on hold. Tell you what. Take it a bit later in the year and I'll throw in a first class ticket to wherever you're going..." He was cut off by a snarl across the Atlantic followed by a click from the St James Street office in London.

Phillip smiled and turned to his desk again and buzzed Josina. Gerald'd be OK. He had no choice. When the coffee arrived, Phillip was staring again at the men below. He didn't notice Josina pouring the drink into a fine porcelain cup that had once graced the table of a Russian Czar. By the time he stirred to take it, the coffee was cold. He sipped slowly. When Josina timidly knocked and entered at the grunt an hour later to clear away the silver tray, a smile was playing on his face as he stared at the workers. He was still idly curling the cord and his hand still held the cup, a quarter full. He drained it and handed it to her automatically.

Thousands of miles away Gerald did not go home a happy man. He swung into his driveway early, jerked up the handbrake on his old convertible and sat morosely staring at the stark trees of the wintry Heath, just visible above the row of expensive houses. Hampstead was pleasant enough by London's, and even Bernardsville, New Jersey, standards. He was lucky to have a large beautiful house with off-street parking in a smart area. Lucky? No. He'd worked for it. Sacrificed for it. Lusted after it. But he was fed up with it all the same. The cramped streets, omnipresent little bricks, the greyness and most of all the Europeans and their bloody arrogant business attitudes. He just didn't understand them. He was, if not homesick, sick of anywhere but home. Perhaps it was time for a change.

He got out of the car and gave it his customary kick.

"Rust bucket," he muttered. He often did.

The salt had e gotten at the body work despite the extensive refurbishment and renovation. It had cost a fortune. Trouble was, he was still in love with it and it was one of the few cars that could take his height without his feeling that he was going to scalp himself as he cornered. Besides, it looked the part. He reached the same decision as always. It would do.

He took his bulging briefcase into the study, papers peaking from the top. He frowned. Mrs. Bryant had tidied in her usual ever efficient manner, in spite of his repeated requests that she was to leave the study. He sat down over the day's loan approvals with a large glass of French red and grazing junk food. His nights for the last several months had settled down to this unhealthy mixture of food, alcohol, and work, often turning to stressed sleep with his head on his desk, his dreams whirling with visions of figures and dark unseen somethings chasing him through the cold London streets.

#

Not far away in Belsize Park. Sunshine crept in through a gap where the curtains did not quite meet. There were papers all over the bed and the floor, a chaotic snowfall as George had at some unremembered point crawled under the covers.

She dressed and opened the slightly battered cereal box. There was dried egg on the corner. She made herself enjoy and appreciate a full glass of milk. Part of her daily ritual when she was depressed was to savour and take what delight she could muster in a different drink with every meal.

A young man's familiar voice came over the door's interior. Alphonse and his father Lorenzo. She pushed the button and cracked open the door

while she raced around, straightening the magazines on the ottoman, puffing up cushions. She remembered her mother doing this, she thought. A big shadowy figure without a face.

The two Latin men looked as frantic as she had in the days before, one young, dark haired, energetic and earnest; the other grey and lined, drawn and tired. There were no opening pleasantries, just a quick and urgent questioning as they perched on one sofa each. Alphonse absorbed everything and nodded with sharp little movements of his head. He said they had already been to the police.

Alphonse asked to listen to the answering machine while Lorenzo sat, his wrinkled face in his hands, openly weeping and. Much of it was in Italian but there was enough English mixed in and George's scrappy Italian just good enough for her to pick up laments about Marguerite's decision to try London, where dangers lurked that were real to him from his past but unknown to his wilful children.

George remembered the letters for Marguerite in her coat pocket and fished them, a little crumpled. Lorenzo gave a slight nod and a wave of his hand as he said "Praego" and Alphonse opened them quickly, ripping the ends in his teeth. All bills.

"Someone from the police is going to come to the flat in about an hour. I hope that's OK," said Alphonse.

"Sure. But that's only just before my appointment at Verity."

She rang the secretary of the Senior Loans Director to try to postpone but was told the next appointment would be a week away.

"Damn! Sorry, Alphonse. I can't get out of it and I can't be in two places at once. I'll stay as long as I can when the police arrive then take a cab to St. James. It should only take about twenty minutes at this time of day."

Alphonse hardly noticed. He started vainly for clues of any kind in the flat, she found him sitting on Marguerite's bed.

"I don't want to be searching through my sister's drawers."

"She won't mind. Sure you're ok with me taking off?"

"Honestly, it's OK. I'll talk to Dad. You can talk to them later, if they need it,"

Lorenzo sat staring blankly out of the window until the police arrived.

George had dressed in her winter-green suit, white blouse, green shoes and her makeup was on. She also had only twenty-five minutes left before the appointment. She had ordered a car and it was waiting below, a wiry man pacing around it while he smoked, glancing up at the building and back down at his watch, other hand drumming on his permanent-press black trousers. Luckily the detective who came in, a pleasant grey haired man, showed little interest in talking to her at this point beyond establishing that she was the woman who had initially reported Marguerite missing. He handed her a card, asking her to get in touch as soon she came free.

Her last sight as she limped from the flat was of Lorenzo, still sitting with his face in his hands; the tea she had prepared for him untouched at his side. A short pang of guilt matched the pain in her ankle before she told herself she had carried everything to date, that it was over to the family and the experts now. She could add nothing. But it didn't help.

#

In St James, a tall man in a brown suit sat in a well-used wing back armchair set to one side of his desk in the small office. Apart from a tiny window, mismatched bookshelves and filing cabinets lined every inch of the walls. He uncrossed his legs, stood and put three of four red and white striped folders into a filing cabinet and locked it. He walked down the hall to a meeting room reading the remaining folder. He nodded and smiled as he passed John Westland the IT guy in the corridor, on his way to Phillip's office no doubt. Seemed to always be there, bugging the managing director for more funds for new computers no doubt. The meeting room was large, clean and crisp, in that sort of simple and somehow sterile understated opulence that expensive architects managed to achieve at vast cost in corporate offices. Through faintly frosted glass he could see the outline of the receptionist.

He settled down to rehearsing his lines, tapping away at a calculator, playing with the disturbing but in some ways irrelevant figures in the folder.

In the next room, the receptionist shuffled piles of brochures into her opinion of correctness on the enormous green marble coffee table. She arranged them in what she had decided was to the best possible advantage of her employer and the clients that they all served here at Verity. She had long ago made up her mind that the investment brochures should always be furthest away, while the lending brochures should be nearest to the chairs.

No need to look like they were begging.

Satisfied that this small act, repeated many times a day as the brochures were shuffled around by nervous borrowers, impatient investors, would tangibly improve the ultimate performance of the company, she pursed her lips, patted her grey hair, set just yesterday, and returned to her desk. She put finishing touches of the floral display for the day.

The words "Verity Permanent Land Nominees Limited" on the wall far to her left, were the only wall decoration, brass letters twelve inches high and through them, the pyramid and eye logo.

The bronze and copper doors opened with a ding. A tall, striking young woman the receptionist judged to be in her late twenties emerged breathlessly. The receptionist frowned briefly at the large clock on her desk and then put on her professional smile.

"Miss. Maxwell I assume?"

" Sorry, I'm a few minutes late I'm afraid. I hope I haven't kept anyone waiting."

The receptionist did not answer as she glanced pointedly again at the clock. Miss Maxwell was to see young Mr. Rogem, Senior Loans Director. She tended to give borrowers no benefit of any doubts. If the woman was an investor to see Mr Wallace on the other hand, she would have flashed a smile and waved away the lack of punctuality as an almost expected social grace. As it was, she thought it would aid the company to let borrowers know it was not to be trifled with. Delays for appointments might lead to an expectation of delays in loan repayments. Satisfied with that her message had impressed itself on this young woman's mind, she spoke confidently into the headset.

"Could you let Mr. Rogem know that Miss. Maxwell has now arrived."

A moment later an oversized door behind her opened. The man who came forward shook George's hand.

"Hello again!"

It was her rescuer from the street. She had been expecting a grey haired distinguished older man s, a stereotypical bank manager not this young good

looking American. Gone was her carefully rehearsed smile, confident handshake and "Good morning". Instead she blurted out an inane "Oh, uh, hi,".

"How's the ankle? It's much better. And thank you once again for your help, I must fix you up," she said, scrabbling in her purse for twenty pounds.

"No, no, put that away. It's nothing. Helping a damsel in distress and all that. Fancy it being you here this morning! I recognised the name today when I got the file out and wondered, but I really didn't think...Well! Worth the money any day just for the tale alone!" And he laughed.

She decided she would wait for another opportunity to repay him.

"Sorry, where are my manners. I think I introduced myself last night. Gerald Rogem. I spoke to James Sinclair in New Zealand a few days ago. Told me all it. Knew her, you know."

"Sorry?"

"Ysabel. I am very sorry. Dreadful thing. She used to work here. As a temp. You knew that didn't you?"

"Yes, James did mention it."

He seated her at the head of an ornately carved walnut board table in the meeting room, and slid across a folder.

"Hope our awful Miss McClay didn't put you off. Been here for donkey's years. She really is quite helpful - a little too much so at times."

"She was fine. And please, call me George."

He beamed at her and leaned back, hands locked behind his head. She sat forward nervously, wanting to get this over with. She cleared her throat.

"I've come on behalf of James as you know. I've looked at the figures and..."

"So you're George, huh?" he said, leaning back in his chair, hands behind his head. "I heard a lot about you from Ysabel. How's James coping? Must be terrible to lose a close friend like that. And a flatmate. Oh, but I'm sorry, you were about to start straight in to the business end."

He smiled, once again resembling that bad puppy. George had to laugh.

"It's OK. You knew Ysabel quite well, then? "

"Oh, a bit. I remember Ysabel told me about you at some point or other," he said vaguely. "I guess it just kind of stuck."

George was surprised. She knew that Ysabel had worked here a year or two back. But only for two weeks. She never worked anywhere more than two weeks - it was in fact a condition of the temping agency that placed her. And James had as much said so about her time at Verity. Why on earth would she have discussed her and how would Gerald recall? Perhaps Ysabel had known him socially. Before she could think of a polite way to probe, Gerald was speaking.

"I suppose we'd better get on with the work," he said, taping up the file.

"Now, the investors have to be protected. That's always the first priority."

"Do you know much about the way Verity works?"

"You're a bank, aren't you?"

"Quite different to the ordinary sort of bank though. Verity is what is called a contributory mortgage nominee company."

George looked blank. He laughed.

"Bit of a mouthful, isn't it? The best way to understand it is to look at the brochures. Just a tick." He left through a small rear door.

George looked at the old oil paintings and alabaster sculptures, some blue, others black or white. She hadn't had much exposure to the internal

workings of financial businesses. Most of her positions had been as an administrative assistant in hospitals or in Human Resources firms.

#

Her eyes went to the mortgage documents which sparked a memory of her father. She cried herself to sleep the night of his funeral. Then there had been a visit to the lawyer's office to sign meaningless documents. His sole savings were in the tiny flat they had shared. But it had been worth less than the bank had lent. The solicitor had worn an ill-fitting suit with shiny patches on the elbows. "Negative equity situation, I'm afraid."

The bank will sell the flat, taking what was owed.

"What about the insurance policy?"

The solicitor smiled, showing tobacco stained teeth.

"It's in her name so the money is safe. Only, for technical reasons the proceeds will have to go through my trust account before you can get access to them.

"He had assumed what he considered an air of wisdom and integrity, which George saw straight through. Too dull with grief to care, she had allowed this to happen only to find the policy proceeds had been more than halved by the lawyer who took "fees by deduction" for his enormous expenses in the tiny estate as the money passed through his sticky little hands. Furious she sought advice from a big city firm, which told her promptly in a very long letter that she was absolutely right, that the dirty little man had no right to take the insolvent estate's fees from her insurance money and that the size of the fees were outrageous anyway. The letter then estimated that to recover it would be not only be time consuming but would cost more than the amount he had taken. It recommended that she think twice before acting. The letter was accompanied

by several excellent glossy brochures and a huge bill for this advice that cost her another substantial portion of what was left.

The irony was too much.

Her father was almost paranoid in his insistence on paying the interest to the bank at least two weeks in advance. He was like that. So controlled and careful about some things. So worried about financial security - yet struggling so much.

But in other ways, he was so, so careless. Her face tightened. Never locked the car door when he went into a shop for five minutes, despite shouting at her if she did not do it herself. Always walking to restaurants at night down the wrong streets moments after giving her horror stories of mugging victims who had done precisely that. And never locking himself in at night. Except the night he had the heart attack. The night she had been unable to get in. The night she had gone back to the neighbour's, and sat with Judy, nursing a cup of tea, watching her tear her hair out looking after two children alone, swearing silently she would never have any children of her own, waiting for her old Dad to wake up and take the safety chain off the door, cursing him all the way for going to sleep and not waking at her, knocking and ringin.

Later that night, alone in her father's empty flat, after the doctor and ambulance had driven away into the smog, she cried for the first time since she was a teenager. Her world, stuffy, unexciting and mediocre as it was, had fallen apart, again. She was alone. And over and over, her father's often repeated words, that she was wasting her life, her intelligence, her academic achievements, "drifting around from job to job." "I'm not!" she would shout "I have a job. An agency that puts me into different places. It's a real job, temping, and it challenges me! Good money too. Lay off!!" While underneath

her heart twisted and shrunk in shame and behind defiant eyes her mind agreed with her father. She would never amount to anything.

#

As Gerald came back in, his arms full of pamphlets, her eyes were stinging with the beginnings of tears. She managed to excuse herself without, she thought, Gerald noticing, and after sponging her eyes in the bathroom with a wet paper towel and readjusting her make-up, she was back in the room wearing a determined smile.

Gerald had spread the papers out. He picked up a red and gold brochure with the Verity pyramid and eye on it, 'Invest Your Retirement Savings In The Security Of Land.' He opened it and eagerly pointed out various features.

"OK. The system goes like this. An investor puts in anything from five hundred pounds up. Most investors are old folk with small stuff, based in the UK, Europe and the States, mostly and a small Australasian operation. The sort that would put their money in the bank, except it doesn't pay them well enough. They want a better than average return - need every cent of income they can get. Some are just plain greedy but others rely on it to live. Returns like the share market offers but without the risk. Verity offers them two percent above the average medium term bank deposit rate."

He took another brochure from the pile. There was a little embossed golden seal affixing a real red ribbon on its cover.

"They want the money invested for short periods so they can flick their savings to a better investment at short notice. Mind you, there never is anything better so they usually just roll it over. Re-invest. People rarely take their money out. Even if they die, their spouses, children, accountants - whatever - find

investing with us always stacks up better than the opposition. So they leave it in too."

"So what's different about it? Apart from the high returns. Isn't that just what a bank does?"

"Well, no. A bank borrows on all sorts of terms and lends in all sorts of ways. They're highly regulated. Huge infrastructure and big fat overheads. Not only that but they also lose money like you wouldn't believe. Overdrafts never recovered, loans on cars being worthless - you name it. Take credit card fraud - you never hear about it but it's big. It all adds up and costs them heaps so they can't give back high returns to depositors.

"Verity differs in several key ways. First, we take investments only in multiples of five hundred pounds and only for two years each time. Gives us certainty and better planning. Next, Verity only lends to properly approved borrowers, not every Tom Dick or Harry. Most important, we only lend for property purchases secured by a mortgage. So we have lower costs and practically no risk of loss if there is a default. We just sell up the property. But that's not all."

Gerald rubbed his hands and pointed to the wording of another richly adorned brochure.

"Let's say you wanted to borrow for a house. We'd club together a bunch of the investments, totalling up to say, 75,000 pounds, package up a loan and then lend. We'd check you out, make sure you're OK, and then take a mortgage over your house after a valuer certified it was worth 100,000 or more. Now. Verity handles the loan. The mortgage is in its name. We do all the paper work and the collections and so on. But, Verity holds that mortgage in trust for the investors whose investments were clubbed together. They are, as

a group, the real lenders. By law, Verity is just lending its name and administration expertise to the loan."

George was struggling a little with this.

"So Verity is just a sort of front for these investors?"

"Yes, that's it in a nutshell. Except that 'front' sounds a bit, well, sinister." He grinned. "As the borrower you would not actually ever know who those individual investors were. However, the investors get a certificate immediately the loan is made, saying what mortgage they are invested in and just how much of their money is invested in it and the mortgage interest rate."

"So if I don't pay the loan back? Or the interest? It's the investors who lose?"

"Not quite. First, we sell up and take out fees for the privilege. We reinvest the investors' money. If there's a loss, well, technically you're right. The investors are the ones that suffer, not Verity. Verity does its best to ensure that does not happen. But, even then, and this is the real beauty of it, there's a fantastic safety net for the investors. Verity arranges for insurance of all the loans and the borrowers pay the premiums! So Verity is safe and the investors are safe! It's brilliant! Phillip Meyo - he started it - he's a genius! Payment of interest and principal to the investors is guaranteed - literally. No-one loses."

George thought this over. Something still puzzled her.

"A bank makes its money from the difference between the interest rate it borrows at and the interest rate it lends at, doesn't it?"

"Yeah, and bank fees."

"And in Verity's system the investors get the same rate that the borrower pays? So how does Verity make any money?"

"Easy. We get a big fat loan application fee from the borrower. We get a commission on the repayment insurance too. And if they get behind, Verity charges high penalty fees, and it gets to keep them for itself. Same with the fees for having to sell a property. All in all, Verity does very nicely. The investors normally would never know that the borrower had ever gotten into trouble. They just get popped into another loan."

George could see that this seemed ideal from the investors' point of view and from Verity's. Oh, God. James was going to have to pay all these fees as well as what's outstanding. Things were looking worse than when she had arrived this morning.

Chapter Eleven

#

Gerald rose and looked at his watch.

"Look, I know we have to get down to the business of discussing the Sinclair loan. But why don't we have lunch and talk it over there? We can come back and do it all in the afternoon. You must be tired after that long trip and I'm exhausted myself. I've been working far too hard recently and I was going to take it easy for a change today. Wad'ya say? I'll get one of the other guys along so you don't feel like I'm trying to make a pass. Huh? We can go to Joshua's. I'll put it on the company card."

George was grateful for any postponement now of having to face the awful blow that would soon come for James. She would have gone to Macdonald's quickly enough at this point. But Joshua's! She had always wanted to go in there.

"I think that would be alright." Good. Just the right tone of hesitant acceptance. She looked at her watch as though trying to work out whether she could fit it in and nodded. She felt her face flush a little at the small deception. God, I hope it doesn't show. "If it's not too much trouble. Yes, I'd like that."

Gerald spoke briefly into the phone and went to get his coat.

George browsed the pamphlets. Despite her worry about James, she was intrigued by Verity's system. It seemed so straightforward and simple. She hadn't figured out why borrowers if they were good risks would borrow at high interest rates rather than from a bank, or pay all those hefty up-front fees, but no doubt there was an explanation. More than that, she had to admit also that Gerald intrigued her. He was good looking. His relaxed, friendly manner seemed not in the least contrived. He reminded her a little of Mark.

They were soon walking toward the Circus, George trying to hide her sore ankle, Gerald explaining he had to run an errand before they caught a cab. As they reached Hatchard's, he ducked in and picked up a rare second hand book they were holding for him. George looked at the window display. A beautiful boxed set of 'Alice in Wonderland' and 'Through The Looking Glass', amongst her favourite books, lay alone on a simulated grassy knoll, a live rabbit sniffing at the giant laced boots and lower legs of an enormous but otherwise invisible Alice, the bottom of her skirt disappearing at the top of the window.

"My father's birthday. I promised I'd get this for him and send it over," he said, a thick package under his arm. It's going to get back home a little late, I'm afraid," a slightly worried look on his face.

He opened it while they waited for a cab.

"It's absolutely beautiful," she said.

It was an ancient illuminated text, centuries old, written in Latin. She did not have time to have more than a quick look before he pushed it back carefully into the bag. It seemed to be some sort of religious treatise.

"1523," he said.

George stole several glances at him as they made their way through the crowds after the taxi had deposited them. She was feeling an increasing attraction to him, something she had not experienced for a long time, not even with Mark.

She savoured every detail as they entered Joshua's, from the proud entrance to the lavishly set silver tableware. The headwaiter welcomed Gerald like an old friend. They ordered a drink - Gerald started with an orange juice to match hers. For a while she was very self-conscious, and kept her back straight and her movements deliberately slow and delicate, trying to look small

and inconspicuous but at the same time natural and not out of place. It was hard. Gerald was keeping up a string of mostly one-sided conversation about the crashing economies of the UK, Europe and the US. She didn't follow this but she smiled and nodded a lot. He sounded like the economics commentator on BBC One. It all sounded very important and erudite. She liked listening to his voice.

She looked around surreptitiously, trying to pick the hidden aura these people surely all possessed that allowed them in to this fabled place. They looked disappointingly ordinary. Slowly she relaxed. Gradually the restaurant began to fill. An occasional tourist couple, looking in varying degrees of awe or disinterest at the gold tiled ceiling and wall murals. Groups of friends celebrating. Business people, lunching over important details, that would quickly blur as more and more wine arrived. Snatches of low, conspiratorial share market tips and dire warnings of anti-monopoly policies gradually gave way to hearty laughs about old Harris at Redfern and the way his jacket was always covered in chalk dust as he leaned against the board, cane in hand, ready to strike a blow for school and Empire.

As George was contemplating the menu, amazed at the prices, a hand pulled back the chair beside her, making a screech on the tessellated marble floor.

"You must be Miss Maxwell!" Another American accent.

She turned her head and felt her neck pull painfully. It was a dark haired, short dapper man in his forties. He wore a deep blue suit with a pinstripe so tiny she almost didn't see it.

Gerald stood and shook the man's heavily tanned hand. There was a gold signet ring on the middle finger.

"Phillip! Glad you could make it!"

Phillip Meyo, the Managing Director of Verity! George was perturbed. What was she doing having lunch with these people? She was nobody, a girl, a simple messenger for one of Verity's debtors.

"Phillip is based in New York. He's on one of his flying visits on route to Switzerland. I said I'd meet him here, but last time he stood me up, so I'm afraid I kinda used you as a plan B, George. Would've hated to end up eating alone. Hope you don't mind."

"Always pleased to have a beautiful woman at the table." said Phillip.

She found herself enjoying the moment although a little like a gatecrasher. These two men were educated, rich and powerful. And attractive.

The meal progressed with the men drinking three glasses of wine and she sipping at her only one, flirting, just a little, with them both. For a while George even forgot why she was in London at all. As she sat there, conscious of her Marks and Spencer skirt and blouse, she began to fantasise that she was a permanent part of their circle. She found that the conversation and her wit and repartee came surprisingly easily. She sparkled.

They were soon immersed in stories of New York, places in the USA that all had in common, and how different Londoners and Europeans were from North Americans. Anecdotes followed, with the Belgians, French and Germans at the raw end of most of them. Phillip had a rare, dry sense of humour, albeit with a cynical edge to it. Gerald listened to Phillip's diatribe on economics like an acolyte at the feet of a master of the black arts, his eyes glowing. Phillip was from New York and had trained as a lawyer at Harvard and Virginia. Gerald had spent his youth in New Jersey, attended Princeton and then NYU, studying various boring but complicated sounding financial courses. Then he had back-

packed, He had slept on a moss bed in Tibet, ridden elephants in search of the Beast of Bardia in Nepal - a legendary giant rogue elephant that some claimed was a mammoth. He had existed for weeks on nothing in Turkey, Thailand, India and Peru. He had been arrested in Spain, worked as a bouncer in a French brothel and published a book of Italian poems in Sicily.

Two hours later she realised had enjoyed herself more than she had for years. She wished the fantasy would never end.

Gerald insisted on picking up the bill over Phillip's protestations and winked conspiratorially at George, who realised with a giggle that this lunch was going on to his company expense account anyway. She smiled and winked back. Phillip accompanied by Gerald headed to the cashier deep in conversation, popping peppermints.

"All set?" asked Gerald when she emerged from the bathroom. He, helped her on with her coat. Phillip said goodbye with a tiny bow and brief handshake and disappeared into a taxi, bound for the airport via his London house.

"Let's walk off the wine rather than get a cab." said Gerald. He was thoughtful, his eyes focussed on the pavement, one hand in his coat pocket, the other grasping his illuminated text.

"James is in a bit of trouble with us I'm afraid, George. Owes quite a lot."

"Yes, I realise that." A hand clutched her heart as the conversation turned to the sour reason for their meeting. She had been dreading this.

"It may not be as bad as you might think, though. We may be able to sort something out."

Relief and curiosity. "But let's wait until we get back, huh? No need to ruin a good walk on a beautiful day."

The 'beautiful day' concerned was grey and occasionally drizzling.

They didn't talk again about James, just continued revealing their personal histories. A breeze that promised to grow. She stepped in a puddle that was deeper than it looked, soaking her right shoe and stocking. She didn't say anything. Her sopping shoe was cold and now a darker green. It started to creak. She was very happy to reach Verity again. Her stupid ankle would have given out in another hundred metres or so.

Gerald took her coat and they sat down in the meeting room again with coffee produced from somewhere by the fussy Miss McClay. The Scottish woman regarded them initially with confused suspicion, trying to work out, George suspected, why the interview was taking this extremely unusual course. A hard look up and down George's body told her that the receptionist had made up her mind why. She felt a rush of shame, though she had done nothing wrong.

Gerald opened the folder he'd left before lunch. Alongside it now was another one that Miss McClay had brought with the coffee, this one green.

"Back to business. What we have here is quite an unusual situation. On the one hand Mr. Sinclair, James's father, was a borrower. Or strictly speaking, the family trust." He tapped the red file.

"Yes. James went through it pretty thoroughly and I have a copy of his papers."

"Ah, but that's not all. You see, for a start Mr. Sinclair Senior was also an investor," he said, picking up the green file with a triumphant flourish and slapping it back down as though that solved the problem.

"What are you trying to say? What, that there is enough invested to meet the debt?"

"No, not enough. About enough to repay two thirds of the outstanding debt. The investments were all spread over different loans. In the father's name, not the trusts so we didn't click."

"Good grief!"

"I take it James doesn't know!" Gerald's eyes sparkled with amusement. "You'll have fun telling him."

George smiled. Then her spirits sank again. "But it's not enough, is it. There is still a third more to make up. And a huge maintenance bill. I mean, it's wonderful news and James will be hugely relieved, thrilled, but it looks like the building will still have to be sold," said George.

"Actually, no, it won't."

"What do you mean?"

"When the borrower is also one of the investors, different rules often apply. As in this case. It shows a loyalty that the company would like to reward."

"How?"

"What we can do is to take a security over the investments, just give him a matching loan for the amount he'll still owe and add it to the loan he already has. Plus enough for the maintenance. Gives him a chance to get himself back on his feet at the farm. There's plenty of security in the flats and we can take a mortgage over the farm as well which is probably worth millions. Phillip says we can even include the next twelve month's interest in the new loan so he can really get stuck in and work the farm. It's up to him of course, but what do you think?"

"I'm a bit confused. I mean it sounds good! Basically he'll have another loan to cover the debt, but backed up by investments?"

George felt an immediate responsibility drop from her shoulders.

She knew James would jump at the deal. But she couldn't help feeling that he was just getting himself deeper into the mire. From what Mark and James said, farming was an enormously costly business. While the income could be very high indeed in a good year if the business was not handled professionally and watched like a hawk, the overheads would bloom and eat out all the profits. James admitted himself that he lacked the basic business skills and was talking about taking on a manager. Necessary maybe but that would increase the costs even more.

All she had to do though was put it to James. If that was what he wanted, that is what he would do. The alternative was to cash in the investments, sell the London building and pay off the loans now, keeping whatever was left over. She suspected that with the market depressed as it was, the sale price wouldn't be high. In a year's time James could be sitting where she was now, maybe contemplating another loan. She sighed. James had promised to talk to Mark. He'd surely know what to do about it so they would sort it out.

"There would have to be penalty fees added as part of the new loan. And a new loan application fee for the loan. And also a premium for the guarantee insurance."

"How much is all that?" She reached into her handbag and drew out her notebook and pencil.

"I don't know precisely. Look, don't worry about writing it down. I'll put the figures together for James and fax them to him. If you think it's worth sending to him at all that is."

"Oh, it certainly is. I suspect he'll be happy enough."

Gerald caught the note in her voice.

"You have concerns?"

She told him her worry that James might simply get himself further into trouble.

"Well, as you say, it's up to him. But this gives him a chance to keep everything going. Get on his feet. And if he does end up having to sell, he may be able to take advantage of the property market pickup when it comes. Worst possible time to sell now."

"Yes, I suppose you're right."

"You'll be phoning him tonight, I suppose?"

"Yes."

"Tell him I'll fax him if I haven't already done so. By the way, I'll put this in when I write him, but you might mention that it might be best to keep his father's investment in the company."

"Surely that doesn't make sense. Shouldn't he use it to pay of the debt shouldn't he?"

"Yes but if the long term investment is broken now he'll just lose the opportunity for high interest once he's repaid the loans."

It was all too much for her to grasp. He looked at her and smiled, closing his folder and clasping his hands on the table, leaning forward.

"It's all going to be so easy, you needn't have bothered to come in at all." He looked sheepish. "I am glad you did though."

George felt her face flush, like an adolescent on a first date.

"I only found out about the investment just before we left the restaurant. Phillip told me while you were in the bathroom. The system here is a little too simple sometimes. Unless you specifically ask, the computer doesn't show you

the other relationships that a borrower may have with Verity, except for other loans. I should have looked, I guess."

"I'm sure James would have wanted me here anyway. He was in a real state. Thanks for all your help, Gerald. I'm sure not too many people in your position would be so understanding to a debtor. I'm glad I didn't have to beg on James's behalf."

"I won't deny that we are going out on a bit of a limb here. But as I said, loyalty is everything in this place. We owe it to good customers to help out if we can, so long as there's a sensible way forward."

He gathered the pamphlets, brochures and marketing papers together.

"Might as well hang on to these. Perhaps give them to James when you get back? Or maybe you might consider...?"

George laughed.

"All the money I've ever had has slipped quickly through my fingers! I have nothing to invest. Right now I am thinking of how I'm going to pay for my next few meals!"

It was his turn to laugh.

"I know how that is! So what are your movements from here?" he asked, getting up and retrieving her coat.

"You mean do I stay in London?"

"Yes."

"I had intended to settle in New Zealand but to be honest I'm having second thoughts all the time."

"It is lovely out there. You wouldn't be making the wrong choice."

"I suppose the thing that bothers me really is that I have no money and no job, here or there. I have a ticket back but as soon as I get there I will have

to find work immediately. I can't sponge off James any more. Even if I stay at Roslyn - the nearest town where I might find work is miles away and I can't afford a car. Besides, it's very small. I would probably have to settle in one of the cities, where I have no-one I know. Except in Auckland. A friend of James's. Mark O'Reilly. Do you know him? He's apparently had something to do with Verity over the years."

"O'Reilly? Sorry, no. So what will you do?"

"I have to stay on here until all this has finished. And there is another reason to stay as well. I have friend who is...in trouble. So I've been thinking that I should perhaps get in touch with my old temp agency and stay on a bit. That way I can save a little before I go back. James has insisted that I stay rent free in the flat for as long as I want and frankly I am inclined to take him up on that. Actually just the thought of yet another of those interminable trips is enough to make me happy to just sit out in a field somewhere and starve myself to death rather than get on the plane. Twenty seven hours!"

"Actually, it sounds pretty good. Small price to pay. I wouldn't mind ditching all of this and running off to the South Seas for a bit!"

They laughed and Gerald put his hand on the door handle. George realised that she had better have something to talk to James from. He was bound to want the up-to-date figures if Gerald hadn't managed to fax them over by that evening.

"Perhaps I had better get a copy of the green file before I go, too? I'm pretty sure James does not have any details about that."

Gerald's hand paused as he was closing his briefcase.

"No, the stuff in the file has to be worked on. Tell you what. I'll check through, get a complete set of everything together, up to date figures, that sort

of thing and send it all on to James and have a copy delivered to you, too.

I'll take a bit of time for the boys downstairs to print stuff out and then I'll need to get the investor department to check it all. It might take a day or two to get absolutely everything together."

"No. There's no problem. Just as long as one of us has the figures when I'm talking it through with James."

"OK then. I hope you enjoy the rest of your stay, find work and all. And that your friend gets out of trouble." His hand came off the door handle and leaned against the door.

George realised suddenly that she had hardly thought of Marguerite and her family for the last four hours. Her eyes watered and mouth twisted up, embarrassing her once more in front of this man.

"What on earth is it? Here, come and sit down," he said, ushering her into a chair she couldn't see through her tears. He disappeared for a glass of water. When the door opened again she was dabbing her eyes with a tissue. She told Gerald all about Marguerite and details of Ysabel's murder.

Gerald listened with wide eyes, nodding and prompting a little. When she finished he whistled slowly.

"Jeez! Look, I knew about Ysabel. But this! My God! Do you... do you think that the two are, you know, related in some way? Do the police have any clue as to what's going on?"

"Related? Oh, you mean...I thought you meant were they relatives...no, I shouldn't think so. No, I don't have any reason to believe that. How could they be? The police in New Zealand are completely baffled by Ysabel's murder and the police here are just treating Marguerite's as a missing person."

"I'm so sorry. It must be ghastly for you. I was fond of Ysabel... no, nothing like that, but we were, you know, friends. She confided in me a bit. Not as close as you and she of course. She must have told you all about us at Verity and all the fun we have, parties and the like." Gerald was obviously trying to lighten up the conversation.

"Well, Ysabel and I were close enough but I must say I do not recall her ever talking about Verity or anyone here."

She felt clumsy. She hoped she hadn't hurt his feelings. Ysabel had obviously become a close friend in the short time she was temping here. But there was no sign of offence in Gerald's face.

She pulled herself together and wiped at her face with the edge of her handkerchief dipped in the glass in front of her trying to smooth away tear streaks. Gerald fussed about her until she was ready to leave. They decided on another meeting the following day to save time getting the figures. She would have spoken to James by then and Gerald said he thought he might also even have a copy of all the documents ready for signing by James if he decided to take up the offer. That way she could talk those through with James and maybe Mark the following evening while it was all fresh in her mind.

She got back to the flat at about five, after walking from the tube station along the hard pavement through the drizzle and catching her dry shoe on a grey dirty flagstone. She walked up the stairs with the sole of one shoe flapping and the other one damp and, she was sure, beginning to smell. Her ankle still hurt. God she was a mess.

Alphonse fussed over her like a relative returning from a long trip. She took all her outer clothes, wrapped herself in her big dressing gown and plonked into the huge overstuffed sofa with hot chocolate.

Lorenzo and Alphonse had spent the day ringing or visiting every hospital they could get to, every park, every taxi and private car company in the district, every train station. Then they had just wandered around the streets looking for any trace of Marguerite. Lorenzo had refused to stop, tired though he was, even when they had been firmly asked to leave a medical clinic around the corner, much to Alphonse's embarrassment. When they had found that this was the medical practice Marguerite had attended from time to time they had tried to see the file. But the practice nurse was not about to let the Martinengo's see the contents. They had arrived home only twenty minutes before she had.

She felt more guilt like a sodden woollen blanket. She should have been with them instead of flirting at Joshua's. Guilt that smothered, crushed her like a possessive lover. It was always there, always had been as far back as she could remember.

"Have you rung the police since you've been back this evening?"

"No." said Lorenzo.

"Right," she said and sprang up, trying to display an energy she didn't feel. She reached for the phone but found the police number on its after hours service for the department she needed. She felt tired in her bones. But she could at least distract these poor people.

"Let's go out. A nice restaurant." She looked at their bland expressions and realised that even if they felt like enjoying themselves, their idea of fun probably did not extend to restaurants when they ran one themselves.

"What about a movie then?" It sounded as falsely merry as she felt. "We really do need a break. So come on." She took down Lorenzo's orange plastic rain coat and Alphonse's sports jacket.

"You are good." Lorenzo's blunt English again. She felt the guilt squeeze her heart a little more.

They walked sombrely to Swiss Cottage. The mood began to lighten a little and Alphonse even got excited as he saw that there was a re-run of "Silence of the Lambs," one of his favourite films. George had to gently steer him in the direction of a mind-numbing action movie instead. A flash of frustration drained from his face and resolved into horror as he understood why she was guiding him away from the queue. They both glanced at Lorenzo but he seemed oblivious in the colourful press of people who were laughing in the lights coming from dozens of directions, making them sparkle. His eyes still searched for his lost child. They went in and were confronted with car chases and explosions. The film was set somewhere in Los Angeles, but it looked nothing like the drab city George knew.

The diversion was temporary. By the time she was back on the footpath she had forgotten the title. Lorenzo said nothing while Alphonse babbled away to the other two about various outrageously unrealistic scenes from the gangland war. One pocket of his stylish blazer was ripped slightly down the side seam. His old suede shoes were balding. He eventually stopped talking and gave in to his father's silence. It wasn't until they were almost home that George saw Lorenzo's wet cheeks glistening in the harsh fluorescent street lamps.

"Make yourselves at home. I have to make a call to New Zealand. I won't be too long," she said, taking the portable phone to her bedroom.

James was in the kitchen making toast.

"Hi! You OK? What about Marguerite?...No?...Nothing? Oh God. God. Do you think she's dead? She's dead isn't she? I know it!"

"Come on James," said George over the echoing line, the delay particularly bad tonight. "We really don't know what has happened. Maybe she just went off with someone." It sounded as weak as it was. "Until we know..."

"Yes I suppose that's true but God, George! She's dead! I know it!"

"Try to calm down. It's under control, the police are on to it, and her family's here. It'll all come out alright in the end. Meanwhile, you have to keep going. We all do."

"I guess so."

"About the other thing. I went to Verity today and I think things might be going to go OK. They seem, well, pretty relaxed about the loan."

"That's not the way I see it. You should see the latest letter from their credit control people - "

"That would have been sent before I went there today. Did you get a fax?"

"Oh, well, alright. Yeah, I got the fax. Mark's coming over in about half an hour to help me understand it all - " his voice cut out. " - be OK. - "

"- Oh, look, this line is hopeless, James! James? I have to go now. Marguerite's father wants to use the phone. I just wanted to make sure I caught you. I'll ring back when everyone's in bed. We have to discuss the loans and let Gerald know what you've decided."

"Gerald? Who's Gerald?"

"Gerald Rogem. The loans director. Talk to you later."

Lorenzo murmured in low Italian tones to his wife for an hour, hunched over the phone, perched on the edge of a hard wooden chair, turned away, into the corner. Alphonse made tea and sat staring morosely at the empty fireplace. As soon as Lorenzo was off the phone and looking at the fireplace as well,

George left them again and went back to her bedroom and spent the best part of three-quarters of an hour talking first to James and then Mark, the line crystal clear both times.

The next morning, father and son were in better shape. They were just as doleful but the fear had transmuted into determination. Perhaps the minor distraction of the film had done it, George wondered. More likely they were just showing the infinite human capacity for rationalisation and self-deception as they made their plans, confident that today they would see the simple light of explanation they craved, whatever it might be. Marguerite was on holiday, wrongly imprisoned for some imagined offence, had fallen in love and moved in with some stranger so love-struck she hadn't washed the dishes before she left, had temporarily lost her memory after a little knock on the head and was even now riding back in a taxi. Anything.

They decided over tea and toast to front up at the police station this morning armed with a folder of information, including more photographs of Marguerite and a list of friend's addresses from her filofax.

"I suppose we could get a private investigator, too." said George.

"I was thinking the same thing. How would we go about it? Look in the yellow pages or something. We might not get the best that way." said Alphonse, already grabbing the book.

"I had a mate who had his face and his car smashed up by some low life bastard while he was parking once. The Police couldn't seem to do much, even though he reckoned they tried more than he thought they would. Anyway, he got onto this guy who not only tracked the scum down but filled him in too. Only took a few days and the Police had mucked around with no luck for about two

weeks. I think we should do it. Can't do any harm and I wouldn't feel right if we didn't try everything. Isn't that right Dad?" He quickly translated.

"Yes. Is right. Police - no good." Lorenzo shook his head with so much vehemence that George wondered what it was in his past that had left him with such distrust.

It would, Alphonse said to his father in a colourful mixture of English, Italian and hand gestures, definitely be a way in which they could help, given their own helplessness. It was fascinating to watch. The flamboyant gestures disappeared whenever he was speaking English.

Lorenzo liked the idea but seemed hesitant. George guessed suddenly that his reluctance was cost. A moment later Alphonse confirmed as much. The Martinengos lived more or less in a subsistence way. All spare cash was paid to keep the little café going. They would have to ask the bank for a loan for the detective's fees. Lorenzo did not look at all hopeful about this possibility.

"Dad has almost monthly run-ins with the bank manager already."

"I have just a little bit of cash. I'll help out." George kept her composure as the tears rose in Lorenzo's old eyes.

"Treat it as a loan if you want to. You can pay it back, well, whenever. I just don't care. I'm... well, I'm pretty well off, really. I don't need the money." The lie came easily. "If you weren't here, I would be doing exactly the same anyway. She's my friend."

Reluctantly at first, and then with an embarrassing profusion of thanks, Lorenzo bowing and kissing her hand, pulling at Alphonse to do the same, they accepted. George found herself doing a clumsy and tiny half-curtsy when Lorenzo rose, something she had last done in a school play.

She rang the police unit in the investigation for a recommendation.

The desk sergeant gruffly refused to give a recommendation saying ...you'd be better off not getting anyone like that involved anyway. They'll not be able to do half as much as we can. Just rip you off."

She thought for a moment and had an inspiration. She picked up the phone again, hesitating a little then dialled Gerald Rogem. She was right.

"Sure! Good idea. We have a lot of private investigators used for tracing debtors and back-grounding potential borrowers."

She soon had a half dozen names and numbers of those Gerald recommended as the best. A second call got her a woman who sounded efficient and professional who promised a call back from the top man named on her list in about two hours.

That done, she offered to buy the Martinengos a cup of coffee at the cafe with her, while they killed time.

She wondered how on earth she was going to manage the cost of the investigator. It would all but break her if it was only a few hundred pounds. She would either find a job, and quickly, or watching her pennies wouldn't matter.

Just as they were leaving the phone rang. She told Alphonse and Lorenzo that she would see them in the lobby in a couple of minutes, wrenched the key back into the deadlock and ran for the phone.

"I'm going to go ahead. We'll need to see the papers of course but I think it's an ideal way out!" James sounded ecstatic.

"Are you sure, James? Wouldn't you be better off selling up now and getting right out of it?"

"I thought that at first but Mark and I talked about it. He knows all about this stuff of course and was able to put my mind at rest about tax losses and all

of that. No, he says that whatever happens I'm better off going along with this. Besides, the farm is going to go fine this year, now that I've got my eye in. The forecast for exporting lamb is stronger than it has been for years."

At least Mark approved. But it wouldn't be her choice.

"And George? Thanks for everything you've done. I don't know how you convinced them."

She hardly felt any guilt as she took the credit.

"No problem."

On the walk up to the shops weak sunlight filtered through the bare trees and fell on the flagstones. She enjoyed the flat white coffee she ordered and the cinnamon bun that she didn't but arrived anyway. She didn't tell the waitress and Lorenzo didn't notice that it was not on the bill, thank God. The Martinengos insisted on shouting.

Chapter Twelve

#

James sat in his bedroom chair.

It was eleven before he got up, his joints stiff. Silence blanketed the house. He roamed it as he had countless times that week, bittersweet memories following him like dancing shadows on the old walls. He turned into the nursery. He remembered the last time he had played in the room as a boy, the time his cousins had locked him in.

The day he had got back from hospital. Had shrunk from the sea of faces and sympathy at his broken arm, the hordes of barely known relatives greet his father and he, weary from the long, grim trip. His father had said almost nothing in the nine hot hours it had taken to get to Roslyn from Christchurch, on a hot day, stuck behind stinking, endlessly slow sheep trucks, on rutted roads, urine spraying onto their windscreen. They stopped twice so his father could swill a cup of stewed tea from a vacuum flask refilled for him by the hospital sister while her rheumy eyes swam over his father's hard lean body. Once they stopped because of a partly broken leaf spring. It had to be nursed through the unsealed mountain roads.

He cowered against his father, who pushed him away. He found his mother and clung to her, his eyes aching as the late afternoon sun sank over the broken gabble on the dry, dusty lawn. Why did this crowd have to be here, on this day of all days, the day he had been longing for weeks in that smelly hospital? He just wanted home and the affection of his family.

He'd flown from the rattling cups to his bedroom, still not having uttered a word. His cousins followed like a wasp cloud. Taunts followed as he scuttled to this his old sanctuary. He hid behind the giant bureau and, as the corridors

grew still, his heart beating so much his body throbbed, heard a sudden snigger and then the key turning. By the time Ysabel came looking for him an hour later he had wet himself.

Ysabel had been gentle found him fresh clothes and gave him a hug when they discovered together that they no longer fit. She had let him wear some of her shorts. She said only the two of them would know that they were girl's shorts. She said she would ask Mum to take them to town in the morning. They found the cousins running his bike off the terrace, it's wheel already a kinked wheel. He cried and ran inside and she had laughed to cover it up and pretended she was chasing him as part of their own game.

When he failed most of his School Certificate exams the first time she had talked to Mum and Dad and somehow the storm he expected just didn't arrive. And it was Ysabel who started tutoring him that summer, showed him how to study, what he should be doing in class when he went back to the loathsome boarding school. Advised him of ways to keep the temptations of play just enough under control that he remained one of the gang but keep enough precious time for homework. He had passed the next exams. Mum and Ysabel hugged him. Dad shook him gravely by the hand.

"Well done James. I knew you had it in you, boy." And it was Ysabel who suggested when Jess died he go to the old shepherd's wife and get one of the new puppies.

The magical rambling nursery was fun for children but it was a dusty, dark, and unnecessary part of the house to teenagers, used only for storing junk and funny old furniture covered in dust and cobwebs. But now he found a house of forgotten treasures. Like a neglected corner of a garden that

somehow had produced roses and sweet wine while the gardener wasn't looking. Had it really been that long?

His hand brushed a broken rocking horse Dad had made. On the table in the corner there was a dusty crayon set and a colouring book. He looked down at the clown face and actually remembered when he left it there, the memory gathering like a jigsaw puzzle. His heart lurched with grief for his childhood. He turned the page back to a smiling gypsy family around a caravan, a perfect fire in front of them, a happy horse munching bright hay. All painstakingly coloured in. It had waited there so long for him to come back.

Tiny creaky stairs led to the turret room. As he bent his head and neck to avoid the low ceiling, he saw that the stairs didn't carry the dust of the other things in the nursery. Maybe the police had been in there. He opened the door and familiar strong smells hit him. Ysabel had been using the tiny room as a secret studio. Paint splattered shelves held two white plastic cutlery drawer liners, tubes of paint and bottles of turpentine and oil medium carefully laid in their compartments. An old tin can with a host of brushes pointed up into the cone of the roof, its stained label claiming it used to contain Watties Spaghetti In Tomato Sauce. One smelly rag on the shelves and another on the floor, crusty with wiped oil paints. The thing that made his eyes tear up was an easel against one window. A sheet had been pinned with thumb-tacks across the panes so that the light came from the other windows all around the octagonal turret, but not into the absent artist's eyes. An empty easel.

Somehow it had never occurred to him to wonder where Ysabel painted since she got back. He spent so much time at the cottage, avoiding, he realised vaguely and only now, the house and Ysabel. Why had he avoided her? Because she had abandoned him? Because she represented his lost mother

and father? Or was it because she had returned, invaded his privacy, had taken away his home?

The turret was unbelievably beautiful to him in that moment, cluttered with reminders of Ysabel and the painty smell of her soul. The view from all windows was, even for James, who had spent practically his whole life in this countryside, breathtaking in its splendour and majesty. He had not seen it from this height as an adult before. As a child it was just 'outside', a thing to get in to on fine sunny days and out of when it rained.

But now he was here to see it alone. He sank to his knees, his head in his hands, tears leaking from his fingers, dripping to the unpolished floor, dark patches amongst the brilliant colour of the speckles of paint.

#

Twelve thousand miles away George screwed up her face, washed the pill down with a swallow of lukewarm water and grabbed her bag. Half an hour later she walked into the Verity office and greeted Miss McClay with a cheery wave and a 'good morning'. Miss McClay looked up with perhaps a little less of what George gathered was her usual disdain for those on the debtor's side of the ledger.

She was quickly ushered into the meeting room to meet Gerald, at the same time being stage-whispered to by Miss McClay to the effect, quite inaccurately, that she was "somewhat late." She later learned that this was one of the stalwart receptionist's little techniques designed to put debtors in their place, keep them off balance, So they didn't take advantage of "her boys".

"I can't cure her of it. She thinks I'm an especially soft touch and she used all her tricks with my contacts, particularly beautiful young ladies." Gerald

grinned. "The loan documents are ready to take home and discuss with James."

He went through what seemed a very straightforward transaction. George could not quite understand why it was necessary for her to come back yet again the following day as he suggested. She was half-amused to find that she wanted to come back.

The new debt were being repaid and then lent again, together with the old balance, together with penalties and application fees, but this time with security over Roslyn, the farm and the Belsize flats.

"Once you've talked it all over with James, there may be changes. But even if not, it would be a good idea to come in tomorrow just to make sure everything's straight."

"Um, I have it under control I think. I suppose it is necessary for me to come back tomorrow? I mean, I don't mind but I feel I'm not devoting enough time to Marguerite's family. And I have to find a job. I haven't had any time to really sort it all out in my head. Ysabel I mean. And Marguerite."

She found herself beginning to break yet again. God, when would she be over this? She wasn't sure whether this was about Ysabel, Marguerite or just the beast of her depression clawing its way back in. Her eyes were hot, her chest tight. Gerald silently left the room, George thought to leave her alone or even out of embarrassment. She didn't see Gerald leave but he slipped back a few moments later, and handed her a box of tissues, a green floral pattern on it looking utterly incongruous in Gerald's large male hand, and for some reason it became increasingly humorous. A grin started too on Gerald's puzzled face as she started to giggle and she was soon gulping great lungfuls of precious air, relief washing through her with the laughter.

She caught sight of a worried-looking Miss McClay through the partly frosted glass door, trying to see what was happening. The receptionist then brought in a tea tray and looked at George with genuine concern, but still a touch of suspicion. Clearly there was a possibility that George was simply turning on the tears in order to escape her fiscal obligations, but a quiet word from Gerald seemed to relax her and she conspiratorially shut the door, determined now it seemed to keep others from intruding. George had now passed into the fold of the blessed.

Gerald cleared his throat.

"I have an idea. About your looking for work. I'd like to offer you a job. I want you...that is, I would like you to think of coming to Veritas to work on my team.

George was flabbergasted.

"Gerald, that's very kind, but..."

"No, don't answer yet, think about it. It would be a great opportunity. You can try it out and you might find it suits you permanently. And I am certain that you are just what I'm looking for. I have talked it over with Phillip and he thinks you'll be fine."

"But you don't know anything about me!"

He looked sheepish.

"I took the opportunity of ringing your old agent at Smythsons and got a copy of your CV. She made me pay a finder's commission, so please don't disappoint me!"

George felt a flash of annoyance. She had left Smythsons Temping Agency months ago. What gave them the right to hold onto her CV and then hand it out when any Tom, Dick or Harry just asked for it? But whatever the

rights or wrongs, it was a job, something she desperately needed and the recession meant another chance might be a long way off. And a job in the same firm as this man. This interesting man. She flushed.

"But what would I be doing?"

"Not typing, that's for sure. Something a few steps up. You'd start as a trainee. Learn the ropes and so on in the main departments. Then, after a few weeks, you'd work as my assistant. Not as a secretary, but as a real financier. With the requisite pay and all the benefits."

"Finance? I don't know I'd be any good at it. I know nothing."

"Nonsense!" he said brightly. "I've seen your CV. Your high school grades for maths were outstanding. Of course you're up to it. You just need to be trained, like all recruits." He leaned forward. "The hours are long, in that you are basically on call all the time, but you work flexibly. You can pretty much suit yourself as to when you work during the day, so long as you get through it. And the monetary and travel rewards are just fantastic!"

"I don't know what to say!"

"Say yes. I am offering you this chance purely out of self-interest, I assure you. I really need someone and I think you'd be ideal. I can tell. And to tell you the truth I just can't go through all that advertising and short-listing and stuff."

"I really should go back to New Zealand in the near future, as soon as I have saved enough. I had only just decided to stay on here for a couple of months. James is expecting that I go back sometime. He needs support, and..."

"And what? You hardly know the guy for heaven's sake, Why do you owe him anything more? Come on! Give yourself a chance at the good life."

Being in London is hard, I know. But being in London with plenty of money is magic!" He leaned back tilting his chair, his hands spread wide apart, palms up.

George was silent for a while. What he said did make some sense. She still felt some obligation to James, and to Ysabel somehow. She would be turning her back on her plans to live life her way, without the humdrum and stress of life here. But something about the way he was looking at her, waiting so expectantly, stopped her saying anything. Changed her mind. Or maybe melted her heart. Was she thinking rationally?

" But...I mean, It'll take me ages to learn, won't it? I don't know the first thing about business finance or contributing mortgagors."

"Contributory mortgages," he corrected. "Mortgagors are the borrowers" he said, laughing. "Don't worry, there really isn't much to it. You'll pick up sales in no time. Then into the high finance. Much more fun," he said, laughing again as her face twisted into a pout. "We do all sorts of transactions. We put money overseas, buy notes, get into derivatives...". He stopped.

"Alright. I can see your eyes glazing over." He turned serious again.

"George, I spoke to James last night."

George raised her eyebrows.

"He and his friend Mark rang, just to check one or two details out. James said that, well, that you need a job. Over here. It's a bit embarrassing for him. He's concerned that you might be expecting to work on the farm. Just can't afford it. Apparently Ysabel said that this is what you might do?"

George nodded slightly, unable to think clearly, and listened.

"He says things are tight for him. He emphasised how close you were to Ysabel and how close you and he got after her death. He was most insistent

that I could trust you entirely. I would trust his judgement, even if I didn't know you myself," this with a mischievous grin. "So..."

George blinked in surprise then frowned. She felt a pang of irritation that other people were organising her life for her, that these two men had been discussing her future like this. Why hadn't James said something to her? She had never expected to get paid to help out Ysabel - it was just something she was going to do! She calmed down. It must have been embarrassing for James to have to talk to her about it.

Gerald at least had the decency to look guilty, uncomfortably shifting positions.

"Go on, say you'll take it, or at least look it over," he said, his face eager. "We can go down right now and get you signed up."

She should. She needed the money. And some new friends perhaps? She would certainly learn something new. There was Gerald. She could always go back to see James on holiday. She sighed. Derivatives and notes? It all sounded a lot like it should be boring. On the other hand, it also had a certain cachet, the stuff of money and power. She thought she had no longing for such things. Money was always important, never more so than now. A new start, and a new phase - her first career job, despite what she had said to her father about temping.

And a new field. When she was young she had always had a deep curiosity for all things. She had lost it recently, since before her father died, since her depression started. As a child she loved looking through her grandfather's old brass microscope, one focussing knob broken and a crack on the objective lens. But to her it was a window into the strange world of a drop of pond water. Her capacious adolescent academic appetites had run to

mathematics, art, poetry and writing; geology and palaeontology, cooking and South American indigenous languages; rather than with the winds that hormones blew through the minds of her school peers. She made a decision.

"Tell me a bit about the finance side."

"Interested after all, huh?" Gerald laughed.

"Tempt me."

"Well, there is a bit to it. Basically, though, we take the money from investors, pop it overseas and flick it back when the exchange rate is right. Sometimes in just for a few minutes, sometimes it might be weeks. We also get a lot of cash, in small amounts of course, from investors. Sometimes old ducks bring in their thousand quid in the folding stuff. We don't accept anything over \$10,000 US in cash." He smiled, tilting back his chair again, his hands behind his head.

"There are Verity companies just like the UK one in New York, Paris and Sydney, with loads more in the pipeline. Our document couriers get a free weekend in New York, Paris or wherever. Fun stuff. We try to squeeze a little bit more for the investors and help pay for our administration while we still have the funds in bulk before the money goes into the mortgages. We'll try anything - so long as it's above board and safe, of course."

George frowned. Something about that didn't sound right. She didn't know much about finance and business affairs, it was true, but what Gerald said didn't quite gel somehow with what she had understood earlier when he explained the trust business.

"Hey, you'll learn all about it. No rush. There's a lot to take in, but most of it's just jargon, you know. The concepts are pretty easy to understand once you're up to speed." He flashed his sunny smile again.

Then she got it. She remembered the brochures said the trust funds, the investors' money, was either sitting in one of the bank accounts or else advanced to a borrower on a mortgage in place. How would that money be able to be transferred overseas? She really didn't understand. Oh well, she'd find out soon enough.

As she thought this she realised she had made up her mind to take up Gerald's offer.

In the personnel department they took her details, then she left and sent an email at an internet café to James, asking if it would be all right if she used the flat, adding that she would pay rent into the Sinclair's local account at Barclays. She wondered if she should go back and ask for an advance on the first week's pay. But it seemed too cheeky.

As she lurched on her feet from side to side on the tube on the way home and decided to ring James. She was still a little angry at him for blabbing to Gerald rather than talking to her and she intended to chew his ear off.

It didn't work out that way.

"I've been up all night. Spent yesterday wandering around and the place blubbing, being reminded at every tree and stick of furniture of Ysabel or Mum and Dad. Couldn't stop. Then sometime in the night I just knew Marguerite's dead too. "She was so beautiful ..." A choked sound on the phone.

George had to admit this was her view now, but she couldn't tell James this.

"Come on now, James. We don't know what's happened. It's going to work out just fine." She sounded utterly unconvincing to herself. She made similar soothing noises and ended the call as soon as James promised he would get some sleep.

She talked to Alphonse but there had been no news.

Why was James taking Marguerite's situation so very hard? Was it some sort of transference about Ysabel? He didn't know Marguerite at all except as a name. He must be at the point of exhaustion... she froze, in the act of plugging in the kettle for the Costelloe's endless coffee. How on earth did James know what Marguerite looked like? She could accept that he had seen a photo or something but it seemed a strange thing to say that she was beautiful.

But Marguerite had never been to New Zealand and James had never been to London. Nameless suspicion started seeping into her mind like frost at the edge of a dark pool. She shook herself. Oh, come on. James was upset, he had not said anything, really. She was obviously overreacting.

Alphonse and Lorenzo were very tired and were almost out of hope. The police seemed to have done anything. They had given Alphonse the same message to them that George had picked up before - missing persons were a low priority.

"He just said 'She'll turn up, more than likely, they always seem to, after they've let off a bit of steam. Cheerio then.' He wouldn't even say when they were going to get back in touch." Alphonse's eyebrows were drawn into a deep frown and his voice was sneering. "The fools even asked us to get in touch if we heard anything! Us!"

"What about the private investigator? Did he ring?"

"Oh, yes, sorry, I forgot! He's coming around tomorrow. He'd better be good," he said bitterly, "wouldn't be hard to be better than those useless coppers."

George wondered just what was a priority with the police if this sort of thing wasn't. But she knew they were probably right in ninety-nine percent of

missing person cases. It would be an incredible waste to dedicate men and women to a pointless search just to have a missing person walk in anyway. But what about that one percent? Statistically insignificant?

She helped the two men set up the sofa bed in the living room.

How easy it was to begin the lies.

Chapter Thirteen

#

Gerald picked her up on his way in from Hampstead the next morning to show her around some of the developments the company had a part in. His car was awash with litter in the passenger foot-well and assorted items of squash or running gear in the back. She had to push paper and plastic aside just to get room for her feet. It took them half an hour fighting traffic to the first building. Hours had passed following the crush of London traffic to site after site.

"The place on the left. There, by that statue of Wren."

"Yes, I see it now."

Gerald swung the Mercedes into a space on the wrong side of the road. It was an English habit that also tended to panic him in it's reversion to the driving side that he still instinctively regarded as correct. Still, a stranger in a strange land.

This building was a commercial palace that, in a city where height was frowned upon, reached up several levels. It's geometry was complex but it was free from too much adornment.

"Like it?" asked Gerald as they mounted the steps and entered the huge lobby. "I actually had input into the design," he said, a mixture of modesty and pride in his voice. "Not much, but a little. We work closely with the owners when we lend on construction of new stock and I came to know this guy pretty well. He liked my suggestions and the architect pretty much did what the owner told him to do. Not like some." A smile. "Still have a fair bit to do with him. Got a lot of projects together with him over the years."

George summoned still more enthusiastic noises from deep within some reservoir she hadn't known was there and asked a few more intrigued and

interested questions as they quickly toured then left. It was so boring.

Gerald's face was shining as he talked, his hands leaving the wooden steering wheel to gesture animatedly. For the past three and a half hours they had driven all over the city, into areas she did not even know existed. Most of the time he simply pointed out at some nondescript building nestled in with others of a similar type, sometimes residential sometimes commercial, not bothering to do more than slow down.

But on some occasions, like this, he had stopped. Always these buildings were more unusual in their surroundings, better than average quality and design and to her eye at least, lavish looking. Always he referred to them as 'stock' or 'prime stock' and always he showed her various features with pride, pointing out little improvements he had suggested at construction or refurbishment. In a way, he seemed like a farmer, showing off to her particular prize winning animals in a vast herd of cattle.

She wondered how James was coping.

She was tired and her feet ached in her high heels, as they always did when she had been wandering about museums or art galleries for too long. She wished she hadn't dressed up so much. She felt silly, like a brainless bimbo, in her carefully chosen dark-red too-short skirt. Gerald was in comfortable brown slacks and boat shoes, a tweed sports jacket and no tie. She longed to stop and just sit in a café with a strong coffee, then go home and change. It was more than politeness or determination to succeed at this new job that kept her from complaining. For she was beginning to like this man, very much. For the first time since arriving at Roslyn she was beginning to feel a settled future. Her first day in the new job, being paid to be chauffeured around

by a very attractive, wealthy man. One who seemed as struck by her as she was by him.

It was clear that Verity was a large organisation. The stable of loans on buildings which Gerald alone had a personal design hand in was huge. She had completely lost track of the number of sites they had visited this morning, only a fraction of the loans he managed.

The business had expanded into cities overseas all over England, Europe and the Us. The Managing Director, Phillip Meyo, was a New Yorker with a degree in economics and law from the London School of Economics. Phillip had stayed for many years in London, first clerking in a law firm and then moving into the banking sector in the City. He proved successful as a currency dealer and made a substantial private sum as a young man. He had then used this as seed capital and to attract more powerful backers to what he saw as the future of short term, high return investment lending and Verity was born. The initial concept was so successful that Phillip had soon paid out his venture capital partners. The business boomed with new investors continually attracted by the high returns and the guarantees, guarantees he was able to boast were never called upon and, so sure was he of the solid foundation of his lending system. He was now based back in his native city, expanding the voyage into the tricky but infinitely less exhaustible waters of North America.

This George learned as she sipped tea in a Richoux coffee house in Piccadilly a little while later, to her enormous relief. It's identical in fundamentals though bound up in a different package and tied with new red tape. With my cross-Atlantic experience I'm sitting pretty for a transfer back home, perhaps as C.E.O."

"Wow! How certain is that?"

“Phillip hasn’t actually said as much but I’m pretty sure. Phillip can’t hope to run it all himself now. The projections for the tri-state area alone will exceed the entire U.K. market in just the next three years.”

Despite her usual apathy when it came to the words ‘global market place’, when she heard them on television, George was fascinated. It all sounded so remarkably full of energy and life now that she was part of it. Like Gerald.

The waitress flicked her eyes at Gerald for just a second longer than necessary as she cleared the plate with the remains of turkey sandwiches and deposited a delightful and wicked-looking meringue and pastry sweet. George declined but Gerald attacked his with a boyish relish. "Can't resist."

Across the street a yellow crane swung a rusty demolition ball perilously close to the neighbouring buildings. Then the ball crashed into the bricks of an old office building, tired and crumbling. Dust spurted up in a fountain of choking decay as faithful timbers and blocks crashed dead to the pile of formless rubble below.

They walked back to the Verity office. She would start work proper at the office the next morning. To her surprise, though not an unwelcome one, he leaned over and went to kiss her on the cheek lightly. She reacted a little by moving her head and his lips missed their mark somewhat, hitting her the brown hair falling over her ear rather than her cheek. They both blushed and grinned.

God! She shouldn't be doing this. She was going to be working with the guy. No, for him, she corrected herself. He was going to be her immediate boss. To start a relationship with him like this could only lead to disaster.

She waited as he went inside then wandered down into the Green Park tube station in a pleasing glow and bought a one way ticket to Swiss Cottage

from the machine. As she scrambled for the change, she became aware of someone in the queue for the next machine watching her. A strange looking man in a dirty coat.

"Got change?" he said, a gappy smile breaking through his stubble. "C'mon Miss. I'm just a pound short, need a pound is all. Can you spare it, please? Only I left home without."

She sighed and turned away. He whirled around in his mismatched battered running shoes, gaunt, pleading face turned earnestly to the next person, holding his hand out. She saw the same expression of distaste and the hand waving him away on the face of a fat man in a coloured waistcoat as that on her own a moment before. The fat man rolled his eyes at her. The action mirrored hers. She felt a hot flush of shame as she heard the word 'Samaritan' in her head, spoken in the nasal tones of the Tennessee bible study teacher she had endured in Los Angeles. United for an instant with one of two strangers in a common bond of selfishness to the other.

She strode briskly down the passage. On the train she felt her heart pounding, despite, or perhaps because of, a lifetime of living in cities where the citizens of the underground were all the same. Rushing commuters, bundled up, staring away, all lost or pretending to be lost in their own worlds. All pestered by down and outs, all with different stories, different lives, different looks. All with the same need. Would this one want to use the money for a ride or a drink? Or food? Somehow, she didn't care any more. When did she stop caring? Maybe she never did care. She tried to remember an occasion of charity in her life other than that organised for her by school or church. The man she had denied reminded her of Ted Bayliss, the strange old man who lived next door to Roslyn. What a different life a man like that would lead here.

A few minutes walk to the flat in the early afternoon sunshine warmed her up enough that she took off her coat. She stopped at a mini-market and got a few essentials, grumbling silently to herself that she had to pack her own purchases.

Alphonse and Lorenzo were talking to what looked like another policeman, this one in plain clothes, when she came in. He was tall and broad shouldered. A nice looking man, perhaps a little older than she, going by the greying just beginning at his temples.

"Ah, George! This is Samuel Figg. The private detective we have had to hire to look for my sister." Alphonse looked a little shamefaced, but resolute.

"Mr. Figg, this is the woman we were telling you of. Marguerite's closest friend."

"Well, a friend. I wouldn't say..." She caught sight of Marguerite's father's face. What did it matter. "Ah, yes. Yes, that's right."

"Pleased to meet you." Figg's voice had a Surrey accent. His black eyes took in her discomfort.

She told Figg all she knew. He asked what she had been doing in New Zealand and why she came back. She was extremely uncomfortable at telling him about the murder in New Zealand, a matter that she had avoided telling Alphonse and Lorenzo. But in the end she had little choice. They had to know sooner or later.

The two Martinengo men's eyes were open wide with horror and their excited voices were raised with renewed fear.

Lorenzo put both hands over his mouth and rocked back and forth, moaning. Samuel Figg remained calm and simply listened with a practised neutral, professional and detached interest.

An hour or more passed. Samuel took notes in a big hardback journal covered with fake burred walnut vinyl. He asked about every aspect of Marguerite's and then Ysabel's lives: friends, enemies, old boyfriends, jobs, interests, physical abilities and limitations, medical history, schools, even family's holiday spots. Everything was summarised by him verbally and then when confirmed the summary was written carefully into the brown book. Photo's were carefully taped into position with sticky tape.

It was an exhaustive and an exhausting process, far more rigorous than the police's cursory questions.

"I'll check all of these people and places. Those I can't get to personally I'll ask my contacts to handle."

Samuel quoted a very reasonable initial fee and said that if he found Marguerite alive he would get Marguerite to pay another.

"If she was depressed or had a nervous breakdown of some sort, she may have gone to some of her old childhood haunts. It's quite common. People are looking for the comfort of their childhood and a sense of wanting to relive a part of their lives, perhaps find where they took a wrong turning."

"Do you think that's what's happened?" Alphonse said eagerly.

To George the thought of Marguerite wandering around for possibly weeks with a broken mental state seemed just as horrific as violence. Then suicide jumped to her mind and she shuddered.

"It's possible. After all, she hasn't turned up in any hospital. And there is no sign, and I am sorry to put it this bluntly, no sign of her in the morgues." Samuel looked down at his book and shifted in his seat. Lorenzo's stricken expression didn't change and Alphonse dismissed that impossible notion with a quick shake of his head and a hand.

They asked Samuel to stay for afternoon tea. He offered to help George as she unpacked the groceries. The other two men were huddled over Samuel's journal correcting some of the finer points .

"So you really didn't know Marguerite all that well?" Samuel said to George in the kitchen, his voice low.

"We were certainly friends. Just not best friends as well as flatmates. I got on really well with Ysabel. But Marguerite had her own circle and I didn't get to know her incredibly well in that sense. She'd come out with us a bit, but she often just went her own way. Our backgrounds were different, I guess, and our views certainly were. She was, well, extrovert, bit of a party animal and she was forever taking up with causes she would be enamoured with only for a few days. They would sort of define her for that time. Gather New friends who you wouldn't see more than once, attend rallies and so on, then drop it all and go on to something else. Marguerite was a bit, well, frivolous." She glanced at the two men in the other room, oblivious to her criticisms. "Though she was a wonderful person in her own way. Generous, always happy, positive and full of energy. Not someone I would have picked as suffering from the sorts of emotional or mental problems you've mentioned."

Samuel absorbed this.

"Tell me about your background?" he asked.

They talked for the better part of an hour, Alphonse and Lorenzo all but forgotten in the other room, murmuring in Italian to one another and poring over Marguerite's books and papers, talking through her Marguerite's friends and work, still searching for any sort of clue.

Samuel was relaxing to talk to. He was the youngest of three he said, both of his sisters married and living in the north, while he was single. "Work

alone, you see," and laughed. An ex-policeman who, became disillusioned and left like a lot of private investigators, . His job now allowed him to be his own boss and still help people by applying his policing skills.

"I'll do my best," he said as George and Alphonse saw him out. Lorenzo and Alphonse took considerable comfort from the detective's parting words, eager to seize onto whatever small scraps of hope they could. George remained silent and smiled at them in return to their grins as they chattered away to each other and then to Marguerite's mother on the phone.

The next morning Gerald picked her up again.

"Last time. You'll get spoiled otherwise. "

They made their way slowly to St James listening to the Rolling Stones on his CD player.

George leaned her head against the door pillar and watched the back and forward ooze of the cars. She recalled other early morning rushes before all, before Roslyn, before Ysabel had left London. Sloshing down coffee and breakfast like fuel, slamming the door and half-running, half-walking breathlessly down the street and around the corner to the tube station. Often the only exercise she got each week other than the walk back at night. Nose full of soot, lungs labouring from fumes and smoke, sore feet from hard pavements. All for just about enough to eke out an existence whose purpose was to repeat all of it the next day. A hard life, one she would have traded away. Did. And yet here she was, back on these narrow streets, having travelled to the other end of the world, over the tops of strange and wonderful places and peoples at an unimaginable speed and invisible height. To a place without the enormous press of people or the smog or the 'Big Issue.' Without apparently the class divisions, the degree of crime, the slog of hard pavements

or the threat of terrorism. And then she had flown right back to where all the things she loved were gone. From where one of her friends had uprooted herself and gone laughing to a paradise at the other end of the earth, just so that she could be taken by some monster. Back here to where another friend had been similarly plucked out.

But after all this, the new places she had been, the delights and horrors she had tasted, with its tar of blackness and despair, this new life she was embarking on, today the streets still looked the same. So unthreatening and ordinary. Her mind felt like a slipping clutch, like it was slipping on cold, wet mossy stone. Hard stone. Hard pavement.

"Are you alright, George? You look a bit off-colour."

"Just thinking." She struggled to smile and sat up. Satisfied, Gerald turned back to the wheel and turned into his car park under the building. But the confusion of an alternating of her soul remained.

At the main reception they surprised Miss McClay as she fussed with her coat and handbag. She was confused to see Gerald arriving for work with the young lady. The young lady who came to see Gerald in his Aged Accounts Receivable capacity and now had a job. She sniffed and stalked off to get them coffee.

Gerald took her through to his cramped office. Not at all like the grand reception or the room where they had met before. The furniture was to George's taste tacky, though obviously expensive when purchased with an air of the out of date 1980's.. But she could see he was comfortable in it. There were few signs of personal decoration around. Utilitarian metal filing cabinets and bookshelves in an eclectic mixture of corporate wooden veneer styles creaking with folders, seminar papers, and a few rather boring looking books with titles

like "World Financial Markets" and "Stock Valuation - The Black-Scholes Model." The cardboard files looked rather sad and tattered compared to the exotic images summoned up for George when they had been talking about his work in the global business.

He pointed at a chair and sat down in his own.

"Now, first, they've typed your employment contract. Standard stuff. Enormous salary, five weeks holiday a year plus public holidays, confidentiality clause. Two weeks notice of resignation or dismissal. No car park, I'm afraid. I'm the only lucky one."

"Don't have a car." she gasped as she saw the salary - more than three times what she had ever been paid before!

"And that'll go up a lot after the probationary period." Gerald was smug in his delight at her surprise.

"It's far too much! I think you must have made a mistake. I'm just not that valuable...."

"Hey, don't sweat it. Everyone here, from the tea lady up, gets overpaid. No problem. Part of the culture. And I haven't made a mistake. I know exactly how much you're worth. Or will be. Don't look at it as an hour's pay for an hour's work. It's more what the job you'll be trained for is worth to the company. Come on, sign there."

Gerald witnessed, carefully put the contract into a yellow envelope and sealed it, put his signature across the flap and scrawled some details in the pre-printed form on the front, and threw it carelessly into his out basket.

"Right. Now let's take a look at some of the background stuff. Here. This is an investor's file, a Mr Malaky. See, he invested nine thousand dollars

cash, U.S., through one of our associates last April in, let's see, Missouri.

This is his form."

He held up a small square of white paper with a thick black and gold border, covered on both sides with minute type. She bent over the desk to see it and was conscious of Gerald's presence, an unruly lock of copper hair falling over his eyes which he unconsciously brushed back every few moments like a school boy. He pointed out the checkboxes ticked.

"Mr Malaky chose to invest for two rather than three years. The second column checkbox is ticked for the money to go into a first mortgage. Little less risk, a little less interest."

The tiny print said that the sum would be held in a trust bank account until advanced as part of a loan with the appropriate mortgage.

"The guarantee company is Verity Guarantees which owns Verity itself. It is really that company that employs me, and now you." He smiled. "The guarantees that Verity Guarantees gives - basically an insurance - are in turn reinsured with an independent insurer registered in the Isle of Man. That in turn is reinsured by five separate insurers in Bermuda and Liechtenstein, I think. But we've never had to make a claim against the guarantee, let alone any of the re-insurers." There was pride in his voice.

As Gerald described the myriad of details, his brow furrowed, his voice fast and excited, she pondered the overall scheme.

"Why would borrowers who had enough equity in their land need to come Verity and borrow at higher than bank rates?"

"Well, we actually turn most people down. The borrowers have many reasons for paying a premium. They may not want bank managers who dealt with the rest of their affairs to know about the loan, they may have reasons to

keep business partners or even spouses a little in the dark. And often, the borrower is not a good risk as far as cash flow was concerned. That's why they pay such hefty up-front borrowing fees, the higher rates of interest, not to mention the fee extracted for the guarantee." He laughed. "They even pay the insurance fee against their own defaults! But that's why we take very good care to look into these people. We can do it far more deeply than an ordinary bank. Sometimes what might not pass then might actually be good underneath. If we aren't sure, we kick it upstairs to Phillip who makes the final decision in the difficult cases. He's got an incredible sense. Even when things do look like they're going sour, he just sits there calmly and smiles. It always comes out all right in the end." Gerald shook his head admiringly. "And we work with the borrowers to make sure the money is being spent the best way. The value of the land is the other side of it, of course. We never lend too much and we always get good, conservative valuations."

"I can't really see how the scheme would never have had to call on the guarantee. Surely even the best of borrowers can't always come out on top?

"That's the art and science of careful scrutinizing and insisting on good equity."

George gradually became familiar with the details. Some of it dispelled her initial confusion somewhat, at least initially. The loans often did sour and there were lots of foreclosures. But the value of the land was always there and the enforcement team had one hundred percent success rate in turning the loans around or properties over.

Over the next few days she was immersed in examining a six month period of files and systems especially sent in for her from a branch, so she could get the hang of it all. As she drew to a close at the end of her first week

she leaned back in what she now regarded, as her chair in her own tiny office, next to Gerald's, and took up her folders. She had by then expanded her little scratch pad to several loose-leaf folders of notes and photocopied examples of documents and a running record of some of the figures. It was always a compulsion of hers, to collect information about new things. It helped her not only to understand but also to continue to focus on what was often boring. She stretched her long arms, sighed and put the last bundle of files in her cardboard homework box. Gerald was right. There were a lot of foreclosures of the mortgages. An incredible number.

That night, back in the flat, wrapped in her red dressing gown, a cup of hot milk sweetened with chestnut honey at her side, she took her brand new shiny financial calculator from her bag, the Verity logo emblazoned in gold above the word 'Casio'. She started to play with some of the statistics she had collected. She had done this for the last two nights, alone now that the Martinengos had returned home to wait it out,.

It seemed that the mortgages overdue at any one time, at least for the six month period at the Midland branch she was looking at, was an extraordinary ninety-six percent of the loans. Yet Gerald had specifically chosen this branch for her to examine as a good example of an average situation. She couldn't understand it. How could Verity never have to call on the guarantee? And how come they claimed to be such good judges of borrowers?

She turned to a section she had marked with a sticky note that read 'Mortgagee Sales.' The sale process if the borrowers defaulted was swift, ruthless and effective. The properties were never advertised for sale publicly but offered discreetly through just one real estate chain, 'Prime Market'. A company called 'Silver Media' carried out advertising to land investment group

only, within twenty-four hours. If not sold within seven days and it usually wasn't, the property was sold privately, arranged by someone in the Verity team. How was it that the Verity team was so very successful, more so it seemed than Prime Market, who were supposed to be the experts?

Of the forty four sales she looked at, only twelve had been sold in the first seven days through Prime Market while the remaining thirty two had been sold within a further forty eight hours by someone at Verity. Maybe there was a superb amateur talent at that branch. But that didn't explain how the same system could work all over the Verity empire.

She sighed. So much to understand. She started looking at gross investment and loan figures, working out the average investment, the average loan and the profile of the investors and borrowers tapping away on the calculator and then a spreadsheet for another hour or more before the phone rang.

It was James. George's heart thumped faster. She felt considerable guilt that she had not stayed in closer contact with him over the last week or so. She had become so absorbed with her job that she had neglected him and she had made absolutely no attempt to let out the empty floor of the building. She promised herself do that first thing in the morning. Maybe she would use Prime Market to find a tenant.

James was good spirits and chatted about the farm and various goings on in the district. George began to feel a curious knot develop in her stomach which she took a few minutes to recognise as homesickness. Bizarre! How could that be when she was in London, her real home?

"When are you coming back to New Zealand?"

"It won't be long at all at my current salary before I'm able to. But I don't want to leave here too early. The longer I stay the more savings I'll accumulate. Mind you, I didn't save anything from my first pay cheque!"

"Nice for some."

"I treated myself with Bond Street clothes and a Gucci watch on my credit card."

"Don't waste it all."

"I won't but for the first time in my life I can see a way to get ahead, get some of the finer things in life."

And she deserved them. Some of the material things of life that her father would say it was not their lot in life to attain. The sort of things all those rich girls at the beach in Los Angeles could have, and the snobby girls in the private school she got a scholarship to with whom she couldn't keep up financially.

"Don't worry, I'll save as well, of course." she said, fingering her watch and wondering whether cultured pearls came with similar gold work.

Chapter Fourteen

#

The weeks were passing, with nothing but work, now.

George had shovelled through mountains. Her job would, Gerald said, progress in three parts. The first was just wading through materials until she worked it all out. This she could do, Gerald said, at any time, for as long as she felt she needed to. Somewhat to her surprise there were no manuals for her to train from and no training personnel. Eventually she would get a currency trade position assisting Gerald, but not for a while.

In between she would gain some experience on the floor and help in the sales department. This ran under the fearsome eye of the huge Robin Heath. There were some forty people in the department, all of whom were in awe of this man with his unusual booming voice, looming figure and his rumoured exercise of iron discipline. Only it seemed there was hardly anything for him to exercise his discipline over. The sales team had a job that seemed to run itself. Letters from potential investors just poured in, like a monsoon torrent down a hillside, in response to continuous newspaper, magazine and television advertising. It was as much as they could do to keep up with the flood at times, unusual in these difficult times. The rules of the company about attendance seemed incredibly liberal almost to the point of slackness. If there was work to do, they were to do it. If not, they could do what they liked. And did.

When there was work to be done the staff worked well with a cheery goodwill that George. She had for much of her working life been in various public service arenas where the degree of grumbling and grizzling in the main seemed directly to correlate to the degree of security of tenure the incumbents

had. Undoubtedly Verity staff were better paid. Maybe that made the difference, though George suspected it was in part the freedom they had.

George couldn't believe the increase on her pay slip this morning. Gerald was in America for a few days working with Phillip so she asked to see Robin Heath in his office, sure that there was a mistake.

"Miss Maxwell! Delighted! Sit down! What is it?" His voice was loud enough to be heard in the loans on the next floor. He beamed at her and gestured expansively at a hard wooden chair.

"George, please."

"It's this. I don't think it's right." She handed over her pay slip. He stared at it and suddenly stabbed his finger at it, then shouted out the pay period, the annual rate and then the pay for the period. George jumped.

"Well, where? Seems to add up!" He thrust the slip back at her.

"I mean there has been a mistake. The increase." She was almost whispering as though to compensate for the big man's voice. It was embarrassing.

"Well," said Robin, staring at her hard (which George learned was one of his two expressions) "you will get paid at the full rate in due course. But for the first month this is the normal jump." He beamed at her. "Okay?"

She nodded limply.

"Well then! Glad to have sorted that out!"

The interview was over. Feeling foolish that he had mistaken her concern at a supposed mistake for a complaint, George returned and stood for a while staring at her desk, astounded. Not only was there no mistake but she was going to get paid even more as soon as she was working directly with Gerald! She plumped down on the blue leather chair and swivelled to her desk, laden

with files, telephone books and a large computer monitor poised perfectly on a slender fragile-looking arm.

And so it went, day after day. Paper passing through her fingers covered with figures and signatures, like tape spewing out of a calculator. It was an endless war. She met dozens of people, spent time sitting with some learning a scrap or two, and gradually filled in her patchy knowledge.

As George worked through the tedium she remained puzzled by some things. She knew now her initial interpretation was right - the investors' money was supposed to be either in the trust bank accounts or out on loan, secured by a mortgage. How the funds put in by investors could be traded on currency deals? It didn't seem to be allowed.

She needed to get to the bottom of this. She looked again at the brochures describing the guarantee of interest and loan repayments. There was a reference to a company that insured against the guarantee, Vaxim Insurance, based in Bermuda. She had never heard of it. Nor had she heard of the other offshore companies this risk was in turn reinsured with: Antwerp Specific Reinsurance of Liechtenstein and two Cayman Island companies, CanSpac Insurance and Aspen Insurance. These names didn't appear in the brochures but she had found a reference to their premiums in a set of internal accounts misfiled on an investor file. It had caught her eye because she thought somehow that it would be Vaxim who paid premiums to the reinsurers rather than investors' trust funds from Verity as it appeared to be. She kept a copy in one of her red folders of samples.

The more she thought about this, the odder it seemed. The next time she had time she went back to the copy. There was no doubt about it. They

clearly showed investors' trust funds being used to pay the premiums. She sighed and put it away. There was so much to this.

One drizzly Wednesday afternoon her files were up to date, and she had run out of administrative tasks. She was sick to the back teeth of looking through musty files. She ran into Gerald in the cafeteria and he told her to take it easy, "read a book or something, everybody does."

It just didn't feel right. She decided instead to hone her skills finding background information on borrowers for the all-important evaluation by the lending department. Any information the staff came across on borrowers was supposed to be carefully filed in a cabinet in something mysteriously called, 'Auntie's Folders.'

For want of any real borrowers to do this on, she turned to the screen and practised on the various Verity related companies she had found. She typed in the search words, and the screen turned blue with a long list in black. The white, red and black logo of the database company wafted through a lazy arc. The browser came back a list of familiar companies around the world. She saw the main New York Verity office and clicked on it. The record included a photograph in the CEO section. Phillip Meyo smiled winningly at her.

Next she searched for Vaxim Insurance. There was no information on it in the database. Nor, when she looked was there anything on Antwerp Specific Reinsurance, CanSpac Insurance or Aspen Insurance. A frown formed on her face as she checked the home page for the database. Yes, it covered all the registered companies of Europe and the USA, Australasia and Asia including insurance companies, public or private. Perhaps she was logged into a sub section? But no. This was the global database. Yet none of the insurance companies were listed.

Next she tried several other commercial databases, all of which had the Verity companies listed but again none of the insurers. She widened her search to the entire internet, using a clever meta-search tool Robin Heath had pointed out to her the week before. It sent her search to several hundred different search engines at once, combining the results culled of duplicate and invalid entries in a beautifully organised summary tree, the result with the highest score at the top.

Again, nothing. When she tried it with the Verity company name instead, the tree was perfect as far as her knowledge went. This time she noticed a Sydney based entity and idly clicked on the link while she pondered how she was going to find the insurance companies. She was determined to - she didn't. Perhaps they had changed names? While she was still thinking about how to check on this, a picture of the Sydney Opera House loaded on the 'Verity Permanent Land Nominees (Australasia) Limited Home Page', Verity's gold logo spinning slowly above it. She scrolled down the page and saw another face she thought she recognised as the page flashed past.

Quickly she scrolled back and tried to find the photograph again. She saw the headings of the various states in Australia, a photograph and text under each and then a heading for New Zealand, treated as though it was a state rather than a separate country. She started to read.

'We are pleased to be associated with Mark O'Reilly and Sandy Fitzpatrick of Silver Holdings Limited in New Zealand. Mark and Sandy have been our Accredited Agents in New Zealand for the last three years. They are responsible for a network of fourteen separate agencies. To contact Mark in Auckland or Sandy in Christchurch, ring them at these numbers or use this email form.'

George was flabbergasted. Mark told her he'd had some dealings with Verity but not that he was an agent! And Gerald. He claimed not to know Mark. Surely... but perhaps he wouldn't have. But why didn't Mark say?

If she didn't know them, it made sense for someone like Mark to be involved she supposed, but Sandy, the puffing sweaty travel agent in New Zealand, was hardly the archetypal financial whiz kid. James had said something about Sandy leaving school at the minimum legal age. His nickname at boarding school was 'Simple Sandy'.

But she did know then. It was so very peculiar. But perhaps that was why the conflict of interest that had been mentioned, the one that meant mark wouldn't negotiate on James' behalf with Verity.. No doubt everyone but her knew. It might have been taken for granted. Yes, that must be it. Again, anger rose. Why the hell couldn't they just have told her? Men and silly games.

There were still no clues anywhere to explain the absence of the companies she was looking for and she couldn't find anywhere to see if their names had been changed. So by mid-afternoon she had strayed away from the subject, following instead various interesting sounding threads ranging from the latest space satellite launch news through to mediaeval revivalism in an unheard of town in Louisiana to property prices in Finland. The ultimate eclecticism.

She became bored even with that, much as she did with flicking through the pages of Newsweek or Vogue at the hairdressers, and turned from the internet back to the internal Verity financial system to see if she could find any more information about Mark, Sandy and their agency. The personnel files would be closed to her. Perhaps there would be business files about the agencies' turnovers and so on.

She started by entering the names of the two men and their company . A series of file titles filled the screen, with more available if she cared to accept the invitation to push F4. Excellent. She felt smug at her apparent mastery of the system, a small smile playing on her lips. Then she realised as she looked at the first computer file on the list that she had retrieved a list of investors' files, not agency ones.

She clicked randomly on the third file from the top and the accounting system presented several code numbers, some of which she knew. Under that appeared the name and address of the investor for this file. It was Sandy, an investment of USD\$7,000 received in cash. She backed out to the search results again. There were similar investor files further down. Some were in Mark's name, others in Sandy's, some in both, some in the name of their company, Silver Holdings.

She looked at other files, flicking faster and faster through the screens. There were quite a number of active investments listed in their names. Not all were cash deposits and many were very substantial. She knew there was a way to show the total investment sums for these two investors. She remembered Gerald telling her about it. Frustrated she also opened the financial calculator window in the program. She started a rough tote of the investments.

A half-hour later she was goggle-eyed at a total of approximately forty-seven million dollars. George sat back, exhausted, her neck muscles tired and her body tense with confusion. How on earth did Mark and Sandy have so much money?

Oh, she realised, feeling a fool. These must be some sort of agency deposits, investing on behalf of other people. She smiled and leaned back into her chair. Of course these men couldn't possibly have that much money

themselves. Still, if Mark had only a few percent of his own money here, then he was a very wealthy man indeed. A man becoming more interesting to her as time progressed. She laughed at herself. Here she was, just a few weeks after being practically destitute on an enormous salary, fantasising about two rich men, one her boss, the other on the other side of the world.

Tired, she glanced at her watch and then rose, stretching. An irresistible yawn opened her mouth so wide her jaw popped. She moved to the door, her left foot tingling with pins and needles and almost tripped across Gerald who was about to turn the handle of the door to her office.

Gerald looked at the door. "Look," he said, taking a deep breath, crossed his arms, but still stared doorwards. "You know I like you. I know you're not supposed to, you know, mix work with, I mean, I don't want you to think I am using my position to..."

Sweat broke out on her palms. Her hair suddenly felt like a mess, she wondered about her make up, and bizarrely, whether her shoes were clean. Her throat tightened and she fought to relax.

"I am like you too." She cringed inside. Sounded like a Mills & Boon novel. She felt like the world was quivering under her feet. Why was this so hard?

"I wondered if you wanted to leave here early tonight and come to dinner with me again. I had in mind that Hungarian place in Soho John Westland was talking about the other day? What was it called again?"

Thank God. The feeling passed.

"Goulash and beetroot soup? I'd rather not. I fancy something spicy, curry perhaps."

Gerald gave a wicked grin. "Ah, well, if it's something spicy you want! Come on then. Might as well go now."

He grabbed her coat from the hook and her handbag on the desk and laughed trying to catch up as he sauntered faster and faster down the corridor, almost running as he burst into the reception area and met once more the disapproving eye of Miss McClay, who gave the impression she didn't approve of tomfoolery in or out of office hours. She sighed, making the final touches for the day to her arrangement of brochures on the tables, ready for tomorrow. When, no doubt thought George, she would come in early to arrange them yet again. They waved goodnight to her and got into the lift. As the doors closed George was staggered to see a slow and very deliberate wink from the implacable Miss McClay. George's relationship with the receptionist had mellowed since she had come to the firm. But she had still regarded her as simply a stern and ultra-conservative spinster with no discernible sense of humour and an over-developed set of. Here was evidence that her first impressions were wrong.

"It's inconceivable that the woman is capable of winking, let alone of actually doing it "on duty" said Gerald as they got into his car.

They spent the next fifteen minutes in infantile impressions of Miss McClay's matron like voice. In the Golden Elephant they got a back table under a teak false beam tacked to the ceiling. Cars swooshed on the wet street, glimpsed through glass bricks which broke the traffic into fractal colour splashes of red and white swimming past. White starched linen and brass cutlery with ornately painted plates were swept expertly into place by a serene waitress wearing a long narrow dress of orange silk woven with a multitude of golden threads.

The meal was superb. They shared a fiery Tom Yum Ghoong sour prawn soup. George fussed when Gerald spilled chicken curry onto his shirt and she caught his amused eye. He called her 'mother' for the next quarter of an hour as they drank the 'Cloudy Bay' Chardonnay from New Zealand George spotted. It was as beautiful to taste as she imagined. She felt a surge of joy. How good her life was becoming.

In the last few weeks she quickly became used to a standard of living quite unlike that which she had experienced before. She was honest enough to admit that the novelty of this was part of Gerald's attraction at first. But it was now far more than that. He was generous, handsome, world-wise, humorous. A good friend. His drinking was the only thing that troubled her, but everyone had their faults. God knew, she did. Besides, it wasn't bad or anything, just a little more than necessary sometimes. Gerald seemed to drink because he enjoyed it, not because he had to.

Gerald was asking the beautiful waitress to pour another glass. She, like almost every other waitress they had met, seemed to give Gerald a little bit more attention than other men. Now George accepted the little flirtations as inevitable. . As the wine sloshed into the glass, she found herself wondered how many girl friends he had had in the past. She shook the incipient jealousy off.

Gerald got suddenly to his feet, his napkin falling to the floor.

"I've just remembered I have to ring Phillip. I won't be a mo. I'll go out onto the street - too many people here" he said, slipping his cell phone from his jacket pocket and looking for the exit.

As she sipped she glanced around. A dark suited man eating alone in the corner was staring at her. After a while she glanced back. He was still

eating his lonely businessman's meal, eyes pointing abstractedly at someone else's back. She thought of Ysabel again, alone in the house, somebody watching her, then killing her.

She decided she wanted no more wine and took her glass before she could think and poured it for some reason into the remains of Gerald's set aside curry bowl where it mixed wanly with the thick sauce. She watched it, oils blobbing in the sauce and wine. It did not mix properly. She could smell the vapours coming from it. She self-consciously moved it to her side of the table. A smiling waiter spotted her, glided to her side and, profuse with apologies that were not needed, bowed three or four times as he gathered up the dishes and brushed clean the table cloth with a horse hair and brass brush.

Gerald did not look at her when he sat back down, draining his glass and reached to the wine bucket. He wore a slight scowl. He glanced at her empty glass and refilled it as well and then, after gulping his own in two swift motions which this time he did not seem to taste or appreciate, suggested that they skip coffee and leave. He still hadn't looked her in the eye.

It was clear that Phillip had given him bad news. He remained glum all the way as he dropped her home, having exchanged less than another dozen words with her. As she mounted the steps she felt small, alone and somehow back in her childhood in a bed, much too big for her. She wished she had asked him to come in and stay. The flat was dark and cold.

The weather on Monday a week later was still dreary, like the work, now. She was feeling frustrated and bored with the day to day chores of the clerical work. It had become, working conditions aside, too much like the positions she had held while temping. She hoped the rest of the job wouldn't be like this. Idly she wondered, but only briefly, why she had agreed to chain herself this way. It

was the promise of the next phase of the job to come. The money. A warm feeling spread through her as she daydreamed about the BMW convertible she had seen in the magazine that morning. She could eventually afford it.

She spent some time again trying to find the missing reinsurance companies but to no avail. At morning tea she threw down the last of the business directories she had got Sissy, the firm librarian, to drop in. She yawned. Maybe Robin Heath could help. Far from the fierceness of his reputation, he turned out to be a gentle giant and a wealth of information, always ready to help with any questions she had.

They had developed an easy relationship, at least in the area of company training of master and pupil. He knew a great deal more about the financial world and of numbers than Gerald believed or, she suspected, almost anyone else in the organisation knew. She had seen his usually stony face soften and light up as he contemplated economic equations that his hand scrawled illegibly on sheets of paper and then left unfinished as his agile mind raced to a new point, taking them both far away from her query. She was often left behind as his voice sped on and on into arcane areas of financial mathematics. He was unsung, one of those who for any number of reasons of did not attend university or rise like the proverbial cream is supposed to. His talents seemed as hidden from the other staff as from the world.

For some reason, though, he was willing to show her glimpses. Last week he had been standing at her shoulder, slightly bent with his big hand resting on the back of her chair explaining a set of reports as she operated his terminal under his instruction. He fell silent staring at a column of figures on the huge spreadsheet and mumbled to himself as she scrolled down the page as fast as the computer would allow trying to find the summation row thousands of

cells below. His large wrinkled hand had suddenly seized hers, stopping her scrolling with the mouse for about ten seconds and edging the page down to the top of the double line that indicated the total was about to appear. He gazed into the middle distance, his hand still gripping hers tightly around the mouse, apparently unconsciously, while she sat back wondering what on earth he was doing. He rocked back and forth slightly, still murmuring and then he had astounded her by suddenly standing as straight as a rod and triumphantly shouted out a figure in the tens of millions of dollars ending with "...point zero seven!" in clipped martial tones and clapped his hands like a boy playing with tin soldiers, delighted at a turn of an imaginary battle. He gestured impatiently at the screen and the mouse. She had scrolled the last line to the total and saw the precise figure that he had just spat out. He had just added up the column of thousands of numbers as she had scrolled through, in his head! He winked at her and put his finger to his lips.

"Please, don't say anything."

"But that's amazing! Incredible!"

"I don't want anyone to know I can do it. It's just a silly bit of theatrics really. Not useful what with calculators and all. Honestly it would embarrass me."

He had smiled a little, sadly, and refused to discuss it any further. Sensing that if she mentioned it again she would imperil her valued friendship, she had dropped the subject at once. She had felt privileged that he had shared with her what was to him such an obviously personal thing.

Now she sought him out after a visit to the vending machine.

"This tea is awful." She put her squishy plastic cup aside and sat down.

"Better than the coffee. What can I show you now?"

"Ok. I'm still just trying to find my way around the records. But I don't seem to be able to follow the ownership tree. And I can't find anything at all in any of the databases about the re-insurers? I wonder if I'm looking in the right places."

"Ha! Probably not, young lady. Trying to fly before you can walk, eh? The re-insurers you say? Why?"

"Just chose them to hone my research skills. Besides, I guess I should know how the whole operation works."

"Doesn't work, more like," he said, giving her a quizzical look. This was a familiar strain with him, as with many of the staff. A point of perverse pride in an organisation that seemed efficient and faultless to her. His face softened again as he turned to the terminal and had entered an internal database she was not familiar with, the creepy eye in the Verity pyramid logo staring out at her like a hypnotist.

She explained what she had done so far. Robin thought for a moment, staring down at his hands, his forehead furrowed.

"Actually that might be difficult. Can't do it in a few minutes." He paused for a moment. "Can I show you anything else instead?"

"Well yes, actually. I was looking at some files. Relating to a couple of guys I met in New Zealand. They are agents for Verity out there. Mark O'Reilly and Sandy Fitzgerald. They seemed to have tons of money invested in their own names. I assume that can't be right. I must have been looking at a screen that shows the total business they've brought in, or what they've invested on behalf of others or something. I was wondering how I look at the underlying information. Something that tells me which is actually theirs and how much they are investing for other people?"

Robin spun his chair back to the keyboard, his face lighter.

"That's an easier problem to start with. You just have to know where to look."

As his hands played over the keys, she looked around the messy office. The work seemed almost to ooze through his office, in a form of organisation impenetrable to her and to other mere mortals. He could put his hand on anything and was able to control the number of files and paper that came through his office at an unbelievably fast pace. Everyone noticed, some with respect but some, Gerald and Phillip amongst them sadly, with almost a sneer as though this was simply confirmation of a small, overly-bureaucratic mind.

Personal touches were almost apologetic in out of the way nooks and crannies. One in particular she had noticed before. Today she picked it up.

"My daughter Cathy." he said, without looking up. "Married a man from Bristol. That's where they live now. Expecting their first child. That's Tricia on the left, my ex-wife. She lives in South London now with the bloke she took up with. We only speak about Cathy."

"Your daughter looks lovely," she said and put the picture back. Mother and daughter were laughing into the camera, a natural, happy look. Robin's eyes glistened at the screen.

"It's a beautiful photo too. Professional?"

"Used to do photography. Got bored with it." He said gruffly. "Here, you may be interested in this."

He guided her through the maze of logins, passwords and unfamiliar menus.

"There, that's what you want," and pointed at the screen. "Just push F4 and have good look around." He pushed back his chair muttering something

about cardboard coffee, stale potato crisps and the vending machine and marched stiffly into the corridor closing the door.

She leaned forward. The screen was blank apart from a blinking cursor. F4 he'd said. She reached over the back of the chair and pushed the key, peered at the screen. It seemed the same screen as she had been looking at in her own office, the one with the list of investments made in Sandy Fitzpatrick's and Mark O'Reilly's names. How did that happen? Perhaps F4 wasn't the right button. She was sure he'd said that though.

She sat in Robin's chair. As her hand went to push the key to go to the previous screen, she paused. It was different. A smaller number of entries on the list, less than one screen-full all together. This was not a list of their investments or their agencies. It was a list of loans to Mark and Sandy's business.

What were they doing with loans from the investors? Not only was the cumulative total in the tens of millions but most of them were overdue! She pulled down the menu and looked up the transaction listing on first one and then all of them. According to the record, they had never paid a cent on interest on over half these loans!

She sat back, stunned. What on earth did this mean? Sandy and Mark were agents for investors. As such they were, as she understood it, persons "related to the company" and so could never be borrowers. And they were seriously in default!

OK, technically it was their company that was the borrower, not them personally. And what was that company's business? It surely was not one that required tens of millions. It looked very much as though they had borrowed these millions and then lent most of them back. But why? They'd be paying

more in interest on the loans than they would get on the same money invested... except they weren't actually paying that interest. And besides, Verity continually claimed in its literature that defaults were almost immediately cleared up, through the system of mortgagee sale that she had seen before. She had already seen that even though almost all the mortgages at the Midlands branch were in default, the enforcers took care of it immediately. Wouldn't that happen to Mark and Sandy? They couldn't be that stupid. Sandy maybe, but not Mark.

She just didn't understand.

Why had Robin shown her this anyway? It was different to what she had asked. Could one of them have made a mistake, either he telling her the wrong control or she by misunderstanding him?

Confused, she waited. But Robin didn't return. She looked at the menu trying to see if there was a way to break down the information in the way that she had asked Robin to. Nothing. After twenty fruitless minutes or so she decided Robin must have been waylaid by some problem or other and went back to her own office.

She found some real work waiting for her. Excitedly she attacked the sheaf of yellow papers explaining a money market trading transaction that was due to happen the following morning. Her real work at last! Gerald had pinned a pink slip to the bundle.

"Absorb this. You can sit through with me tomorrow and watch it all unfold."

The bundle was so full of jargon she couldn't follow it fully, despite poring through the materials for hours. In addition to the familiar Verity companies and a host of banks and finance house, some of which she had heard of, others of

which she had not, there was a one familiar name which popped up several times, one that she couldn't immediately place: Trittsam Holdings, described as a borrower.

Now why was that familiar? Might as well find out a bit about it to impress Gerald with her industry since she couldn't hope to do so by showing she had followed the multi-million pound transactions this formed the documentary maze. She sighed. Maybe she would have better luck this time. The name came up as would any other, but the screen was quite different. She tried to enter the file but it asked for a password, something that usually only happened when she blundered into the wrong area of the network, something she had not done for a long time. The first time it had happened she had received a sniffy email from the accounts department advising her that she was not to attempt to enter the maintenance section again under any circumstances.

"Damn. Must have done it wrong." and tried again while waiting for the frightful email. Same screen. But she was allowed to look at the computer files for any investor and for any borrower. Why was this one passworded? Maybe the computer had accidentally logged her off. Happened sometimes. She shrugged and put her login and password in. Access refused. Blast! The network must have thrown her computer off completely. She backed out of the menu and shut down, waiting a few moments before rebooting. The login screen came up after the usual interminable wait and she entered her password. Again the search on Trittsam came up as both an investor and as a borrower. And again, when she tried to access its files in either case, she was locked out. Email pinged as it hit her inbox. She ignored it. Puzzled she noted that she still had access to everything else in the usual way. This password kept her out of these specific files. She shrugged and changed tack, looking up

the other information databases instead. She found many references to the company but they contained nothing other than a bare description of the company as American one. Then she found it. It was the company that had been involved in that Spanish Millennium Park - the adult adventure and entertainment complex, she had read about while sitting on the steps of James's cottage on the farm, about how Trittsam was in financial trouble and had just refinanced its enormous loans.

A rustle of fabric. She looked up to see Gerald at her door, watching her fondly, a glass of wine in his hand. She glanced at her watch. It was after seven.

"I love seeing you lost in thought! Working on tomorrow's deal?"

As she nodded and looked at him smiling at her she was reminded of Mark. How different these two men were in many ways but how similar in others. Mark was taciturn and brusque sometimes, physically strong and, at least at Roslyn, did not seem to care about clothes and fashion. Gerald was urbane, genial, and tall. His clothes were always immaculate and his style perfect. They were both men of business (even it now appeared, the same business). One was 12,000 miles away, his features growing more misty in her mind every day, and doubts about his trustworthiness had crept into her mind. The other was here, in front of her. She felt warm and secure, with a feeling that this was all going to work out alright.

Chapter Fifteen

#

"Do you remember I mentioned my cottage in the Highlands? I'd like you to go up there with me. We can take a few days off next week. And we don't have to, you know, it could just be, that is, if you don't want to..." he broke off and looked at her expectantly.

George felt a thrill. She had not expected quite such an invitation. Well, not yet anyway. She had been waiting for him to ask her to come home with him one evening after one of their frequent dates and had been working up the nerve to make the first move. This sounded wonderful. A naughty holiday in Scotland with this marvellous man.

"You'll love it. It's my hidey-hole. I promise you, this place is outstanding. I picked it up when the old owner went broke doing it up." Gerald stumbled to a halt again, looking confused and embarrassed at the same time, looking at a chair.

George flushed and at the same time laughed. He was so clumsy.

"I'd like that." She heard a false demureness and felt herself blush. "Are you sure that it's alright to take the time off?"

"Great! And yep. I'm due time," he looked slightly irritated at the thought, "and it's the slack period for you. Firm policy for people to take time off every so often. As long as no-one abused the system or leaving work undone, there's no problem. Half the office will be away next week. Not much you can do without me. There is one catch though."

"Oh?"

"You have to get yourself up there. I have to work on Wednesday out of town but I can get there Thursday. You get the train to Inverness on Wednesday and then hire a rental. I can draw a map of how to get there."

She couldn't wait. A new stage in their blossoming relationship.

She could do with a break too. Gerald had been pushing her at a fast pace through the intricacies of various financial manipulations. She had been forced to learn about economic models, hedging and it's involved maths, the political systems of a dozen countries, trade weighted indexes, share market jargon and a host of mind-numbing formulas. She had been dragged to trading floors and banks, met financial analysts and economists and barrow-boy traders in pin-stripe suits; she had waded through newspapers and ticker tapes, shown how to set up her own page that automatically fed in news stories, stock and currency prices and whatever other information she felt might be important to a particular trade.

Last week she had bought that BMW convertible. Silver-blue with a grey leather top. More expensive than she could believe and she paid the deposit in cash. She had driven it home at a crawl, horns sounding behind her from people who wanted her to go faster. She had parked it right outside the flat and kept checking it from the window in the front bedroom all evening and as soon as she woke up the next morning, looked back on it several times as she walked down the street on the way to the tube station. It looked best from the front and to the side, she thought. Last weekend she got up as soon as it was light, saw her way out of her park on the side of the road and had driven too fast the two hundred yards to the shops, the cold engine complaining. She had to park four hundred yards further on and when she drove back after getting her croissants she couldn't find a park within a half a mile of her flat and ended up

squeezing into a space further on even than she had parked to get out at the village. But she didn't mind.

A holiday would be good. Scotland would be great. With Gerald it would be perfect. A stab of regret that she couldn't take her new car. But it would be impracticable for such a short holiday.

"No problem. I'd like the opportunity to unwind on the train."

"Great! Well! We'd better get back to this grind, huh?"

The next few days were more of a whirl of money and paper, the fluorescent yellow that she was always given her copies it ("So it can't be copied again" explained Gerald, rolling his eyes at the bureaucracy) and new things to learn. She watched as Gerald placed trades and bought commercial bills and continually filled out the paperwork beside him to record the trail through the bewildering forest. The weekend was spent in the office, clearing the decks for the following week. By Monday they were on top of the tasks that needed to be done and Gerald spent the afternoon helping her through more of the arcane financing language.

Mid-afternoon on Tuesday Gerald put his head around the door.

"I'm waiting on emails, but how about knocking off now and going to pack? The longer you hang around the more likely it is that some disaster will strike and you'll get caught." If you come back in around eight, we can go and sort out the keys to the cottage. Come by the tube and we can go in my car. I'll shout you dinner on the way."

She dashed out for new underwear and a bit of browsing before she went home in the shops she loved. Harrod's Foodhall was something she could never resist. She gave into temptation and bought a large bag of Russian fudge which she ate from her coat pocket surreptitiously as she wandered. Then she

happily cruised around in taxis, one moment fingering the blue, gilt edged stationery at Smithson's in Bond, the next back at Burlington Arcade to look at antique pens.

It was there, looking at a beautiful Mont Blanc, that she was reminded of Roslyn, that she remembered she had better contact James again, and the Martinengos.

She had spoken to James was a week ago. He had sounded good. He had no more news from the police - it looked as though Ysabel's murder would remain a ghastly mystery. He told her the Australian Aunt Susan, had arrived, "Salt of the earth type. She's taking care of stuff in the house, keeping me on the straight and narrow and making sure I'm fed right." George laughed.

"You're going to be very spoiled for a while."

"Yep! I'm like a pig in muck. Actually, been freeing me up to work the farm. Going well."

She'd better ring after Gerald dropped her home, just to make sure things were still okay.

Eight came around faster than she expected and she hadn't packed. She was in an interesting little bookshop she had stumbled across at the far end of King's Cross. By the time she got out at the tube at Green Park she was exhausted and cross, mostly with the large tweed-covered woman who had stepped on her toe and then prodded her with a parrot-headed umbrella when she was trying to get off. She soon recovered her equilibrium and arrived at Verity only ten minutes late and out of breath. Gerald was waiting outside.

They dashed across to the underground car park in Stratton Street and were soon crawling north-west, slowed by a late snarl of traffic. By the time they reached Hampstead, George had lost her bearings a little in the dark as

they swerved this way and that through the streets, narrowly missing side-swiping parked cars and squeezing through those coming in the other direction. Gerald seemed to know no fear.

"There we are," he announced. George twisted her head and saw a row of substantial detached brick houses disappear behind them as they swung around a corner in search of a park. They had to walk quite a distance to get back. Gerald stopped in front of a beautiful garden behind a hedge.

"Not bad, huh?" said Gerald.

"I love it!"

The house was covered in ivy right to the top of the third storey. The double bay windows were ornately trimmed in heavily carved and white painted wood. The polished wood front door, set into a deep porch, was at the end of a long mosaic tiled path bordered with small shrubs. The lawn was of about a third of an acre, with old trees lining the brick walls and giving the house the atmosphere of a self-contained world in the middle of the countryside. It was magnificent.

Gerald opened the front door and went upstairs for the keys while George wandered about the first level.

"We could have a drink here before we go on," called Gerald from somewhere above. "It'll take me a while to do the map properly."

George found the living room. Littered with an eclectic mix of antique furniture, paintings and ornaments. All quite unlike Gerald's taste in office furniture. She identified a secretaire against the wall, its door wide open, being used as a drinks cabinet. She looked for something non-alcoholic and settled for mineral water from the fridge. She poured Gerald a glass of wine from the

stoppered half-full bottle he indicated as he slumped down at a small French walnut dining table; guide book, pen and paper in hand.

"Not drinking?"

"No, thanks."

"Fine. Well, bottoms up." He drained the glass and poured himself another.

He caught sight of her expression and laughed.

"Don't worry," he said. "I often drink the first one quickly but I seldom have more than two. At least, not since I left graduate school." He winked.

Gerald sketched a map of the roads to the cottage from the Inverness station, and linked it with circled letters he wrote in the more general map of Scotland in a guide book, into which he slipped the piece of paper. He put nothing between the paper and the table and George winced as she imagined the marks the pen was making.

"There. You'll have no trouble. Come on, we better get a move on. Oh, blast, after all that I forgot the keys." He dashed upstairs.

George had never noticed the Greek restaurant before though. Gerald was adamant that it had been on familiar Heath Street for as long as he had been in England. They had to share a table with a group of tourists from Belgium. But the food was exquisite. A meze of different dips, meats vegetables, breads, shrimp and fried whitebait. Gerald ordered a bottle of Greek red wine, which came in a strangely misshapen bottle and with a delightful clear ruby hue in the glass.

The whole night was rosy.

Gerald drove to her flat and dropped her at the door. He gave her a lingering kiss and looked into her eyes. They stayed motionless for a few moments.

"Do you want to come in?"

"Yes, but I'd better not," he breathed. " I've got an early flight. Thanks for asking me, and for coming with me. I'll see you there Thursday."

She pulled him back for another kiss and then took her key from her new Versace handbag, swung her smart Burberry coat over her shoulder and jammed the key into the lock, smiling widely, her body tingling.

Chapter Sixteen

#

The next morning was grey and bleary but George boarded the first class carriage of the Edinburgh train at Kings Cross with a sense of spring. The familiar dirty walls of tiny brown bricks flashed past. Railyards and industrial plants; apartment blocks each festooned with aerials and satellite dishes. The open fields swept past in a circle of ploughed lines, pivoting on a point lost in the distance. The train lulled her. She awoke suddenly as the train pulled into the castellan outskirts of York, momentarily disoriented.

The day was brighter here but the wait in the train at the station was endless. A large woman in an old coat surrounded by shopping bags edged her way down the aisle and sat heavily, her bundles piled around her like cushions. Her coat fell open; she was pregnant. she shifted her bulk painfully and gathered her bags to her again. As the train started again George's mind putting together a picture of this woman's life, fears and hopes. She looked like an egg. An enormous egg with a tired face and swollen ankles, facing a daily grind of dirty socks and muddy floors, a husband never at home and problems with rising damp in a dingy council estate flat. The woman's belly started to grow and stretch until the cheap fabric of her dress was rent open and she burst like an over-ripe fruit just as George woke to the train lurching at yet another dirty brick station. The seat suddenly uncomfortable, her leg asleep and blotchy. She stretched, her eyes closed, and accidentally hit the man seated next to her on the chin with her elbow.

"Sorry," she muttered, still half asleep. He scowled at her and turned back to his newspaper.

George felt heat in her face and turned her head to look out of the window on the other side of the carriage. An elderly woman smartly dressed in a grey woollen overcoat and red scarf, her hands holding a handbag on her knees, feet close together, back straight, was looking at her sternly. She reminded George of Miss McClay. George sighed and buried her head in the book again. She was soon lost in a romance set in the 17th century that lasted until she arrived at the Edinburgh platform.

She was tired, hungry and lonely. Perhaps this trip was not such a good idea. The taxi driver leaned backwards, his head tilted, battering her with horrendously biased stories about the invasion of Scotland by English warriors, interspersed with questions about her strange accent and where she had come from and where she was going to, all in a thick Scottish brogue that she could hardly understand. She answered as politely as she could while trying to keep her answers brief and to give the impression that she was tired as she felt. He pointed out things she had seen before: Castle Mount, the Golden Mile, an Irish pub. By the time she reached the car rental place she was exhausted and in a foul mood.

Hours later it was getting dark as she drove the little car out of the Trossachs and she was regretting her decision to come alone. The silly head lights were too weak to pierce the veil of fog more than fifty yards or so at best and George was nervous, fighting to both stay awake and to see, hands straining on the wheel and eyes staring hard as though that would assist her vision. Saw a halo too late and almost scraped the side of a car coming from around behind a hill in a sudden flare of smudged lights, horn wailing down, mud slurry on the windscreen, a jerk at the wheel. She caught up with another

car, its red lights piloting her in the murk. She eventually had to back-track a mile or more when she realised she had followed it off the main road into a lane.

Rain began, driven by a fierce wind. As she finally pulled into the tiny village of Drumgoolan, the home of the cottage, George realised with a start that she couldn't remember any of the last hour or so of the drive. She should have stopped somewhere for the night.

The village was deserted and desolate. She pulled over, didn't bother to lock the door and sprinted to the pool of light on the other side of the road. She still got drenched. Why the little café was still open at this late hour and in this lonely place, in this sort of weather, George did not even attempt to guess, but was just grateful.

She shivered in the corner at a rickety steel legged table, cupping her white coffee, offered to her as a 'cappuccino' at 50p more than the regular, but which as far as she could tell came from the same chipped and scaly filter pot that had been stewing on the element for heaven knows how long. It tasted like it looked. But at least it was hot and she began to feel the caffeine wash weakly through her, eventually bringing a kind of warm life. The club sandwich was lovely and fresh.

There was no-one here other than the late middle-aged lady who had served her and then disappeared. For a moment in the silence she saw the café as a place in another world, that never shut, always lonely and cold and one where she was doomed always to have just arrived, with wet hair and her clothes smelling of wet wool, over and over for eternity. She shivered again, finished her coffee and got up to pay.

"Hello?"

George called out again and knocked on the counter and after a wait decided to leave money and just go. As she opened the door and the bell rang, she heard a step behind her and she caught a smile on the cheery face.

"Sorry, dear," said the homely proprietor. She disappeared into the gap behind a macramé curtain at the back of the shop, wringing her hands on her apron and fussing absently with shaggy hair that hadn't not seen a stylist for a long time. "I was just locking up at the back. Don't usually stay open as late as this. Young Jim though, he normally comes along this road every other week and drops in for a natter and a bite to eat. I usually stay open for him, see, but he's late. The weather no doubt. Or maybe he isn't coming. My sister's boy. Drives a lorry for the Queen's Forest. What can I do for you, dear? Was there something else? I turned the oven off half an hour ago, I'm afraid."

"Oh, no thanks. I'm just about to go. Five pounds OK? ... No, don't bother, keep it. But I wonder – could you give me some directions? I'm looking for a friend's cottage near here. I've never been there and I am not sure of the way. Ranger's Road?"

The woman frowned and absently scratched her arm before disappearing behind the counter for a moment.

"Can't say I know it but we'll soon have you right with this." She took a worn map from under the counter and opened it. Then she put a stubby callused finger on the map.

"There! 'Course I know it! Silly me! It's off what we call the West Road. Never knew what it was called, though. Just one of a whole lot of wee lanes in the countryside. No signs on them. Now if you'd known to say 'the lane left off the West Road', now, I'd have been able to help you straight off!" She smiled. "But then you wouldn't be needing my help then, now would you?"

George laughed. She felt more at ease than she had for hours.

"Now, if you're staying thereabouts you'll be in the village from time to time. Staying long? Do you know if you've got supplies out there? I can stay open a little longer if you want to do a bit of shopping - I carry a few groceries and such like here."

George was grateful. She hadn't thought of this. She quickly rounded up a few things – bread, milk, eggs and packets of pasta and cereal - and paid Mrs Blackett, Helen, as the woman introduced herself, before braving the elements again, struggling into the car and driving away in the direction of the West Road.

It took her considerably longer than the ten minutes that Helen had estimated. She overshot in the darkness and turned down the next lane instead, peering through the gloom for a sign of the cottage. Luckily there were no driveways that would have had to have been investigated before she reached a dead end, or else she would have wasted even more time trying each one. As it was, by the time she had retraced her path and found the right lane at last, forty five minutes had passed since she had left the village. She was past tired by then and had even wept with frustration, wishing herself back in London where there was always light on the streets, a nearby tube station and a taxi passing.

At last she found the letterbox, half hidden by an unruly hedgerow and pulled into the driveway. The stone cottage looked barren and stark in the moonlight that flooded the fields now that the rain had stopped and openings in the clouds appeared. Creepy.

The next obstacle was finding the right key. None of the three on Gerald's key ring seemed to fit! Was it even the right place? She was on the verge of angrily getting back into the car and storming off to find a hotel in

Inverness. She walked around the other side of the building, fuming. Here she found a second door and the first key she tried fit. She stumbled in, still damp and traipsing mud, only to find that the light wouldn't switch on. She had forgotten to start the generator in the woodshed lean-to. Outside again she fumbled and peered in the dark shed, her hands scraping on the wooden door frame and held down the button on the plastic switch swinging freely on its wires from the car battery. She congratulated herself when the engine coughed and started at the first attempt. The porch light was on as she ran back.

She managed to light the damp paper in the already set fireplace. Flames licked and smoke curled slowly and the kindling caught. The fire roared from the grate and she sat for a while mesmerised by the orange dance. In the bedroom she found a towel, stripped to her underwear and pulled on warm socks and a pullover. Went back to the fireplace and threw on some more pinecones from the wood basket. It was delicious.

She padded around in the kitchen, pulled out the milk, butter and eggs from the cafe's brown paper bag and mixed an omelette. As it was cooking she went to put the ingredients away and realised there was no refrigerator. There was a mesh covered safe at the back door to put the perishables into. There was a rip in the wire. She hoped that no rats, cats or other hungry beasts would try to disturb them there. They were welcome to it if they were desperate enough to be out on a night as cold as this one.

She made up the bed with fresh linen from the wooden box in the hallway just where Gerald said it would be. Too tired to put on her night-gown, she crawled under the covers and was soon fast asleep in the strange bed, thinking of Goldilocks in the bears' cottage.

Chapter Seventeen

#

She woke early, after a satisfying, calm sleep. The air was still and seemed to ring with silence and light, made all the more poignant with the few sounds of nature that fell upon it. The sun was shining. She was delighted to find that the field at the back swept down to a beautiful loch. As she watched, arms hugging her jersey around her, thick blue and white striped coffee mug in her hand, she felt a surge of joy as a family of sea otters surfaced and splashed only twenty feet from the black craggy shore, their liquid bodies roiling through the dark water like the tiny humps of some silent dwarf loch monster. It was unbelievably beautiful.

The Cottage had been renovated faithfully to its roots. Everything was clean and with simple lines. Perfect. She even found the fridge, disguised behind a kitchen cupboard. She showered in a small simple bathroom of unpainted wood and spent the first part of the morning relaxing in the cottage and watching out for the otters. She read more of 'The Bone People' and finished it while eating her egg sandwich for lunch.

In the early afternoon she drove into Drumgoolan. It managed to look both cheerier and more desperate at the same time than it had the night before. The stone buildings were quaint, old and crumbling; the hedgerows covered in a weak winter green of choking vines. She could see the dark windows of several houses were boarded and in one case had apparently been used as target practice for stones. Helen Blackett though was just as friendly, popping out with a 'Fresh bread' sign to put on the pitted pavement just as George passed on the other side of the lane.

"Hello, dear! Find the cottage alright, then?" Her grey hair was pulled back into a tight bun, the only apparent difference from last night. She seemed possessed of boundless energy and warmth, the archetypal mother figure from the books George used to devour as a child. George could almost smell fresh scones and hot cocoa. She was glad to see her. She shouted back "Yes thank you Helen!" and waved as she strolled on.

She stopped at the butcher's shop a little further on and picked some slices smoked ham – she would relax in the pale light and have a sort of picnic for afternoon tea. She spied a seat further up the stretch of lane, a tired wooden bench with blistering green paint that looked as though it may have been part of a bus shelter in ages past but was now half buried in the hedge it was alongside. But as she got close she saw that it had fallen at one end, was just propped up into the hedge, so she walked back to the car.

As she was about to unlock the door (locking was a habit she couldn't break, unnecessary though it seemed in this little village) she saw Helen beckoning her as she bent to pick up the package of ham she dropped at the door. It was none the worse for wear. She jammed it into her handbag and walked back.

She was soon sitting in a comfortable seat at a kitchen table behind the door at the back of the shop, chewing on her slightly dry roll stuffed with ham, so fresh and sweet that it didn't matter that she had forgotten to butter the roll, and a cup of tea at her elbow. Helen was clearly glad of the company.

"Not the season you see. Really only one or two locals that come here. Off the beaten track. Nice to have a spot of quiet of course, after the busy season."

George suspected that the use of the words 'busy season' was more hopeful than descriptive. Quaint though the little village was, she couldn't see many people coming even passing through isolated Drumgoolan in the height of summer. Whilst not quite in a cul-de-sac the village was on a lane that looped off a very secondary road that Helen said solely served the village and a few farms. The only reason to come to the village in effect was to come to it. There was no sign of accommodation to be seen except for an old shingle she had seen along the lane to the North, cheerily advertising the mandatory 'B & B' in hopeful but fading white letters on a red background. The curtains had all been drawn shut.

It turned out that Helen had known Gerald for several years, even since before he had purchased the old cottage.

"It's nice that he's managed to find a nice young lady like you."

George laughed. She liked Helen and felt a sense of security that she associated with her childhood, with her mother. She had at first been surprised by the place but now could see why Gerald had chosen it as his private world away from the world. She left with some stories and some more brown paper bags filled with vegetables, spices, flour and other bits and pieces.

She began to see an intense beauty in the bleakness, a similar sort of beauty, she belatedly realised, to that she had seen as she travelled to and from Roslyn, except this was a lower, older and winter counterpart with the mountains only as high as Roslyn's foothills and worn smoother by the ages. Funny how much the same these two places were, at opposite ends of the earth. Maybe that was why New Zealand had attracted so many colonists from this rugged land. She wondered when she would see Roslyn again. It was starting to feel very distant.

She drove randomly through the countryside, turning up roads whenever she felt like it, through hills, across streams. Almost the only other living beings she saw were birds and huge hairy cattle who stared at her from the fields where no decent animal had a right to be able to survive. There was hardly a blade of grass to be seen amongst the bracken and rocks. She wondered if the cattle ate the bracken. There would be a certain symmetry in that. She had read somewhere in a guidebook that these friendly looking beasts with their beautiful curved horns and shaggy coats were aggressive, and that the bracken had toxins that forbade walking through it without protection, soft and fernlike though it appeared, and was laden with ticks which carried Lyme disease. As though both cattle and ferns were inhabitants of a strange and dangerous planet, not internally harmful to each other but to anyone from Earth. She didn't know how true any of this was. Surely farmers weren't gored here on a daily basis and the highlanders of old didn't drop like flies from sickness as far as she knew. But she heard her father's voice in her head and stayed a respectful distance whenever she stopped to set up a photograph of them, splashes of orange in the deep painted landscape.

It was dusk before she got back, tired but happy. She hadn't forgotten her job or Ysabel or Marguerite, but these things seemed further away than they had yesterday.

She whistled as she fussed about the kitchen experimenting with her take on a traditional Osaka steak and vegetable pancake that she had eaten only once, after a show that she had seen with Ysabel and they had found themselves late at night drinking warm sake in a Japanese restaurant in Soho.

Damn. She had forgotten to get another of the too-small UHT boxes of milk that they would need for evening coffee and breakfast the next morning.

She thought about it for a while, too lazy to get up and go to the village. But without a radio, Gerald not due until midnight and her book finished she was without entertainment anyway. She decided she had better drive to the village where she could get a magazine at the same time. And some chocolate. She wondered if Helen would lend her a book.

She was gone only a short time, a well-loved Barbara Cartland, a magazine, milk and chocolate when she turned on the lights at the cottage. They didn't go on. She put the things down and went to the lean-to cursing as she banged her head on the lintel as she bent into the darkness. But the steady throb of the engine was still going.

The lights suddenly came on. Great, the lights are unreliable. She went in, put her things on the table and started to free the Vogue magazine from its plastic wrapper, using a key to start a rip. A hand grasped her mouth from behind and the other digging into her stomach, frightening and rough. The magazine spun to the floor. Panic ran through her as she was dragged quickly backwards, her ankle twisting and her chin wrenched to the side painfully in a dizzying blur of motion and sound. Her vision closed in at the sides in a grey tunnel. One hand at her mouth, the other trapping her arms at her side.

As she struggled she screamed into the hand so hard that her throat was scraped raw and the hand became slippery on her lips and cheeks with her saliva, but though it sounded to her like the inside of a machine she knew that not much sound was escaping her. She instinctively bit at the hand but it was cupped too far away from her teeth to connect as her head wrenched back and forth. Her foot kicked and stamped wildly and at some point in the nightmare hit a shin, hard. There was a grunt and the grip loosened, momentarily, around her arms enough that she could get her hands to her face and to push his hand to

her teeth with both hands and sink them into his palm hard. A scream of pain and she was thrown towards the wall where she became entangled with the curtains and an overturned table chair. She heard a flurry and a bang of the door as whoever it was ran out. She tasted someone's blood.

Her face was contorted and her eyes were wide and darting, sobs coming from her mouth, her heart pounding fast and adrenaline surging through her, she stumbled, raced to the front door and bolted it after him, screaming all the time. A motor somewhere roared. There was a rushing in her ears. She frantically checked all the windows and the back door, looked for the phone but couldn't find it. "God, oh God, God." She grabbed a chair from the kitchen table and tried to find a way to jam it under the bolt of the front door but she couldn't get it to lodge far enough. Her hand and arms were weak and shaking.

She could hear nothing from outside. She ran and switched the light off. But the darkness was accompanied by a stifling panic and she quickly switched the light back on, and stood flat against the wall by the window panting. The phone in her bag! She squatted down and half crawled to the bedroom, keeping out of sight. Everything was going so slowly. She spilled the contents of the bag to the floor, grabbed the phone, pushed the power button. No service. She sat frozen on the floor beside a wooden chair shaking. After a few moments, she cautiously peeped through the bedroom window. No light to be seen except a faint aura in the sky from the village far behind the trees. She moved desperately about the tiny cottage, watching the signal meter, even standing on the chair that she dragged around the rooms, holding the phone above her head. She cursed the phone company. Still silence outside. She drew a large slow breath, then three more. They seemed to calm her but the pounding in her heart and the constriction in her chest returned immediately as

she raced for the back door and flung it open, dived past the woodshed to her car. She fumbled with the key then threw herself in and locked the doors. She held the ignition on too long so that the starter motor snarled as the motor caught. She backed out, graunching as she yanked into reverse and then drove wildly, heart jumping yet again as the tyres spun and whined on the damp grass. She held the phone in her left hand, changing gears clumsily, checking the signal until it finally climbed up its step ladder on the display. Once on the main road she pulled over, nervously staring around all the time and rang the police.

The careful, deliberately slow voice of the woman who answered was infuriating rather than calming. But she got out her story and was quickly passed to a desk sergeant who took it all down again. In his thick accent he promised that a car would arrive.

“Lock yourself into the house until the patrol car arrives.” She almost shouted at him as she explained yet again that she had fled in her car and there was no way she was going back.

“I’ll wait in the village shop with Helen Blackett.”

Helen’s door was still open. Her cheerful face dropped into a look of concern and her hand went to her mouth as George ran in and sat shaking at a table as far from the door as she could get. A few minutes later George was in the back room with a blanket and Helen’s arm over her shoulder. She started to shake, her eyes wide and staring, tears streaming down her face, a mug of steaming tea on the table before her and a roaring fire in the grate.

Her lips were bruised and hurt and she had strained some muscles in her abdomen. Bolts of fear shot through her like arrows.

“Tell me again.”

What had happened?

Had this man been a rapist? A burglar that she had disturbed? She didn't know, knew only that she was safe for the moment and that she didn't want to go back, wanted Gerald to arrive. She couldn't stop shaking.

A policeman arrived after a half hour. The late middle aged and overweight policeman was wearing a pullover over a pyjama top under his official jacket. He introduced himself as "Jack". He dragged up a chair in front of George.

"I've been to the cottage. My young constable is keeping an eye on the place." He delicately asked questions to establish if George had been hurt beyond the obvious and twice broached the subject of sexual molestation. Each time George shook her head.

"It's a rare event indeed in this lonely area for a crime, usually it's youngsters' high-spirited hijinx or a drunken fight in the hotel. Now then. You'd better come back with me to the cottage."

Helen locked up and drove George's car. George switched on the internal light.

At the cottage the constable was visible, prowling around the lonely section outside with his torch. Jack joined him (after taking a careful statement). They found nothing but car tyre tracks that didn't match the prints left by her rental car.

"At a guess," said Jack doubtfully, "they wouldn't be nothing exotic, if I scare Scott up in the morning from the garage, he should know. With budgets as they are I don't know as we'll be spared anyone for this from forensics way out here."

The tracks led only as far as the next asphalt road before being lost in the gravel and dirt. They appeared to head south for a few feet before petering out.

"From Inverness, like as not," said the constable. "After money or jewellery. Surprised him at it, see."

She smiled dully with sore, rubbed lips and nodded. It was all too much. She had hidden from imagined violence all her life, careful to a painful degree and now it had sought her and her friends out. Unstoppable. First Ysabel, then Marguerite, and now this.

She tried to answer questions about the man's appearance but she had seen nothing clearly but his hand. It was white. She had the impression that he was well dressed and said so.

"In what way?"

"I'm not sure. I didn't see him as a whole. It was all just flashes. I think it was because of his jacket."

"His jacket?" The pencil paused over the notebook. She remembered the one that the constable in New Zealand had. It looked the same.

"Yes. Not like a windbreaker. Like a tweed jacket."

"So you saw a tweed sports jacket."

"Well, I'm not sure."

"Keep thinking on it. Something more might come back. The sound of the engine you heard drive off? Perhaps a diesel engine or a V8?"

"I don't know much about cars, I'm afraid."

"But you say not a truck?"

"I don't think so. It sounded like a car...an...ordinary car."

"Alright then. Now Miss Maxwell, something like this can be an awful shock. Give you a bit of a fright. Understandable, sometimes people can't ever get it out of their minds," he said unthinkingly. "It's important you remember that if the intruder really meant you serious harm, he'd have done it rather than taking off, Miss. Probably just a burglar like the young fellow says. A lot of break-ins in holiday homes down south at this time of year. Sometimes it's just a roof they want over their heads as to take anything. Nice quiet place they won't likely be disturbed."

She helped Jack to confirm that in fact nothing had been taken, as much as she could though it was a bit pointless as she was not familiar with the cottage. Jack showed her where the intruder had levered open a window, the fitting hanging loosely by the last screw, half out of the window frame. He offered to nail the windows and the back door shut for her and rummaged in the wood shed until he found a heavy wrench. He returned with a few bent rusty nails clutched in his arthritic hand that he had clawed from an old fence post nearby, the young constable's torch flickering feebly as his boss strained with the pliers, the battery dying. She watched him hammer away at the sill, causing more damage to the ancient paint work and shook her head with a slight smile when he asked her whether she wanted him to find any more nails. He looked bothered and hot and his left hand had a blood-blister on the palm where he had hit it with the wrench in his warped, disobedient fingers. He looked doubtfully at the three window frames he had managed to get nails at least partly into.

"There. Well, that ought to hold him" he said. "But I'll come back with some better equipment this afternoon. You might want to stay at Mrs. Blackett's again tonight, or perhaps even go back down..." He trailed off.

"That's alright. Gerald is coming up, remember. He'll be here in a half-hour or so. And Helen's offered to stay until then."

"Yes, that's right. OK then."

As he backed his car out of the drive and the two women waved as the men lurched off down the road in the ancient Rover, she felt the grey ghost of depression clutch, tinged now with personal fear.

Chapter Eighteen

#

A few moments later there was a knock. The slam of a car door and footsteps, hollow on the porch. The intruder wouldn't knock at the front door.

"Probably Jack again," whispered Helen.

George crossed to the door and swung it open.

"Gerald! You're early!"

"Hi! Thought I'd better knock. Didn't know if you' be decent." "Thank God you're here, Gerald," Helen's relieved face emerged and beamed from behind George, her skin settling once more into the lines that had in the last little while had been deeper.

"Hello Helen! Nice to see you! What are you doing here? Looking after my guest?"

"Yes that's right. About time you showed up, with this young lady all alone!"

He had travelled half the night and the strain showed in his face, his eyes red and face drawn.

"Well, I'm here now," he said, throwing his keys onto the table from the doorway, reminding George briefly of James, half a world away. "God awful drive. I got stuck behind one of the Queen's logging trucks for mile after mile. The crawl it was going at, I wouldn't be surprised if she was actually on board. I'm dying for a whisky. Anyone else?"

Helen shook her head. He took a bottle of Irish from the cupboard, grimaced and poured one for both he and George who cupped her hands around the tumbler and sat quietly on a chair while he busied himself with his

coat and bag. She was cold. She looked at Helen who was still sipping tea.

The older woman's face was still pale.

"Here we are in the middle of Scotland and the only thing I've got is this shit Irish stuff... sorry Helen. Cheers. You lot look like your mother's died or something! What's up?" He threw back half the glass, screwing his face up at the taste.

As George told Gerald about the attack his mouth dropped sprang to his feet, checking doors and windows, peering outside into the gloom. His hands were flexing and George could see the muscles of his neck straining, his movements sharp and quick.

"And the police have just gone? Just like that? Left two defenceless women by themselves in the middle of nowhere? God!! I'm going to ring them! It's disgusting!"

"Calm down Gerald. You're here now. Jack knew you were just about here." Helen's voice was soothing.

"Jack?"

"Local cop. Nice guy. She's right Gerald. I'm fine. Just shaken up."

Gerald slowed down.

"We'll sleep with the lights on, including the outside."

Then he was off outside. A few minutes later George saw him sitting in his rental car, angrily gesticulating and obviously shouting at whoever was unlucky enough to be on the other end. The police she assumed. Trust him to have a satellite phone which could get a signal anywhere.

He returned and prowled around the house when he returned, unnoticed mud falling to the Chinese silk rug from his dew-wet leather shoes.

"I'll have to get the place wired now. The bastard just jemmied the window as easily as anything."

They all drove Helen home in Gerald's car and stayed for a while as she regained her own confidence. Gerald checked the cafe and the rest of the house thoroughly for her and made sure she put the alarm was on. George saw through the window that she through to the back room as soon as she had shut the door behind them. Perhaps to beat the delay in the alarm setting itself but more likely to get upstairs before they pulled away. George put her hand on Gerald's glove to stop him from starting the car for a minute or two. The downstairs lights went back on a couple of minutes later and then the front bedroom light. She smiled. Helen was going to sleep with the lights on all night, too.

Back at the cottage Gerald once again checked the windows and then the lean-to. George made toast and jam - Gerald still hadn't. She began to feel a comfortable, secure and yet exciting domesticity steal over her. For a time she suspended thought about everything and just enjoyed the feeling.

Gerald concluded that the man had been after either a place for the night or had been disturbed before he could steal.

"Not," Gerald said, "that there's anything here at all worth stealing."

George smiled to herself as she looked at the silk-rug, the antiques and the copper and brass espresso machine.

They went to bed and made love with the moon's light streaming through a little round window, high on the wall above the bed.

The trip back to Edinburgh two days later was long and magical. Her world had blossomed into an Eden. The attack was far behind her, her focus only on her wondrous relationship with Gerald. They flashed past woods and

valleys which no longer looked bleak but part of some hitherto hidden nirvana, life surrounding and running through her like a golden river. A smile was on her lips so firmly that when she once or twice tried to bring them back to a sober position she physically couldn't do it and she laughed with joy. She was in love.

Gerald's rental was behind hers, almost always in sight. When it occasionally dropped behind a bend her heart would pound waiting for it to reappear. Twice he had flashed his headlights and they pulled over for a break which involved copious kissing. As the scenery unfolded around the car now, she remembered that she hadn't thanked Helen Blackett or let her know they were leaving. She would stop at the next village or petrol station they came to in the Trossachs so that she could ring. Her cell phone was worse than useless out here and now the battery was dead. Gerald led her through a back route onto the main road cut a quarter of an hour or so off the journey and they stopped at a tiny village. Gerald got out to stretch his legs and bought a morning paper and scanned the business section while she phoned Helen and then bought them both coffee. He looked like something out of an old romantic movie, she thought, as she struggled to walk quickly to him with the coffee burning her hands through the cardboard of the cups.

They dropped the cars near the Railway station in Edinburgh and got an earlier train by running along the platform and hurling their bags through the door, laughing as the guard frowned at them from a few carriages along, his dishevelled coat two sizes too small. They walked through to an empty first class carriage and George settled in with sandwiches and strong tea from the trolley. Gerald took advantage of the carriage service to sample several miniature bottles of spirits.

Gerald kept up with a non-stop and quite idiotic Pythonesque commentary on the passing towns and fields. Finally, both exhausted with laughter, they lounged back and looked silently at one another like sweethearts in the school playground. Their kisses were many and tender.

They took a taxi to the building where Gerald had parked his car and drove to the flat in Belsize. Gerald carried her bag up the narrow stairs. There was a long note from the Martinengo's on the dining room table. They had come to town on Friday and returned to Devon this morning and were sorry to have missed her. They hoped she didn't mind them letting themselves in and using the flat, and there were some things in the fridge and the cupboards. The police had got no further, the note went on, and they needed to get back to Mama and the business. They would let her know as soon as they heard anything and knew that she would let them know. Could she please telephone the detective, Mr. Samuel Figg. "And Papa says," Alphonse's neat hand finished, "God will keep us all safe." George's eyes briefly flooded with hot tears.

In the kitchen there were now fresh vegetables, eggs, breads, rice and an entire Italian restaurant's array of herbs and spices.

While George unpacked while Gerald helped himself to a large bourbon and turned on the television to catch the news.

Spoiled for choice, George decided to make an Asian dish of rice with white vinegar, sugar and sake, stirred until it became sticky, fried some cubed pork and diced onions covered browned sesame seeds and a touch of sweet chilli sauce. It smelled wonderful and they ate with forks from cappuccino bowls, she remembered once drinking red wine from after coming back from an awful late dinner in Shepherd's Bush with Ysabel and Marguerite to celebrate

Marguerite's birthday. The bowls were Marguerite's, a present from her family that they had found in a package lying on the veranda outside the front door to the house, a sad sign that someone had come up from the Café Verona in Devon to see her on her birthday. Another occasion they had found no-one at home.

She told him the secrets of her childhood and adolescence; he told her of his rich family, the trials of his days at university and his wandering as a young adult. They talked of friends and shyly of former lovers. They found common ground in experiences of America, she as a lonely child living temporarily in a strange and frightening place; he as a rebellious teenager stuck in a broken home that his parents wouldn't admit to and he desperately wanted to escape. The confusing abuse hurled at her for being a 'WASP' at her mostly Spanish speaking LA school, a term she had never before heard; the pride he had taken in the same label.

The next few days at the office were hard. Gerald moved at a rapid pace, showing her everything he thought she needed to know. Gradually she began to see how it all worked and what the procedures were, noting things in her folders as she went. He would sometimes hand her the telephone to run through the script he would scrawl out for her while he listened on the speaker phone, giving her the thumbs up when the deal was clinched or shrugging his shoulders if it was not. She found herself stumbling through transactions involving millions and feeling a huge surge of thrill when Gerald would leap in the air with a beam on his face shouting a loud "Yes!" and pulling his fist down out of the air, as they made a half percent margin of in seconds. She loved it.

A few days after their return she was alone in her new office. She pushed her new ergonomic executive style leather chair back from the partners

desk, walked into the corridor and strolled to the vending machine, her arms crossed and fingers clutching the sides of her suit jacket, a frown on her face as she contemplated the loss she and Gerald had made that morning. Why? Was there something they could have done to make it work or was it really just the luck of the draw? The diminutive figure of Fay, the office junior, lurched across the corridor at the intersection ahead, her arms full of papers, her too-thin frame twisted like a contortionist as she desperately tried to maintain the balance of the pile. George smiled. She suspected Fay would lose the battle, as she often did. George had never taken to the ever-bigger heavy platform shoes that were back in vogue. They made Fay look like she had artificial feet and walk as though she were struggling through mud with her knees permanently locked. No wonder she found it difficult to do her job. Why didn't she wear running shoes or something sensible? She saw Fay's foot disappear as she turned the corner just ahead and heard the simultaneous screech of alarm and the rustle and slap of falling papers followed by a loud Scottish "Fuck!"

Laughing, George turned the corner, already preparing to help Fay. Fay was standing with her back to George, her hands held up to her face, body rigid, staring down at a huge pile, a pile that spread all over the corridor and seemed far too big to have come from the bundles in her hands. There were clothes mixed up with the papers. There was a person sprawled over the floor. It was Robin Heath, face down, limbs moving in a parody of a weak breast stroke. George burst out laughing again.

"I see you have a victim this time!" said George.

Fay's face was as pale as moonlight and her bright green eyes were wide and alarmed. George followed her stare back to Robin and realised for the first time that there was blood on Robin's head.

"Oh my God! He's hurt!"

George bent quickly to help him up and took a sharp involuntary breath. His face was smeared with red and a large part of his cheek and the area around his closed left eye was a strange mixture of white and blue,. The blood came a from gash on his cheek and a deep split starting at his eyebrow and stretching halfway up his forehead. He muttered incoherently and squeezed his face with his big hands. He grabbed at George for balance as he staggered to his feet.

Fay was still frozen in place.

"Quickly now, Fay. Help me with him. Get that chair from over there. Fay! Come on, girl! The chair! And get a face cloth from the sick bay."

Fay shook her head, hands still across her mouth, her eyes still locked onto Robin.

"Fay. Fay! The kitchen, then, a wet clean dish towel. Make sure it's clean from the cupboard."

Fay shook herself and clumped across the corridor to bring the chair, then spun and stalked off in her unnatural gait down to the kitchen area. George wriggled a battered paper tissue from a crumpled cellophane pack from her pocket, and tried to stem the ooze. It was already turning sticky in the dry air-conditioned atmosphere. Robin regained his self-control enough to sit quietly, wincing a little as she dabbed. It was less than successful. The tissue was soon in shreds and the wounds were covered with tiny fibres of paper.

"It's nothing. I'll be OK," he kept saying, more quietly than George had ever heard him, as she tsk-tsked about him while she worked. She was reminded of a story, the 'Big Friendly Giant'. All bluff and bluster on the outside but as gentle as a lamb on the inside.

"Yuck. This might need stitches."

She hoped that the tissues were clean enough. Fay returned, accompanied not only by a useless and wet dish towel that looked suspiciously like the one George had used to dry her cup yesterday morning but also by a half a dozen excited staff, all making the assorted shock, concerned and giggling noises that accidents attracted.

George enlisted the help of the quiet, burly young IT manager, John Westland, to help Robin from the corridor to the sick-bay. John attempted to put his shoulder under Robin's armpit but Robin, still woozy, shook him off fiercely and backed away, barking that he was "Fine, fine! Don't need any help! None!" and pulled himself upright. He stood for a moment then lurched off to the bathroom. Strewn papers representing people's life savings in the form of mortgages and retirement investments were mixed with the bloody remains of paper tissues.

"Some people!" said a data entry clerk who marched back to her cubicle, waving one dainty red-nailed hand dismissively, the other tucked under her armpit and stepping over the mess without a thought. The flock followed.

John and Fay stayed behind with George, harvesting the papers and picking out the chaff. Fay was crying quietly. George felt sorry for her. She was young and a bit silly, but no more so than any other sixteen year old starting life in an office or anywhere else. No doubt Robin had been bustling along in his usual fashion, head down.

"Never mind, Fay. It could have happened to anyone. Just an accident. Robin's never looking where he's going."

"I didn't," she sniffed.

"Sorry? Didn't what?"

"I didn't bang into him!"

"No, really, it's OK. Robin should have been looking where he was going. ."

"No! He was already lying there! I dropped my things when I saw him."

"What? He was lying there already? Like that, with blood on him and all?" said John. "He must have tripped or something." He sounded a bit doubtful, looking down at the carpet. John Westland was a bright young man from the East End. She hadn't had much to do with him but he was a nice guy, quiet and gentle and Gerald had a lot of time for him. He was very muscular and fit and apparently spent a lot of time at the gym when he wasn't flying off to New York. He alone of everyone at the London branch did not report to the directors, Gerald and Robin. He was responsible only to Phillip Meyo - no doubt because of the importance of information systems to the survival of the operation.

"Hard to see how he could have done that to himself. Must have been beetling along pretty bloody quick," said John.

George and he piled Fay high and both smiled at her back as she comically tottered off to wherever it was she was going.

"Bet she'll drop the lot again before she gets there." said John. "Bloody Robin, though. What a plonker!"

George got two plastic cups of tea, trudged up the corridor to knock on Robin's door. His face broke into a small smile for a moment when he saw her before falling back into its usual lines as though he had remembered some permanent sadness. He refused to go to the clinic and rummaged around instead in the stuffed-full bottom drawer of his cluttered desk before emerging triumphantly with two sticking plasters that had seen better days. He would not

even let her help but squinted into the mirror affixed to the rear of his office door above the coat hook, managing just well enough to pin the two sides of the gash wound above his eye together. He excused himself briefly. When he returned a few minutes later, were another four plasters of assorted shapes and sizes, all likewise badly placed but at least the wounds were covered. She promised herself not to be around when he ripped the plasters off, because they covered his bushy eyebrows.

"Robin, your face is even more swollen. And it's starting to bruise. Your eye's almost completely shut. You've got to go to the clinic. How on earth did you do that? Did you hit the wall or something?"

"Trip?" he said, hurting as his face tried to register surprise. "No, I didn't trip. It happened to me on the street. Down the right-of-way. I was, well, mugged I suppose. And then I came in. I felt dizzy. I fainted on the way to the men's room. Actually, I passed out. Fainting sounds a bit feminine." He tried to smile.

"Mugged!? Oh Robin! You've got to call the police! And you really have to go down to the clinic! You probably have concussion or something. Are you hurt anywhere else?"

"No, just my face. He...ran off. The bastard hit me in the face. Felt like a bloody cricket bat. It's just the shock that made me reel."

"We'd better call the police now. What did they...he, one of them, right, take?"

"One. Didn't see him. Smaller than me, I think. He was in the shadows behind me. Didn't take anything. Just hit me and ran off. Must have seen someone coming. I mean, I was certainly was in no fit state to fight him off. Wouldn't be even if the prick hadn't already hit me." He winced as he smiled.

Robin sat watching, screwing his face up carefully, trying to see which way hurt the least as George struggled with the police once again on the phone.

She made a second call, this time to Personnel, spoke quietly, put the phone down and a few moments later saw the general email alert message popped up on Robin's screen, explaining the situation curtly and asking anyone who had seen anything to reply to personnel.

"Come on then. What can we learn about today?" He rustled about clearing the old armchair of piles of files.

"Are you sure, Robin? I would be a lot more comfortable if you went home or to the sick-bay for a lie down or something. Or what about a coffee down the road?"

"No, I'm alright. Besides, I'd better wait for the police. I would really rather do something to distract myself."

The phone rang and Robin absently picked it up, perching the receiver on his shoulder in a long practised way and wincing a little.

"Heath."

There was a long pause. He said nothing but went still. Then he put the phone down gently. He was quiet for a moment, his face pale as he stared at the phone.

Then, without saying anything, he turned to the keyboard and jabbed rapidly at the keys. He stopped for a moment and reached for a pen and a scrap of paper and carefully jotted down some words.

"This is a list of some, shall we say, spare logins and passwords for the system," he said and passed the paper to her. "Keep these somewhere safe

will you?" His voice was suddenly strange, quiet again, with a quaver. His hands were shaking.

"Why? What's the matter Robin? Was it bad news?" Perhaps it was delayed shock from the attack.

He ignored her and his fingers flew on the keys. He had soon entered into another system area she hadn't seen before. His thick fingers clicked the keys rapidly.

"So have they made any progress with finding your friend? Or the murder?"

The question came out of nowhere. She felt slightly unbalanced by the change in direction. What was going on, she thought as she stared at Robin's tense shoulders. He was acting so strangely. Was he concussed? She should ring the clinic and get a doctor to come here.

"No, nothing. I've had a couple of accounts and reports from the private investigator but it seems pointless. Marguerite's just disappeared." She felt guilty. "And no word from New Zealand." She should ring tonight. She tried to remember the name of the clinic to look up in the phone book. It would be easier to just run down there.

"Look, George, I've decided to leave the firm. That call, it settled it for me. I have a much better position waiting for me over at West's. A friend of mine has been at me for ages. Wants me as an analyst. Much less money but it'll suit me better I think."

"Oh," said George, her eyes opening wider and setting back slightly in her chair.

"Good for you! Been here a bit too long too I suppose?" Her voice trailed off. She was not quite sure what to say. Robin's face had looked far

from happy about this. There was bitterness and anger, in his clenched jaw and narrowed eyes.

"The bastards here have just told me to leave. Not in so many words you understand. But they're saying I should be on contract. That would be all right, I suppose, except that my superannuation would just stop. Just like that!" His voice rose. "After all this time and all I've done!"

George was stunned. It was not as if Robin was a troublemaker. Surely only Phillip Meyo could do this? Why? It was true that Robin was not over-popular but he certainly wasn't unpopular either. Everyone respected his work.

"I'm sorry, Robin! Is there nothing you can do? Surely you get your superannuation back? Or transfer it?"

"Yes, yes, I get to keep it. I'm not going on contract, I'm just going. That's the way Meyo squeezes you out. I get to keep the superannuation and the employer contributions too but only if I leave. If I stay, I go on contract and lose the lot. I'll be fine. In fact I'll be quite well off. "

"Are you sure that they want you to go? It's quite common for people to go onto contract these days. It doesn't mean..."

He interrupted, his face black and his voice now quiet and precise.

"I've thought it through. I can't bear to stay where I am not wanted. I come out of it well. I get a bit of a golden handshake when I arrive at West's anyway. It's something I want to do. I shouldn't be upset. It's the, well, the humiliation. My pride I suppose." He smiled ruefully. "Anyway, I wanted you to know. I'm sorry I'm leaving you in the lurch a bit. But you're bright and honest and hard working and I am absolutely sure that you will succeed here. If you want to, that is. You might find that a year or so is enough. I've decided to give

you a gift. No, no," he said as she started to protest, embarrassed, "it won't cost me anything. It's free. And I really think you need to have this. It's access to parts of the computer but they don't want you to have. That's it in your hand. The logins and passwords. They'll remove my computer privileges soon but you should keep hold of these. They don't know about these ones." The bitterness was back.

"What? I shouldn't..."

"Just keep them. Don't use them if you don't want to. Just keep the list is all I ask. OK?"

" But I don't think I will ever be doing anything with them. They want me to have access to whatever bits of the system that you access surely it'll just give it to me?"

"Maybe. Just keep the list."

George was utterly confused. She looked again at the scrap of seven logins and their respective passwords, each a meaningless mixture of letters and numbers. What a strange man. Maybe he really did have concussion.

"I'm going to go to the clinic then home, soon as the police have been."

He took up his briefcase and left without another word. She followed and turned off to go back to her own office. She hesitated and then put the list in her handbag.

Towards the end of the day she wandered into reception. Miss McClay said Robin had given much the same information to the police as he had to George. Others drifting past joined the conversation. It was going around in inconclusive circles with Miss McClay was patting her handbag and extolling the virtues of mace when Phillip came back from the meeting he had been at all day. He looked sternly at all of them. George felt her face flush. Miss McClay

beckoned him over and in hushed tones told him all about it, surrounded by various data clerks, some adding their own already embellished version of events and their imagined personal and pivotal involvement. Phillip listened as he went past in an invisible and faint cloud of French cologne, his expression neutral, quite unlike his usual effusive reception. She wondered what had gone wrong in his day. The global credit crunch, no doubt.

The next morning was Saturday. Gerald lay on George's bed staring at the ceiling while George made coffee. There was a companionable silence for a time, and then Gerald propped himself on his elbows and looked at her.

"Time to start you on the trading side by yourself."

"Oh no, Gerald! I'm nowhere near ready for it yet. I can't even find my way around the computer fully and I just don't understand half of the documents in the transactions you've been giving me to read."

"You'll be fine," he said, leaning over to retrieve his heavy watch. "You don't want to be stuck doing much longer. You'll bore yourself to tears. I'll still be around or at the end of a phone if you get stuck."

George looked down at the top of her coffee.

"Gerald, I know it's not for me to ask, but what happened to Robin? It sounds like he was squeezed out."

"You're right. It is none of your business."

"Oh. Um. Sorry." She felt suddenly cold. She started to rise before Gerald pulled her down again, laughing. Coffee spilt onto the yellow duvet.

"Just teasing! But, now you raise it, if we're going to make a go of this, I guess we do have some rules about what we can and cannot talk about. We have to draw some line. It's no good if I blab away with pillow talk if we then have to turn up at the office the next day. You understand?"

"Sure. It's just difficult."

"Yeah. We'll work it out though. To answer your question, we didn't get rid of him. Is that what they're saying? No, he got offered a better job, one that he wanted to try."

She did not want to intrude further into the affairs of the business that she was not supposed to concern herself with, nor would be able to in any other circumstances. She had been foolish to raise it. But what she remembered though as she tipped the remains of her coffee down the kitchen drain and patted at the stain on her shirt, was Robin's obvious bitterness and anger.

He came out from his shower, threw the wet towel over the back of her chair, slipped on his jeans and shirt from his suit carrier and carefully retrieved his trousers discarded from the night before and packed it with his suit. Neat and tidy. Prepared.

"Some eggs? I'm scrambling them. OK?"

He nodded and she wandered back to the stove.

They spent the first part of the day walking around Primrose Hill and Regents Park, hand in hand. There was a beautiful blue sky, unusually clear, one of those rare days that sometimes comes after a frost, like a gift from heaven. The air seemed pure and George found it hard to believe what her doctor had once said - that even on clear days, the city pollution was bad and that this area of London was one of the worst. The silent killer, he called it.

At the market along the canal Gerald gave her a lingering kiss and departed in a taxi for the office. He needed to talk to Phillip. She caught a canal boat crammed with American and German tourists, the Americans late middle-aged, loud and excited, the Germans young, quiet and studious. She noticed how comfortable all of these couples were with each other. She was

part of a 'couple' now, too. She saw them all in a new light. Her spirit filled with an ecstasy that extended through her fingers to the window sill they rested on and to the chewing gum hardened on the seat back in front of her. She felt as though she saw God there as she thought of Gerald. She must be slipping. Se giggled.

When they alighted she followed the example of one German couple, giant backpacks worn unconsciously as though made from balloons, and bought an ice-cream. She sat in the bright sunshine with her feet dangling over the bank, too high to reach the water. It was colder now however, the sun too weak to warm much and she began to regret from time to time wearing the cotton dress when the northern wind started to blow. She walked back at a brisk pace through Hampstead. She found the red sweater that she been eying for the last few days in Jig Saw and decided now was as good a time to buy it as any.

When she arrived home there was a message on the machine, the red light silently blinking. Gerald's clipped voice told her economically that they were to go to New York to complete a transaction at eight the next morning and then Paris the day after. Her heart jumped and surged with excitement for the hundredth time that whirlwind month and she jumped up and down on the spot, both praising and furious with the answer machine before her and again with Gerald's machine when she rang his house when no one answered at the office, a thousand questions bubbling in her mind, wanting desperately to share this new aspect to her new wonderful life with someone, anyone. But there was no-one.

Finally Gerald called, sounding tired but amused at her excitement at what was for him a routine and tiresome trip. He spent the night again.

Chapter Nineteen

#

The weeks crawled and flew by. Weeks during which George had become a true business jet-setter and had wheeled and cheated dozens of heart wrenching contracts. She felt utterly alive.

It was still dark when the phone rang.

"Hello?"

"Hello, Miss Maxwell. It's Phillip Meyo speaking. I wondered, that is, I'm sorry to ask and I don't mean to offend, but is Gerald there by any chance?"

George felt the heat rise in her face.

"Yes. Yes, he is as a matter of fact." Her voice had assumed a surprised, polite 'what a coincidence' tone as though it was not the most bizarre thing that her boss would just happen to be in her flat at 6:00 in the morning. It took some time for her to wake Gerald. She hissed in his ear, her hand over the mouthpiece hoping that the Managing Director could not hear and prodded him in the ribs. He took the receiver with his eyes still closed, his tousled head on the pillow.

"Rogem." There was a pause. Gerald sat up suddenly, fully awake, his hand clenching the phone. He listened for a while and hung up after a curt goodbye. He looked angry.

"What's up?"

"Nothing. Just some silly idea Phillip has come up." He sat for a moment and then threw off the duvet.

"I'm sorry, George. I may be some time. God, Phillip can be a pain!"

He grabbed at his jeans and pulled on his shoes, jerking at his laces so hard that George half expected the laces to break.

"It doesn't matter," she said lightly, "I'll be glad of the chance to go and do some more shopping. I've got money burning a hole in my pocket and be better off than wasting a Sunday spent traipsing around the shops. I'll be fine."

"It's not that I wanted to spend the day...whoops, that didn't come out right!"

He laughed, the tension leaving his face for a moment as he bent down to kiss her. "It's just this idea of Phillip's. Quite mad. That's the waste of time. I may be a good part of the day. I'll let myself in later, you have a lie in."

The phone rang and woke her again. George peered at the bedside clock. '8:23' pulsed dimly this time, getting slightly brighter every other second. It languidly continued as she drew in a short breath and swore as she reached for the phone.

"George Maxwell speaking."

The beginning of another "Hello" spoke over the top of her voice and then stopped as the speaker heard George. It was a woman's voice, with an odd accent. There was a strange, tin-can echo on the line. A toll call.

"Miss Maxwell?" This time it was George who interrupted with a "Yes?" halfway through the first word.

Great. A delay in the line as well as an echo. With difficulty as both of them realised the problem, the conversation started.

"Penelope Caulder, George." George could not place her. Then she remembered. New Zealand, the policewoman. Of course! How strange the accent sounded, now that she was no longer attuned to the kiwi twang.

"Oh, Penelope! Sorry, I didn't recognise your voice. Lovely to hear from you!" Fear gripped her. "Why are you ringing?" An icy chill. "Have you caught someone?"

"No. But we have got a couple of leads. We found the gun."

"The gun?"

"Yes. In a ditch on the main highway. About fifteen miles north of town. We didn't find it exactly. A council guy did. He was spraying to kill tussock. Christchurch ran the tests and it was the right gun."

"You're joking! And you'll be able to trace the owner? Get fingerprints and that sort of thing?"

"No, not just like that. There's an invalid register record for this one. Quite usual where there's a crime, I'm afraid. No fingerprints - the thing's been in the drainage mud for quite a while now. It's started to rust."

George was deflated.

"There is another lead however. Remember that gun shop next to the draper? No? Never mind, doesn't matter. There was an English guy hanging around. Nothing suspicious in that of course. This place is a tourist resort. But this turkey was trying to find a gun shop for a deer shoot from a helicopter he had booked for, he said. Only in the country for two weeks, he said, and wanted to shoot while he was here."

"Who was he?"

"We don't know. The video film at the shop was on a seven-day wipe over and of course we're too late. The owner was on holiday at the time of the shooting and the shop was being looked after by his sister-in-law while he was away. No-one knew where he kept the old tapes and the first thing he did when he got in was to take out the tape and replace it with the one we would have

wanted to look at. It was well and truly recorded over by the time we got to it. To tell you the truth he was keener on looking at the tapes to see if his sister-in-law was up to no good while he was away than he was in trying to help us. Anyway, he remembered this guy."

"What makes you think that it was him, though?"

"We can't be sure. But whoever he was, he wasn't going on any helicopter shoot he said he'd booked for. That company still had brochures all around town but it hasn't been operating for almost a year. The gun shop woman told him that and that there was no one else to shoot with. He then apparently claimed he had been ripped off but didn't seem at all surprised or upset. He then said that he'd go to the rifle range. She told him there wasn't one. He insisted that he had to have the gun that day. He got a bit worked up. Stupid tit sold it to him anyway. Supposed to wait for seven days before actually handing it over. Fuckwit. We've charged her with an offence. The shop'll lose its licence I hope."

"Did she give a description?"

"Not one that was much use. And the registration name was false. We did interviewing again all around the area. Struck lucky with the bookshop. The woman there, Kathy, she remembered the guy, said he was wearing a really expensive caramel coloured winter overcoat. Good looking. Looked like a businessman. So I went back to the gun shop and the woman remembered he was wearing the coat." She sounded hesitant. "I got into trouble with my boss for that."

"Why?"

"He said I might have bugged up the chain of evidence by prompting the witness that he might have been wearing a coat like that. But I think it'll be OK."

George felt her heart surge at all of this. Surely it was just a matter of time now. Then she thought more carefully.

"That doesn't mean he was the killer, though?"

"No, of course not. I was coming to that."

George felt a bit sheepish.

"Sorry. I butted in. Carry on."

"It's alright. Well, Kathy, you know, in the bookshop, said he bought a map. Then he came back about ten minutes later and said he needed to buy the adjoining one as well. She remembered the two maps because she had to dig one of them out of the storage area at the back, and he had to come back a few minutes later. When we got to look at other copies of the same maps, the place they join is the road leading to the Sinclair farm."

George felt a hard, cold ball form in the pit of her stomach. But Penelope was talking again.

"It's a bit of a strange one. We don't have a clue who he is. Yet. Nor a motive. But there's another problem. The gun he bought was not the same gun as was found in the ditch, the one used to actually kill Ysabel."

George's mind was spinning.

"So even if you catch him, you won't be able to prove it's the same guy that did the killing."

"Right."

"But if it was him, why would he change to a different gun?"

"Probably decided that he'd get caught, after his blunder in the gun shop about the helicopter shoot. Would have found and used another gun just in case there was any link back. As there in fact was."

"Oh. So all this doesn't lead anywhere?"

"Not directly. But it's all too much of a coincidence. We traced who we think it was leaving the country a couple of days later. Used a false name from a graveyard passport. Anyway, I rang to tell you all this and that you'll probably get contacted by the English police soon. I understand from James that you are working at the company that Ysabel used to work at in London now?"

"Yes, Verity. I'm a trainee money trader."

Penelope whistled.

"Fancy! Verity. Yes, that's the one."

She hesitated, the background telephone hiss somehow ominous.

"George, when I found out that this other friend of yours, Marguerite, was missing, and what with the Englishman I thought maybe that there was a connection there somewhere."

"A connection with Ysabel's murder you mean? How could there be?"

"I don't know. It's just that I felt I should perhaps look into it. Though my boss wasn't happy at all. I got hold of the police over there in London. Got a nice chap with a lovely voice to get out the file and look into it. He was a bit reluctant because as of yet there is no crime committed on British soil. But they're interested in this mysterious guy. I asked him to look into Marguerite's case if he could. They had just shelved it, you know. Being handled by the branch that deals with their National Bureau of Missing Persons or something. The guy I spoke to reckons they're worse than useless. I don't know if any of

this will do any good, but, I thought that I should try and rustle up some action about Marguerite as well as the inquiry about the murder."

"Thanks."

"Won't be much help I think, but at least they'll get a hurry along. As for Ysabel's killer, perhaps they'll get me passenger lists to New Zealand from Heathrow or Gatwick bound for New Zealand or something."

"Thanks, Penelope. But I'm afraid you're right. I really can't see that they will be able to do much. And as for the Englishman, to be frank the idea of someone coming over from here on a plane to kill Ysabel seems a bit unreal."

"Yeah. It all sounds unlikely. Ah well, at the very least I hope it will get them cracking on the Marguerite end of things. Anyway, George, I thought you'd like to know, and James also wanted me to tell you."

"Thanks again, Penelope, I really appreciate everything you're doing."

"No. I don't think so. Except, well, you might give James a ring. He's pretty down about it all. I don't like to see him suffer any more than necessary and he waits by the phone to hear anything about either Ysabel or Marguerite. Seems Marguerite and he were more than friendly, if you get my drift."

George felt waves of guilt run through her body. She should have been in touch with poor James more.

"Yes, yes I will. Thanks Penelope. Goodbye."

She put down the phone, rolled back onto the pillow and drew the sheet up to her chin tightly. How had it come to this prosaic moment? Calmly discussing death, murders, as though difficult and distasteful files in her beautiful shiny office?

She rang James after a cup of tea and her first dose of antidepressants for more than a month. She imagined she could feel its soothing chemicals wash over her as she waited for him to answer.

"Isn't it great? We're going to get this bastard now!"

"It isn't as certain as all that, is it James? I mean, Penelope wasn't that hopeful. She said..."

"She has to say that," he said dismissively. "Head office and all that crap. It'll be in the procedures manual or something. Not allowed to make predictions. No, sure as eggs they know who it is and it's just a matter of time before they close in on the bastard. I know how these people work. Bloody fantastic!"

George didn't say anything, to dampen his euphoria. God knows he was entitled to some hope, some relief from his nightmare.

"No doubt you're right, James. Let's hope so. How's all the financial stuff going? All under control?"

"Terrific. You came up with those tenants for the other flats of course, and I went with the extra loan to cover the interest just as Mark advised. He's always been a smart guy."

"Yes, he certainly seems it."

She realised she hadn't told James about Gerald. She felt a strange obligation to do so, which she gradually recognised as a sort of transference - she felt she was for the moment at least his surrogate sister.

"James, I should have told you before now. I've...met someone here."

"Really? Is it, is it someone nice?" There was a different tone in his voice, disappointment perhaps that she had not linked up with Mark?

"Yes, very nice. I feel like a schoolgirl with a crush actually!" she laughed.

James changed the subject abruptly.

"Listen, George, Ysabel was going to tell you something when you arrived, something I should have...oh, blow! The bloody plumber's at the door and I think he's about to disappear back into his van. Listen, it'll keep. Talk to you later, OK?"

And he was gone.

George mused over this for a few minutes and then realised she was going to be awfully late if she didn't get a move on and get to work.

Chapter Twenty

#

In one of those coincidences that seem to happen every so often in life, the very next phone call, only two minutes later, as she was about to leave, was about Marguerite.

It was Samuel Figg, the private detective. She had not heard much from him, just two bills with short covering letters to say no luck so far. To be fair he had made it clear that he would report directly to the Lorenzos and copy bills to her so that she could pay as she had agreed and she knew Alphonse talked to him frequently. Luckily with her salary she was able to handle these easily.

Fifteen minutes later she put the phone back on the cradle in a daze, work forgotten. Figg was coming over. He had phoned "at the request of Mr. Lorenzo senior", because the old man could not bring himself to do so.

Marguerite's body had been found.

She had to keep moving. Found herself in the living room after her mind had switched off with shock, her mind as ignorant of the last few fractions of her life as it sometimes was of having gone from home to work. She was sitting her elbows resting on the table and her head in her hands, slippery with tears while her shoulders shook and huge sobs punctuated with gulps of air escaped her.

An hour and a half later Samuel Figg was sitting in the same chair. George had showered again! She hadn't gone with any of her fashionable new clothes. She put on no makeup. It had seemed like so much pointless vanity. She had reverted to what she had become accustomed to thinking disdainfully of as her poor clothes, ones she had almost thrown out. Had slipped on her shapeless track pants and an old hand-knitted jumper, big, stained and

comfortable, with no blouse and no bra, clothes she had recently been ashamed of and had wanted nothing more than to be rid of. Now she found them comforting, as though she was putting on her safe past.

Samuel burnt his lip sipping his black coffee and started.

"You said 'body' on the phone. She really is dead?"

"Yes. I'm afraid she is. I'm sorry. The Lorenzo's all went up country to identify her body. Alphonse wanted to go alone but the parents insisted. But it really knocked them around. It would have been bad at the best of times, but the way the body was...it... she had been in a ditch, half in the water for months, the forensic woman said." He looked uncomfortable.

" They wanted me to talk to you. They couldn't face it."

"I understand. I...she...the body was found out of London?"

"Yes, way up North, out in the countryside."

George shivered. It was bad enough to think of the death at all, but to imagine that poor Marguerite had been kidnapped and taken there to be murdered. She realised with a start that she had assumed that Marguerite had been killed not just met with an accident. Yet why else would she be up there with nothing, not even her handbag?

"Was she murdered?" The question sounded so calm and casual. So cruel.

"Well, the police aren't saying. Not officially. There has to be a post-mortem of course. But, yes, she was. There's no doubt."

Like Ysabel. George suddenly was convinced that there was a connection between the fates of both of them. It was not just some sort of horrible, macabre coincidence that these two young women, friends, her friends, had been killed.

For several minutes there was silence. George watched a squirrel playing on the wall at the bottom of the garden that belonged to the bottom flat. He ran purposefully and then stopped abruptly. He would sit, as though confused, then run the other way a few sharp steps, utterly motionless between each, and then reverse again. A large crow swooped down and then curved up to land on the bricks beside him. It sidled slowly toward him with a comical half-hop. The squirrel darted along the wall and up into an oak tree that hung over from the neighbouring plot and disappeared. The crow, victorious, hopped sideways over to the seed that the furry creature had dropped, picked it up and flew off over the top of the house and out of sight. She remembered that a group of crows was called a murder.

Samuel sat, sipping carefully, blowing at the coffee before each taste, looking out the window and discreetly studying the bookshelf beside it leaving George to gather herself. He took an occasional glance sideways from the corner of his eye, watching the tears roll silently past the corner of her mouth and under her chin.

He asked to use the bathroom. George reached for her handbag and opened the zipped inside pocket looking for her tissues. There they were. As she drew them out, she noticed the blue envelope that she had all but forgotten. The return ticket to New Zealand would expire if it was not used by the end of the month. She took it out and slowly turned it over in her hand.

Samuel came back into the room and sat down.

"How did they know it was her?"

"Wasn't hard in the end. The police opened a file. I got to hear of it from a friend in the force and followed it up myself. Used to be policeman myself.

You know how it is. This guy wants to take a redundancy package or a job on the outside. So he keeps things sweet with everyone."

"It was up to you?"

"Why didn't the police make the connection themselves?"

"Just didn't get to it. They did look at the Edinburgh and Glasgow missing persons lists. But they didn't get as far as the London ones."

"Scotland?"

"Yes. She was found up that way. Sorry, I thought I'd said."

She stood up, pulling her jumper tightly around her, feeling its fibres on her skin, trying to convince herself she was here, that this was happening.

"I can't believe it. It just won't soak in. You're sure that it's her?"

"Afraid so. The identification was a bit of a farce actually, given the state it was...you know. It wasn't pleasant. The Lorenzos really just formally identified Marguerite by her hair. The rest was...but the real identification by the usual stuff, dental records, finger prints from her things at home in Devon and finally DNA confirmed it."

George sat with her back to the sunlight, baking her spine. Maybe it didn't matter. Why should it? The world would revolve, she would live on. And if she were to die? What of that? She was always going to die. At some point she would be just a minute from death. Was it any different for Marguerite or Ysabel? George imagined Ysabel leaning over her desk utterly oblivious to the bullet screaming through the air at her, that her life was a split second from over. But did Marguerite know? Did she see her killer come? Was she screaming? Did her heart and gut wrench as she was driven for mile after mile against her will to a lonely spot hours away? What did she think? How could

she think that she was not to die? Or was she there willingly, as unknowing as Ysabel of impending death?

George ran from the room, her hand leaking bile from her lips. Samuel half stood from his chair and said something she couldn't hear as she fled past, knocking his briefcase to the floor as she hit the table edge.

She retched for what seemed like an hour.

She didn't ask him to stay but he did. For a long time. Sat quietly at the table while she chattered inanely about everything she could think of but the truth and answered her questions. Gerald didn't answer his phone. Samuel suggested a walk and they went up Primrose Hill in the cooling early evening air. He chatted lightly about the government, his old job, his sports, while she half-listened. They walked across the cool grass and the soggy leaves, some freshly fallen, most rotting into skeletons.

A small café sprang out as they crossed the road and the streetlight above it switched suddenly on, for an instant raw and electric, destroying the magic of the dwindling light, and then the next moment seeming rosy and cheering as it buzzed overhead. They entered without speaking. Samuel. He ordered a salmon bagel and salad and she the same.

The twilight that seemed destined to last forever became swaddled in a cloak of warm darkness. The café filled with smoke and diners and the business of a beautiful end to the day and beginning of the after dark life.

Underneath it all, George felt a soft sorrow like a huge wave in the background, creeping forward, lapping with the slightest of surges and retreating airily back, holding back all but a hint of the threatening power it possessed. It was there like music heard on the wind, wafting at the barest

limits of hearing - intruding only during the pauses in conversation, pauses
she rushed to fill with talk.

Chapter Twenty-one

#

It was a beautiful night and people were everywhere. The nearest tube station was Hampstead. Samuel disappeared into the mouth of the building and was swallowed up, gone in an instant and she felt immediately weak and afraid. She walked back to the flat alone.

It reminded her of the night she had first met Gerald, when they had literally bumped into one another only a hundred yards from here. She gazed into a picture framer's window as she waited for the lights to change. There was an easel set up with a painting in a heavy gold frame. Crumbling gilded papier-mâché goblets standing and lying on sun-faded crepe paper surrounded the easel and with everything was covered in dust. The frame was battered and chipped. The picture was dark and murky with age. On the horizon at the crest of a hill stood a castle ruins overlooking a large Tudor house. In the foreground a poorly dressed man was down on one knee, cap in hand, imploring a haughty and portly gentleman; perhaps for food, perhaps for work. George bent close and could just make out the brass plate on the frame: "Sir Justin seeks the charity of his former factotum."

The lights changed and she dashed across, almost being run down by a Saab convertible filled with laughing teenagers, stomach-wobbling bass spilling into the air.

Once home, she longed to talk to Gerald but he wasn't answering his satellite phone. She made the awful call to the Martinengos and had a heart wrenching, dreadful conversation with Alphonse.

Then she pulled off her clothes in the dark, crawled into bed. Images of a country lane and muddy ditch ran through her mind. She needed to pee in the

middle of the night but couldn't drag herself awake enough to do the logical thing and visit the bathroom. Unbalanced, the duvet kept sliding away. She dragged it back ineffectually and spent most of the night in a torment of cold sweat and half-conscious rambling dreams and urgent unfinished pseudo-tasks. In the very early morning she woke, still in the dark, cold and with traces of tears on her cheeks. Finally, she got up, and made herself a cup of tea. She passed the dreary time until dawn flicking through the television stations and a magazine thinking of awful things.

She threw on her coat and tried to walk herself to life. God, she wanted Gerald home. She felt as though she was waiting for something. She stopped outside the still-closed bakery and got a paper from the honesty box. She didn't have the right coins and erred in favour of the unseen vendor. She pulled her coat together against the chill wind and walked around the corner, looking at the headlines on the front page. It took her a few minutes to realise it was yesterday's. She had not read it but it still seemed stale and she threw it towards a rubbish bin. The paper fell to the pavement and spilled other rubbish and she had to cram everything down getting her hands dirty.

It was just past 7:00am when she let herself in and almost bumped into her downstairs neighbour, dressed in an alarmingly bright tracksuit, apparently ready for her early morning jog. The woman, a well known radio personality, as usual did not smile or acknowledge George's apology and 'Good morning.' She just sailed past and was gone in a spangled flurry of blind self-importance. Another nail in today's coffin.

There was a message on the answer phone from Phillip Meyo. He wanted to meet her, if she "could come in a little early at 8.30." In fact she liked

to get in ahead of the press in the tube and was usually seated at her desk by 8:00.

She wondered what he wanted. Why ring her at home? Perhaps he was in a hurry, between flights; he was always flitting around the world in a great hurry.

By the time George walked into the reception area at 8.00, she had transformed into a paragon of the modern feminine work ethic. Her hair was wrapped into a tightly drawn-back bun, her make-up was understated, her suit the correct mix of exotic European elegance, sex appeal and practicality. She looked, thought Miss McClay, stunning. Miss McClay sighed, remembering how youth had slipped past her before she saw how precious it was. George on the other hand felt as if she had still just woken up from her exhausted sleep. She was sure her hair wasn't straight, her eyes dark ringed and her skin noticeably blemished. She sighed and went to her office.

By 8.30, Phillip was in his office, his red and blue striped tie perfectly knotted, his silver hair neatly combed, his buttoned down shirt starched and fresh. He was one of those men who always looked that way. He ate junk food of the luxury variety. He didn't seem to exercise as far as anyone knew. He worked around the clock. His schedule was excruciating and somehow the more amazing because it was self-imposed but for all of that he never looked tired or displayed anything but freshness and smooth clockwork efficiency.

He looked up and beamed at George as she came in.

"Morning, George! Lovely to see you. Thank you for coming in so early! And I am so sorry to ring you at home. I didn't think. Well, no, that is not strictly true." He smiled at his charming best. "I did think. I rang you at home because

it suited me to. Didn't want to miss you, but it was very cheeky of me all the same! Forgive me?"

"No problem. What was it you wanted to see me about, Phillip?"

His long manicured finger smoothly pressed a button on his telephone system.

"Coffee? The marvellous Miss McClay will bring us some. I have her well trained!"

He laughed, a rich, mellow easy laugh.

"She has access to my personal supply. American roasted. I have it stockpiled here in this cupboard along with some of my favourite cookies. It's kept locked and only she and I have the key. Everyone else thinks I have some sort of secret computer or files in there!"

George laughed. Phillip's good humour and boundless energy were always refreshing. Just what she needed after the awful night she had had.

"Now, I've been looking at your file, George. I see that you've made excellent progress, just fabulous. The reviews have been very positive indeed."

"Thank you."

"Quite outstanding in fact. Everyone thinks very highly of you."

George was a little bit surprised at this. She was not quite sure what was coming. She felt faintly alarmed. Was she being softened for a redundancy like Robin?

"I understand, George, that Gerald has put you in your own seat in the trading room?"

"Yes, he has. Though I am not sure that I am up to it..."

"Good, good. Now that takes quite a bit of skill George. Initiative. I am sure you are up to it academically. But the thing often comes down to personality. At least in my experience."

Her heart sank. She knew it. She was going to be fired!

The next half hour passed in a bizarre sort of interview. It seemed designed to test her general intelligence, what she knew about the wider structure of the companies in the group and the re-insurers, the sort of thing she had spent weeks puzzling over and trying to research, and last, her understanding of the nature of the trust funds.

"And of course we're dealing with other peoples' money here, George."

She disliked the habit he had of frequently using her name.

"Not just any people either. A lot of them are old people who rely on their investment to provide the income they need to live." He sighed and shook his head slightly. "Sometimes I feel it is an awful responsibility, to maximise their returns but protect their investments absolutely. It's always a balance, huh George?"

He looked at her with one eyebrow raised with a serious expression for a moment and then dissolved into his usual smile.

"Yeah. Yeah, you understand that. A balance."

Phillip ranged over some wide territory.

"Tell me, do the ends justify the means, if, no one was hurt?"

"Someone somewhere must be hurt, even in an inconsequential way."

"Are you sure that this is always so? Take the example of someone cheating just a bit on taxes. Who's really hurt directly by it if someone didn't pay a few hundred pounds to the tax man? Would it really hurt anyone at all? Huh?"

Would any government grants not be made, any unemployed person not receive assistance, or would any person be put out of a job?"

"It's true I suppose, in a direct sense, but it just isn't right."

"Why?"

"Well, if everyone did it..."

"Quite. 'If everyone did it.' Just the thing, isn't it? It is not a case of that particular two or three hundred pounds not being paid being actually directly taken away from some one, needy person. It's the combined effect of a whole lot of people doing the same thing. Lots and lots of people not paying taxes. There you do have an effect, I agree. But if they were doing that anyway, what difference does it make if you do or do not join them?"

George became very uncomfortable with this thought. He seemed to be saying that he thought it was all right to cheat.

"But you could say the same about voting. Just because there's no individual measurable effect does not mean that there is no effect at all. Sure, it requires an accumulation, but without the individual parts, there can be no accumulation. Besides, it's against the law. It's immoral and it just isn't playing fair, I suppose."

He looked at her appraisingly. And then laughed.

"Good for you, George. You know, you'd be surprised just how many people that kind of argument trips up. Just a fun little test you know. I always use it." He leaned forward, his face serious.

"Of course you're right. We can't be too careful when it comes to this business you know. Honesty at every level of employment, of every level of thought, is so very important."

He paused, as though to emphasise this and then leaned back in his chair again and drummed his hands on the edge of the ornate desk before pushing himself to his feet.

"Well! Thank you again for coming in early, George! And I am so sorry to have telephoned you at home. Well done anyway. I have to fly, literally" he pointed at the clock on the wall. "Personnel will be in touch. Or Gerald." He winked.

George was confounded. What was going on?

He shook her hand and swung his briefcase from the chair at the same time as slinging his jacket and coat off the hook at the back of the door.

"I'm glad we got all that cleared away and behind us. So let's remember why we're all here and get back to work, huh? Oh, I almost forgot the point! I think we can afford now to give you another little raise. I've got the file here...yes. Here it is. OK. From now on we'll tack on another £45,000. You're moving up fast, George! Keep up the good work!"

George was dumbstruck! Phillip stood up and looked at his watch and spread his arm wide out towards the door and she mumbled a thanks and goodbye and was out of his office.

"Now remember to keep our little secret, huh? The coffee? Good!"

George hardly had time to step out of his way and he was gone. She helped Miss McClay with the coffee things before she left.

"That man! Always bouncing around like Tigger! " said Miss McClay with more than a touch of pride in her voice.

George was in a daze. She had no idea what had just happened or why. Why had she had to come in to meet him? Just to get this raise? And what a raise! She was both flattered and alarmed that the job being talked about was

at once so important and so challenging. She could tell that Phillip was impressed by her answers, even surprised by the lengths she had gone to in tracking down the structure of the group. He seemed very interested in this and questioned her at length about it.

But what was this salary increase for? She had already been earning more than she had ever dreamed she possibly could as a basically unskilled and inexperienced apprentice. Sure, she had been receiving some pretty full-on training and this was the glittering world of high finance but it was almost too incredible to believe. Her salary, without counting the superannuation benefits and other perks was now well over two hundred thousand pounds and Gerald said there would be bonuses too!

There were some frankly odd parts to the conversation she thought as the lift doors closed with a ding and she pushed the little brass button for her floor. All that stuff about 'pushing the envelope' and 'balance' and ends and means' and so on. She passed a gaggle of secretaries and accounts clerks on their way to the roof where they would puff cigarettes in the stiff breeze. They habitually perched on a little ledge, right in front of a huge, dirty brass and steel grime-covered grill that sucked in air for the air-conditioning, their combined smoke being captured, perfectly mixed, and then hurled down into every ventilation outlet in the building they were banned from smoking inside. George smiled at them and walked quickly past, feeling an irrational fear that somehow they knew that she was being paid many times more than they were and several times more than she thought she was worth. She heard them laughing behind her.

She rang Gerald's office and left a message on his voicemail for when he got back from New York and then tried to settle down to her day's work.

It seemed she had been at work only an hour or so that Gerald popped his head around the door.

"Lunch?"

"Gerald! Hello! Is it that time already? You'll never guess what Phillip's done!" It was past one according to the new watch which Gerald had given her three nights before as he ran for his cab. She had tried to refuse but he was already going as she opened the box, her frantic gesture he had chosen to take as a thank you wave rather than the embarrassed attempt to get him to take it back.

"I'll tell you over lunch," she said in response to his raised eyebrows, suddenly nervous that she'd be overheard by someone on the stall.

They settled on a walk to Trafalgar Square where they sat on the steps to eat designer sandwiches.

Gerald was quiet. He pleaded tiredness from his trip and suggested a roundabout route for their walk back to help him unwind and get a bit of sunlight.

"George, I spoke to Phillip this morning," he said as they strolled, arm in arm. "He was about to get on the plane so he didn't have much time to talk. Funny, we were both at Heathrow at the same time, talking on cell phones." He smiled. "Anyhow, he said he'd spoken to you about the raise."

"Yes! Came as a bit of a surprise to me! It seemed more like a crazy sort of job interview than anything else."

"Hmmm. I didn't know he was intending to do that or I would have let you have some time to get ready. Damn the man. He is brilliant but very difficult sometimes. Still treats the place like a personal fiefdom. I'm supposed

to be independent and to be able to choose who I want. He always says he trusts my judgement." He screwed his face up.

"So... it was a sort of job interview then? I wasn't sure... I suppose that in the circumstances he might have wondered as to whether your judgement might have been a little off?"

"Why?" he said, in surprised irritation. "You're perfectly up to the job...Oh, I see what you mean." He grinned, chastened. "It does make sense when you look at it like that. Still," he said, a trace of petulance creeping back into his voice.

"You'd think he'd trust me even so. Ah, such is life. Tell you what. Let's celebrate. I've got nothing on this afternoon. And since you're in my team, well, I guess you haven't either! Fancy a stroll around the Victoria and Albert?"

George laughed. He was irrepressible.

"Oh, alright then. You're the boss!"

She had grown used to the strange work ethic of the firm. Alternately working until you dropped and slacking about waiting for the next tidal change.

The next morning they took the tube in together and spent the morning going over a complex money market trade with the in-house lawyer, making sure that the 'back door' as Gerald put it was in place in case the deal went bad, and hedged in case the currency slipped before the transaction was complete, a minor risk given the small time-frame but necessarily guarded against given the large sums involved. George anxiously told Gerald she couldn't follow all of the ins and outs of this, guilt once again rising.

"Don't worry about the details. There's never time to get all that straight in your head. Just get the big picture, know what it is you have to do personally

and do it, and leave all the complex stuff to the lawyer. That's the only way you can get through it. The next time it'll be easier."

"But I am supposed to be senior to him. Why, if he is the one who understands it all?"

"It's not fair in some ways, I agree. But that's the way it works. We're the public face of the trade, the ones with the reputations. The trust of the market. We're like celebrities, really. No-one could claim that a movie star is worth millions for any other reason than because she draws the crowds at the theatres. Same thing here. We are the ones the other traders are prepared to deal with. If they don't know you, they won't go near you and you can't get the deals. Without the deals the company can't make the big profits. It's as simple as that. That's why you're worth so much to the company."

"But I'm not well known and I have almost no experience!"

"Not yet, no, but you are getting there, by association with me. So you are being paid now for that potential as well as the work you actually do. And that'll become more and more important as I move more into the director role that Phillip likes to burden me with. God knows, I enjoy the trading, but it looks like I'll have to leave it soon. The other stuff is just getting too big."

George felt fear wash over her as she contemplated having the entire trading responsibility that Gerald now had. But she knew she wouldn't be left to sink. Gerald would make sure she was both ready and had help. She had rocketed into this position in a matter of a few short months and now she was destined for even greater things! It was incredible. She was rich at last, and had perhaps even found a soul mate.

That afternoon, George realised she'd made a decision. She would not return to New Zealand. And that meant something else.

She rang Gerald and begged off their planned dinner and took the rest of the afternoon off again.

She did not use the company's real estate agents but rather found the one near the flat she had used to get the tenants for James and walked in, with no appointment. Over the next hour she saw dozens of houses from the road and three inside. It was the third one she fell in love with. It was in Percival Street, within walking distance of the flat and not too far from Gerald's house. A detached house, small but with two stories and a tiny garden. Absolutely gorgeous. It had been built a hundred years ago and like most of the buildings in the area had been modernised extensively in the last few years; the kitchen shiny and ultra modern, the bathroom tiled with marble, the three bedrooms decorated with stars on the ceiling and ornate wallpaper depicting rustic scenes - ghastly but easily changed. The outside was of tiny rust coloured bricks with the windowsills of red and dark green painted wood. A wee porch jutted out into the garden and beckoned toward the dark green door and all over the garden half-wild roses climbed and tumbled amongst lush agapanthus and begonias. A large terracotta pot stood by the porch, barren now but waiting patiently with it's tall bare stake for perhaps Giant Russian sunflowers to be planted by her. The price was enormous – but because of the suddenly dropped market, cheap compared to a month ago. She did not hesitate but signed up immediately.

She was immediately struck with both remorse for her utter impetuosity and delirious happiness at the thought that she, a girl without much education, had managed to make her way in this world through luck as much as anything to this point where she could buy a house such as this. She smiled as she thought of her father. Would he be proud of his daughter? Perhaps. But more likely he would be angry at her for buying something so

very expensive with nothing behind her but an expensive job that could go as easily as it came. She didn't care. Life, she was very much aware, was short.

She rang Gerald's house when she found that he had not let himself into the flat. Then she remembered he had been due to fly out to Zurich this evening. He had failed to tell her where he was staying. She sighed. It took the edge off the excitement of buying her house not to be able to share it with anyone. And there was no-one else. Just Gerald. She couldn't even ring James, not yet. She felt he might be upset to think she wasn't planning to return. She would tell him in good time. And she had to go to Paris in the morning.

This whole jet-set life-style could prove to be pretty draining if it continued like this. She smiled at herself and went to bed, hugging herself with excitement as she set the alarm for an hour and a half earlier than usual.

#

She passed through the gate at Waterloo, her ticket getting jammed in the machine as the crowd behind her pressed urgently. She stumbled through dragging her briefcase and computer and was soon in a first class carriage lost in a whirlwind of figures.

#

Monsieur Bevier's eyes were red, his nose swollen and his limbs ached. His thick, stubble covered neck was wrapped in an old red woollen scarf he had pulled from the closet on his way back from a visit to the bathroom during the cold night. He was not a well man. He decided that for the sake of his work colleagues he had better stay in bed another day and sipped more brandy with honey while he waited until a decent hour to report in sick.

#

So it was that when George arrived in Paris on the Eurostar three hours later, struggled through the Metro system with her bags and walked the four hundred yards to Verity's offices in the commercial district, she found Monsieur Bouvier not waiting for her in the Paris branch office at Verity as arranged. Nobody had bothered to let her know her trip was in vain.

She struggled with her weak French reception trying to arrange at least to use Monsieur Bouvier's office for the day so that she could look through the reports she needed. The chilly reception improved marginally before settling back down to a just above freezing temperature. The receptionist waved her through in the direction of Bouvier's secretary's cubicle. The secretary, it turned out, had decided that if it was good enough for fat Bouvier to be sick for two days then it was good enough for her to be extremely late on the third.

George was sitting fuming and flicking through a copy of Tatler magazine rewritten in French when the lanky girl waltzed in and slung her bag onto the floor, not seeing George partly obscured by a pot plant until she had reached her seat.

She was angry to find that her boss, who she regarded as lazy and ugly, was away yet again and that she needn't have "hurried" as she put it and perhaps need not have come in at all. She was even less pleased to see George, who represented a barrier between her and an extra long lunch and leaving for home almost immediately afterwards as she had yesterday.

She warmed up a little as the morning progressed and George flashed smile after smile at her, got her own coffee from the dirty machine down the hall and generally put no pressure on her whatsoever to perform other than showing her which filing cabinet was which.

At noon George had to access the network and found that she had left her network key card in London. She would try logging on to Bouvier's machine to download the data to a USB stick and then transfer it to her notebook. The system booted up and demanded Bouvier's password. It would not accept her logon or password and she unfairly cursed the nameless IT department. Bouvier's secretary was nowhere to be seen. She dug around in her handbag and pulled out the password list that Robin Heath had given her. Worth a try.

She typed in the first login and then the complicated jumble of letters and numerals that was the password, the loose beige keys covered with a grey film and letters rubbed half bare from years of typing. No. Ah, she had transposed two numbers. Up came the familiar lazy Verity logo. It had worked!

She pressed 'F1' to bring up the menu, mentally mapping her way to the database she needed. But the screen that flashed up was not what she expected. It was part memo, part spreadsheet, figures spewing down in column after column and page after page as she scrolled down. Robin must somehow have worked out a way to leave this worksheet up by default rather than have to go through the laborious sub-menus to get to his project. Maybe he had created all these logins as a way of logging in directly to different jobs. Pretty neat she thought. Perhaps that's what he had given them to her for, as a way of making her life a little easier. She shook her head, chuckling to herself. She smiled. So like him. She scrolled up again, having a cursory look at the spreadsheet. It was showed the balances every day for the last ten years or so between each of the bank accounts in the Verity group. She had never seen this sort of thing before. She was about to hit the key for the main menu when

she saw her own name in the text on the first screen before the columns started. Curious, she read the first few lines:

'I hope you will be able to read this - if you're reading it at all they must not have deleted the logins I gave you today. They all come up with this screen just in case they delete some of them. Read this carefully. Study it. Print it out. And remember what the investors are told in the brochures. I don't have the courage to do anything about it.'

What the hell was this? She looked nervously about, feeling suddenly vulnerable for reasons she didn't understand. No-one about. She clicked the print button. She got up and realised only then that she had no idea where the printer was. A surge of panic and she walked quickly to the still empty secretarial bay outside Bouvier's office. No printer! She heard a gentle whirring from down the corridor and followed the sound, heart beating, to a tiny room which contained two fax machines and three printers. The sound became loud as she opened the glass door and stepped into a rush of cold air. There was a woman at the only operating printer. She was piling up the sheets as they spilled out, glancing at them and patting them into a neat pile on the Formica bench. George's heart thumped in her chest. The woman smiled at her and murmured something rapidly in French and offered the bundle to George with eyebrows raised. George thanked her in French and waited for the last few sheets while the woman picked at her long red nails, waiting for her own print job to start.

Back in Bouvier's office, George copied the file onto her USB stick and from there to her laptop, stuffed the pile into her briefcase and quickly logged off Bouvier's computer, her reason for logging on in the first place forgotten. She packed, put on her coat and scarf and hurried to the lift, pausing only to leave a

note for the young secretary to say she would be in touch with Monsieur Bouvier.

She got to Gare du Nord just in time to catch an earlier Eurostar, threw herself into the empty carriage and opened her briefcase. A sad looking man with a ruddy nose and bags under his eyes, his suit rumpled as though he had slept all night in it, came through the doors and sat heavily in a seat further down. He proceeded to sneeze into a soggy handkerchief and turned rheumy eyes on George for a while as though she was an interesting variety of animal and then slumped back and was soon asleep, snoring and spluttering. Drips ran slowly into his moustache from his nose.

The first column of the spreadsheet contained the daily bank account balances for the principal sums paid in by investors. The second had the balances for the interest on mortgages paid by borrowers and due to be paid out to the investors. The third showed the balances for the company which guaranteed payment of principal and interest to the investors, Verity Guarantees Limited. Then she saw with surprise that other columns included both the real estate and the advertising companies that Verity used as well as a familiar name, Trittsam Holdings, the company involved in the big European amusement park. What had all of these have to do with anything?

She looked at the columns for an hour or so of exasperation before it hit her in a rush she felt in her stomach.

On the twentieth of every third month interest was due to all the investors. The day before in each case a large amount of money was deposited in the same account that brought the always insufficient balance up enough to be able to met those payments to the investors. She initially assumed that this was a lump sum of payments received from borrowers, just in

time. But the borrowers were supposed to pay every two weeks and the account balances showed that this was certainly not happening. A column showed almost all of the mortgagors were always seriously behind with payments of interest to Verity.

What she saw now was that when the big deposit of funds was made into the interest account the day before it had to be paid out to investors, the column for interest owed by borrowers did not change. The source of these deposits was not the borrowers catching up on the interest they owed. Must be from the guarantee company. But they claimed that they never had to do that!

She drew a finger along to the Verity Guarantees column. There was no transfer from there. In fact, its account was always in overdraft.

Where was the money coming from? She traced her finger back to the interest column and then saw it: the money was transferred from the principal account! With mounting horror she skipped down three months to the next interest payment date and then the next. It was the same.

Verity was paying the investors the interest it owed to them with new money from the principal accounts. New investor's funds were being used to pay old investor's interest!

She sat stunned for a while, scenery flashing past her in an unseen blur, trying to make sense of this. This was so wrong. It was fraud.

Struck by an even more horrifying thought she looked back through other large transfers of money from the principal account on other dates. She saw many payments to Verity Guarantees, to the advertising and real estate companies but never back again and to the mysterious other companies. Finally her trembling finger traced payments to the currency division. Her division. Oh God. She had been part of it!

Her thoughts were a whirl, like water washing on a beach. How could they be doing this? She felt violently ill.

#

The sand got even hotter and she was more tired. The sun stabbed straight into her eyes. Her fair, freckled skin looked pink. Her father didn't notice with his trousers still rolled up a little and his cotton business shirt sleeves fallen down. He hadn't said anything for a long time. She wondered if it could be as long as an hour. She knew an hour was longer than half an hour and it felt like longer than the trip to the beach. He just sat there. It was her fault. She had said she missed Mummy.

The Big Girl was still in the same place a little way down the beach, face turned to the heavens, slim body like the woman in the velvet painting her teacher had on the wall behind her desk. She had brown sunglasses that wrapped around her perfect face, golden angel's hair messily tied in a red ribbon.

She fell asleep lying on the sand and woke up she did not know how long later. She whimpered, not knowing where she was and then saw her father still sitting motionless staring at the sea, his hands propping him up from behind, legs stretched in front of him, his white hairy feet pointing out to each side.

It seemed different now. The sun wasn't as hot and there were long shadows that weren't there before. She looked at her arms and legs and shoulders. She had big red patches and streaks now. She wondered if they would hurt when the sun went down like Mummy used to say. She got up and saw the vicious sea tearing at her castle, the palace that Daddy and she had built, sliding quickly in with foamy, rushing, wide planes no higher than an inch. Swirling as they got to the mound and breaking off big chunks that dissolved

like brown sugar on porridge. She ran down to the castle and silently screamed in her head for the waves to go back, not to pull, pull and push and drown and melt her home. But her magic didn't work. It was no good. She knew that. It didn't cure Mummy either. Then the turrets had all fallen but for a single drunken one whose foundation would soon be gone too. The far side was just a blurry mess, all the clear lines smoothed and sculpted away. As she watched, it was washed clean except for a big basin of water in the sand and was vanquished.

She cried all the way home. Her father didn't ask why. He just said that he missed her too.

#

She took a taxi back to the office as soon as the train pulled in. Most people had gone for the evening. She slung her computer onto the desk and collapsed into her chair in a daze. What was she going to do?

Her email notifier was flashing, showing a message from personnel. She clicked on the icon and got back up from her desk to go and fetch the confidential envelope that the message told her would be waiting for her to collect. She signed for it before a cheerful young man in a green cardigan and moccasin slippers who was about to lock the grill, then trotted back up the stairs and shut the door, suddenly as nervous as she had been when she had opened her first job offer so many years ago. Her mouth was dry.

From what had been revealed to her that afternoon by Robin, she now knew she was in the wrong place. But she still longed to stay, to swim with the other gold and silver fish in the sun.

She opened the envelope. There were three letters.

The first advised her that after her "extensive interviewing process" she had been deemed unsuitable for this or any other executive position at the firm." It gave her two weeks notice. It was signed "Head of Personnel."

The second was a glowing reference, emphasising her intelligence, adaptability and overstating her experience.

The last was a copy of a fax received from another company in the City agreeing to take her on at a junior executive level. As she turned this over in her hands, the "Head of Personnel" himself came through the door, thrust another envelope at her and flashed a charming smile.

"Good luck, Miss Maxwell." And was gone.

She collapsed in her chair, utterly humiliated and blushing. But why was she being fired? It was expanding in every way, even to the point of recently opening a sub-branch in the Docklands to keep up with the new inflow of business resulting from the new television advertising campaign Phillip had recently launched. And Phillip, he had mentioned nothing of this. Every indication was to the contrary when she had that bizarre discussion with him! Surely Gerald didn't know?

She was confused. Was she so hopeless? Depression hit her like the parasite it was and wormed into her skull. So insulted, so shamed that she couldn't sort out that she had decided in her heart on the train that she had to leave anyway. She looked at the letters again. It was odd to say the least that she was being treated this way and it was even odder that the company had given her a "No Executive" status and yet not only given her such an excellent reference which stated precisely to the contrary but also arranged, unasked, an executive job in a larger, old and established merchant bank in the City.

She opened the envelope. A letter enclosing a severance cheque. It was astonishing. A larger sum than she had earned in total since starting at the firm. Much, much more than she was entitled to under the termination provisions of her contract – or any circumstances.

She wondered again whether it came down to her relationship with Gerald. Maybe Phillip could not abide that relationship and wanted her out, using a lame excuse. Whoever it was obviously felt guilty enough that she was being given a reference and an arranged job. A job she'd needed to take she knew, now that she had committed herself to house and car. Well, at least it removed the need to make the decision to go.

Then she understood. She tried to log on again to email Gerald. But it no longer worked. Angry now, she tried the login she had used in Paris that morning. Nothing. Then she understood. Someone had seen the strange logins being used today and had investigated. She knew it would then have been a relatively simple thing to have traced which machine in the Paris office was accessed and a phone call would have established that it was her. The only question was whether they also had access to the file that she had seen, printed and copied. Somehow, knowing Robin, she doubted that. But would the use of these odd logins alone have been enough to raise suspicion about her to the point that she would have been fired?. That she couldn't be sure about.

She needed desperately to see Gerald.

Chapter Twenty-two

#

Gerald still wasn't at home later that night, nor the next. He was in South America somewhere, working at the expansion of Verity's burgeoning business, or, as she now saw it, helping to spread its ugly tentacles into a new food source. Innocently, she hoped

She didn't go into work, knowing that she would not be allowed to do anything anyway while her notice period worked out. Instead, she pored over the spreadsheet copy on her laptop. She had taken her computer home automatically, and she realised it only during a call to her answer phone from a stern personnel officer which she listened to but did not pick up as he demanded she return the company property. Strangely she felt no compunction about keeping it. At lunchtime she put the USB stick in a drawer and walked to the bank to deposit her severance cheque. On the way back she bought several DVD's and spent the afternoon backing up the entire hard disk before deleting the files. She made two phone calls while she worked through the pile of disks.

As evening approached she scooped up the DVDs, her sample folders and the spreadsheet in a plastic Waitrose bag and drove to the steps of the British Museum, where she met meet Samuel Figg, half-way between their respective flats. He was dressed in shorts and sandals with an open necked Hawaiian style shirt. She almost missed him - he looked like the stereotype of a an American tourist.

They walked the two blocks to Le Brun's café and sat in a painted booth by the window. She showed him the printout and explained what it meant. He very quickly understood the concept that Verity was engaged in a giant fraud on

its investors, using a good part of their own investment moneys to make all sorts of illicit payments to related companies and to meet the guarantees the group had made to make up defaults by borrowers.

"But how can they keep doing this?" he asked, flicking over the sheets and marvelling at the enormous sums involved. "Surely it has to collapse. There's not enough money to go around! Every time they steal from the fund to meet the guarantee, aren't they just creating a debt that they have to meet later on?"

"Yes, that's right. They can't keep it up forever. But they can do several things to keep it all going for a long time. One thing I think they've been doing is to keep increasing the number of investors coming in all the time. What looked to me like phenomenal success because they were expanding all the time was actually an absolutely essential element in the whole thing. The more investors that come in the more new money they have to backfill the big hole they're continually digging – of course, with the global credit crisis, there's little investment happening. That's why Phillip is so busy opening up new markets – unless there are new funds the whole house of cards will collapse. Look, there's Robin now."

The big man lumbered towards them and sat down heavily. The fresh atmosphere at his new job was suiting him, he had said on the phone, and he looked a lot happier and more confident. But he was also nervous and looked at Samuel warily. George introduced them. Robin listened as the two of them told him about Marguerite. He shook his head sadly and George saw a glint in his big brown eyes. A waitress took his order and he waved towards what the other two were already having, coffee and pastry. His eyes widened further as George told him about finding the spreadsheet.

"I hoped you'd look at it. I've been feeling increasingly guilty ever since I left the place. I know I should have done something about it. But...I was scared."

His eyes were on the table now.

"I can understand that, Robin. I'm scared myself. And I don't know that I'd do anything about it other than maybe leave if it hadn't been for what has happened to Marguerite and Ysabel. Not that they have anything to do with this but I've seen how short and how wrong life can be. How important it is to protect, maybe. I don't know. And being fired has pissed me off, frankly. But mostly I feel that there are so many people out there who have trusted this company, who are relying on it to provide them with income and to protect their money. And it's doing precisely the opposite. Something has to be done."

Robin's lower lip was trembling faintly. Samuel turned the conversation towards the spreadsheet in front of them.

"We were just talking about how all this stuff at Verity works. George thinks that as the hole gets bigger and so they have to get more and more investors to come in. Robbing Peter to pay Paul. But still, with all the borrowers defaulting - how many did you say George? Over ninety percent? - is that enough to cover it? And sooner or later they've got to run out of new investors."

"That's right. Particularly in the current estimate. There'll be more defaults and less investments." Robin was on safe ground again. He launched into a complicated explanation of how Verity could keep the numbers working in its favour so long as it continued to expand but confirmed that there was only so much of each new market it could get. His coffee and Danish arrived.

" The collapse is inevitable. That's why I decided to come tonight.

There's no point in ignoring it. And, frankly, I'd rather be one of the whistle blowers than accused as one of the crooks. There are some other things the group's doing as well, you know. Helps add to the overall pie. The major thing is the flicks."

"Flicks?" said George uncertainly.

"Yep. Verity are in league with a good number of the borrowers and with some dodgy valuers. Works like this. First, one of these borrowers gets a valuation from one of the crooked valuers, for a house, say. The value might be OK or it might be a bit inflated. Anyway, Verity goes through all the motions and lends the usual seventy-five percent of the purchase price. But the borrower is a rogue who doesn't have the money to pay the interest, so they arrange for a fresh valuation. Wadya know, the building has dramatically increased in value! Enough that he can be lent the first year's interest on top of the original loan. And Verity gets two lots of application fees, guarantee fees and so on. Which is usually added onto the loan as well."

Something about this was ringing alarm bells in George's mind.

"Let me guess. They do the same at the end of the next year?" Samuel's face was disgusted.

George remembered: James had just entered into an arrangement like this.

"Are all these borrowers in on it? The ones that get lent a year's interest?" She mentally crossed her fingers.

"No, not necessarily. There are all sorts of scams going on. It's what happens next that means that some of the genuine borrowers get stung. The loan gets increasingly big of course. In times of high inflation, everybody just

waits and when the property is sold, all the money gets paid back. If the borrower won't do it on Verity's schedule, then they stop lending the interest and sell him up under the mortgage as soon as he misses the next payment. They use the Verity real estate company of course and get the fees from that as well. Nice and closed. But if it can't be sold the ordinary way really quickly, then the Verity team steps in and does some private dealing with some rogue borrowers and valuers, gets the property sold at an even further jacked up price and on the whole sorry tale goes."

"So how does a genuine borrower get ripped off?

"Easy. They let him get into an impossible debt situation, usually on two properties, one of which they want. Then cut off the interest facility once he's reliant on it and step in on a mortgagee sale as soon as he misses a payment. They let one of the rogues, or even one of their own they want to reward, buy in at a very, very low price, way under the real value. The difference gets loaded onto the remaining property and the borrower is left high and dry. He either folds and the company arranges for a rogue to go in or he just keeps paying blood money forever until something gives. Usually doesn't take long."

Samuel gave a low long whistle. "And meanwhile one of the bad guys has picked up the target property at a bargain basement price. Neat."

Robin nodded.

George's heart froze. James had three properties, the farm, the flat and now Roslyn itself, had been increasing his loans and had been lent interest to cover them. And his business was not doing well.

"What are we going to do?" she whispered, her eyes wide, her stomach churning.

"We?" said Robin nervously? "I don't think I..."

"I'm afraid you're in it boots and all, Robin," said Samuel firmly. "You know all of his stuff so you're going to have to help us tell the people who have to know."

"But, but I've told you two so why do you need me?" He was petrified, Samuel gave him a stern look.

"We'll have to tell them how we came to get the information. And unless you're with us..." he didn't need to finish.

"Do you think I might be..."

"No. Not with something like this. After all as you said, you're the whistle blower. Bit late, mind. You should be alright though."

Robin still looked doubtful. And there was something else in his eyes, thought George. He had a hunted look.

"I had to promise not to say anything." He was speaking so quietly that she almost couldn't hear him and had to lean her head forward.

"I promised. They paid me a lot of money when I left. I'll lose it all. And..." He broke off, head bowed.

"And what?" Samuel prompted. Robin looked at them quietly for a moment.

"George. Remember that last day? When I was hurt?"

"Yes," she said, puzzled now. "You were mugged."

"No, I wasn't. I was given a warning"

"A warning...?" George didn't know what he was talking about. But Samuel did. He leaned back into the seat of the booth and frowned.

"Who was it?"

"I didn't know them. Two guys. One just told me to keep my mouth shut and the other said that if I didn't I'd get a lot more of what they then dished out

to me. It was like some cliché out of an old gangster movie. But real." His head was hanging and tears were rolling silently down his face.

"Oh, my God!" said George, horrified. "You poor man! I'm so sorry!"

"Right. We know there are some pretty disgusting people. Prepared to do violence as well as steal. Phillip Meyo, of course and no doubt others."

George felt sick at the thought of Gerald but said nothing.

"So the question now is how we go about dealing with it. What do you suggest?" Samuel rubbed his hands together, obviously glad to have some action.

"I don't know! I have no idea who to contact or how to go about it."

"The police? I suppose we all go the police station, or something?"

"No," said Samuel, his brow knit. "I don't think they are quite the right people for this. I suspect they'll just say it's a civil dispute or something. Perhaps the Serious Fraud Office or... I was going to say the auditors of the company but I guess if they didn't pick all of this up then they were either in on it or are complete bloody incompetents. Either way they aren't going to admit it or be supportive. No, I think the Serious Fraud Office is the right place to go. We can start by sending them the spreadsheet and what it means. We can email it."

"I haven't got a personal email account so I can't email it from home. And I have to give the notebook back."

"That's okay. I've got an account at home. Is the file on these disks somewhere?"

"Yes," she said. "It's a complete backup of what was on my laptop. The spreadsheet's just sitting in the 'My Documents' folder and you'll see my notes there too."

Robin volunteered to go with Samuel and help him get the file from the disks, something Samuel said he might have trouble with, and then they spent some time drafting an email to the Serious Fraud Office on some napkins from the chrome container in the middle of the peeling table.

"What do I do in the meantime?" she asked, feeling as though she was on a runaway train.

" Perhaps you could put together a better written summary of the whole Verity operation, though. Oh, and remember to delete the spreadsheet off the notebook before you give it back to them, too," said Samuel. "You don't want anyone stumbling over it when they get it back. You never know. We'll give you a bell as soon as the email's gone."

They parted and George drove her shiny BMW back. As she slammed the door and walked the hundred yards back to the flat in the summer twilight, she wondered what she was going to do with it. She was pretty sure that as soon as this all broke, her offer of a city job would evaporate. She would have to sell it. Worse, much worse, what on earth was she going to do about the house she had so stupidly bought? That would be the hardest thing of all. She had to face it. She made up her mind to talk to the estate agent and the vendor first thing in the morning. Perhaps they would just let her off the contract. She held little hope. The price was as low as it was because the market had collapsed. No one would be happy. She wished she had not been so arrogant with the agent now. She cringed at the thought of facing him.

But worst of all was thinking about Gerald. Summoning up demons of angst, horrible thoughts of what he knew, did, how deeply involved he was.

She let herself in and walked up the worn steps to her level and inserted the bottom double lock key. It felt strange and she jiggled it for a moment

before it turned, too freely she thought. Blast. That would cost money. The other lock functioned just as usual and she let herself in to be immediately struck by a feeling of difference. It took her a while to recognise what it was - the drawers in the sideboard were both open. Someone had been here! Cold covered her for what seemed like the hundredth time in this flat. She ran from the room grabbing her bag and pounded on the door of Julie, the tenant in the ground floor flat below. The door opened and an unshaven young man, her sometime live-in boyfriend, stood sullenly at the door. Simon, she thought his name was. She breathlessly told him of the break in and he grudgingly let her in. Julie emerged from the bathroom adorned as usual with the latest of fashions while George was on the phone to the police and waited in the front room with her while she sent Simon out to the shops, where he had apparently supposed to have been going before she went to her shower.

"He's bloody hopeless. I think he may have let the bastard in, too. I'm sure I heard him at the intercom an hour or so ago."

By the time Simon returned, the police had rung back, given George a call number and said that they lacked the resources to come out unless someone was hurt. Julie made Simon tear himself from the soccer to accompany the two of them back upstairs. He looked around the flat, initially nervously and then with increasing bluster as he became sure that there was no-one lurking anywhere and played cop. He refused to acknowledge that he had let anyone in the lobby door but looked furtive and Julie rolled her eyes.

"It doesn't matter," said George. It wouldn't help much to know anyway. She offered wine which they accepted and then couldn't get them out for a while, when all she wanted to do was to get to bed. As they left she remembered that the door wouldn't lock fully and got a nail and hammer from

Marguerite's toolkit and tried to nail the door shut. She gave up when the nail kept bending and she had put several coin-shaped marks into the door jamb. More to repair, she thought. She jammed a chair under the knob.

She knew who had come. Someone from Verity. Or more likely one of the thugs that someone there obviously used to do their dirty work, as they had with Robin.

The only things missing were some expensive costume jewellery from her bedside table, bought after her first big pay cheques from Verity, about one hundred and fifty pounds from her dresser and the computer that had been sitting on the dining room table, and every disk in the flat. Every drawer and cupboard had been searched and the few old disks she had stored in the sideboard and the three remaining new blank ones were missing. So were all her printouts and anything else that might conceivably have come from Verity, even the copies of James's documents.

She was suddenly more annoyed than scared.

#

The next day she spent at the flat writing a summary of everything she knew about Verity. She had to do this long hand and got cramp. A burly, unshaven locksmith with BO came and replaced the double lock, changed the hinge type and fitted a third and, he claimed, intruder-proof lock. She didn't believe him.

She phoned Robin. He had been back to Samuel's flat last night and they had sent the email. Samuel rang just after she put the phone down from Robin.

"An investigator from the Serious Fraud Office has moved quickly. Been in touch with both the Registrar of Companies and the Justice Department with

a plan to freeze Verity's operations pending further investigation sometime later today. They just have to get a court order appointing a provisional Liquidator.

Later there were calls from both offices to her, seeking details. They agreed to keep Robin and George safe from prosecution, so long as they had not been involved in any personal gain from the operation other than by salary, subject to getting the Solicitor General's ratification. They seemed to think that would be a formality. She faxed her handwritten summary to them and to Samuel and Robin at home from the bureau in the village but she heard nothing further that day.

She managed at last to get Gerald. She was reluctant to talk to him about any of this over the phone and asked if she could come over. Her throat was suddenly dry and she sounded awkwardly formal but he seemed not to notice. She barely had time to dress before she heard the toot of the taxi. She hesitated and then took her passport with her, just in case anyone returned to the flat. Julie had pinned a big piece of paper on the inside of the lobby door referring to the break-in and warning the other tenants not to let anyone in just because they buzzed. Bit late now. Besides, it had been her dumb boyfriend, not the other tenants.

The coffee table beside the sofa in Gerald's living room was covered with paper, as was the floor; a dirty blizzard. He looked no better. He was still in his work clothes from the plane the night before. His eyes were half closed and red in his long face. His collar was undone and the knot of his tie was half way down his shirt, askew. His cuffs were undone, one of them covered with what looked like ketchup from the half finished hot-dog and fries mostly lying on a plate on the floor, some spilled on the carpet. A half-finished bottle of whisky

was sitting on the coffee table and his breath reeked. There was a splash of dried, crusty ketchup on his cheek.

George was shocked. She had only been at his house once, he was hardly ever at home, with too frequent travel and he would almost always end up at her flat on the nights they were together. His housekeeper had clearly not been for weeks and from the debris all over the room and from what she could see stacked on the bench through the kitchen door, he had been existing in a twilight world of junk food and alcohol for some time.

"My God, Gerald! What've you been doing? There are so many empty bottles...where's the housekeeper gone? And what have you been eating?" Gerald grimaced and took a swig from his smeared glass before answering.

"She's gone. Forgot to leave the money out once too often, apparently. Left a nasty note. She'd leave little reminder notes about in the stupidest of places. How was I to know they were even there? Good riddance."

He looked at her sourly. Then a drunken grin exploded on his face, the alcohol turning the charm into a parody.

"Just like you. Women! Always trying to be mothers, huh?"

George felt cold. She felt immediately sick at her stomach. Was this what was always there? A mask?

"You've been drinking. Too much, I mean."

"What of it? No more than usual. No more than any man in my position. I have pressures you know. More than you realise. Besides, I don't drink that much. Not really. Nothing wrong with a drink at the end of the day, supposed to be good for you. You know, the French drink red wine like it's going out of fashion and the doctors say it's good for your heart?"

"Listen Gerald, drinking is something that can get a hold on you..."

But there was nothing she would be able to say or do. He would never listen. He had to work it out. Until he came to the realisation by himself, he would be locked in the same circle of denial and rationalisation and blindness.

"Listen. I have to talk to you about Verity."

"I know all about it, don't worry. The bloody mounties went in this afternoon and put their bean counting Provisional Liquidators in to hold the fort. Pip pip. All over."

So they had moved. So quickly. She felt a sense of both relief and of immense guilt.

"It's not going to be that bad," she said trying to soothe him and feeling the lameness. He was taking it badly.

"They will probably just straighten things out and then put the company under stricter guidelines. It'll be back to normal soon, I'm sure. And in the meanwhile we can get you some help for this problem and..."

"Stop it! You sound just like bloody Marguerite!" His eyes were flashing and his muscles tensed and then his head sank into his hands.

"Marguerite? What, what has she to..." George was confused. Her Marguerite? But Gerald hardly knew her! Suddenly she knew. She could see it written all over his face, all around the clutter in which he wallowed, his guilty black eyes.

Marguerite. Gerald and she had been lovers and now she was dead. A hard ball formed at the pit of her abdomen.

"You bastard."

She walked out, Gerald shouting unintelligibly behind her. Walked to the sad flat through the smoky morning air. Ignored the phone calls and the answer

phone, yanked the machine's cord out in Gerald's mid-sentence. . Made a phone call to the airline. It would be the week after next that she would fly to the other side of the world. Where to now? She would not, could not stay here a moment longer. She was scared to death. She phoned for a taxi and grabbed her bags. She slammed the door behind her and shouted and jerked at her luggage as it caught on the twisted iron balustrade of the narrow stairs. She cried as she sat on her suitcases on the top step looking at the street and didn't stop weeping even as the taxi driver helped her in with her luggage, murmuring that it would be fine, that he had had "hun'reds" of girls in his cab as miserable as she and that they had all "come right as rain." A part of her wondered how on earth he could know what had happened to all those souls after they left his cab to drift off into the world.

She got him to drive past the beautiful house she had so impulsively bought. How was she going to pay for it? What was she going to do? She curled back into the seat. Her father was disapproving in her mind, his eyebrows raised and bony finger wagging.

Why was she really crying? Because he had effectively lied to her? Not all that unnatural perhaps, on their first meeting. Not any the better for that of course. But that was not it. It was not just the lie about a former lover, innocent in itself. It was the fact that it was Marguerite. Someone she had been trying desperately to find, for whose life she had feared and who had been found dead in a ditch. The lies by Gerald, the denial of knowing Marguerite, while somewhere a cock crowed. Marguerite who was connected to Ysabel and to Verity and to her and to Gerald and who had ended up in ditch, alone and cast off by a nameless, faceless, hiding murderer. Gerald had not shown the least apparent concern that she was missing other than in the polite and casual way

that a person with a distant and bare acquaintance with the facts will. But why lie? However ordinary it might be that a man would be discreet about a past lover surely that would have been set aside when she went missing? He had no decency. Seduce and cast aside. A user.

And immediately felt a dark child inside her writhe in guilt and self-pity. She knew somehow he was still in love with Marguerite. That the person he was using and would have soon cast aside was only her. She deserved no better. She had used him, in a way, to start her career... but no, she hadn't, not really. She had sought none of it.

There was more of course. It was because he had these flaws, that she was drawn to someone like him. That her sub-conscious could recognise this despoiler and the alcoholic in him at first glance while she did not see it clearly until now. That she was lying to herself, destined always to be attracted to something she should resist, a look somewhere, a smell. That a demon inside her saw and locked onto, lusted after, drove her to attach herself to.

She stopped crying at an unrecognised brick intersection, aware that twenty minutes had gone. Her eyes were fixed on a point past the drops that had started to struggle across the window towards the back, as though the taxi was fighting its way up a hill.

He disgusted her. Or was it she who disgusted herself? No, she decided at last. It was nothing to do with her. Her father was an alcoholic, and so was another man she had given up her virginity for two years after she left home. That much was true. But she did not know Gerald was the same, did not really know now...but he was. It wasn't her fault. She had just been unlucky, that was all. It was him, his fault, his shame. She resolved never to blame herself and never to go back to him.

Chapter Twenty-three

#

Lorenzo looked drawn, his usually swarthy skin pale. He seemed twenty years older. Alphonse looked stranger still; his face was bitter, his words clipped and angry. Lorenzo said that Alphonse had simply disappeared the night after the news came in and had come home stubbornly silent two days later, refusing to say where he had been. Mrs. Martinengo welcomed her as though she were her own daughter resurrected.

"I don't know when I'll be back, Mrs. Martinengo. I may stay in New Zealand long term. Or travel somewhere else. I just don't know."

"Whatever you must do is what is the best for you, Georgina."

She sounded so much like the mother that George could hardly remember that George wanted to be enfolded in her large bosom until she slept. But Mama turned her head and shouted something fast and loud to her son in her native language. Alphonse looked at her vacantly and then went through an archway into the next room where there were more tables and chairs. George heard footsteps on wooden stairs and sipped at her divine coffee. She was warm through for the first time in hours. The train had been draughty and noisy and the coffee on it had reminded her of the old joke: that British Rail had just announced a price increase for its coffee - 50p a slice. She chided herself - a few months ago she would have been happy with that. Now her taste buds had become snobby.

"The boy, Samuel, he is coming this evening."

"Samuel? Samuel Figg?"

"Yes, Samuel Figg. He is helping us to deal with the authorities. The police and the hospital for the autopsy." Her voice broke.

"The coffee is delicious, Mrs. Martinengo!" Her voice was Bright and Cheery. Under it she could hear Plastic and Gilt. She cringed. But Mrs. Martinengo seemed neither to notice nor to hear. She certainly was not to be deviated.

"The hearing of the autopsy report was this morning in London. We will get the results tonight."

It sounded like a confused school exam.

"I am sorry to have come now, tonight. When Alphonse said when I rang that I should come to stay, I didn't know that, that is, it was selfish of me. Look, I'll go and settle in up the road at the hotel."

She had thought to be of some help, some comfort. And get some in return. Embarrassed that she had intruded at a time like this, thinking only of herself and where she could best feel sorry for herself for a week or so before her flight to New Zealand, she stood and started to fuss with her bags.

"No! Please, don't leave! You are welcome." Mrs. Martinengo clutched at her sleeve, her eyes wide and brimming.

"I would like you to stay. I need you to stay. There is no other woman to share my grief and the men, well, they have their own way." She looked lovingly and sadly at her husband sitting with his head in his hands at the next table. "He is broken. "

She collapsed back into her chair, hands wringing. George stood for a moment, not knowing quite what to do. Then she cast her arms about the suddenly fragile seeming woman and embraced her as she earlier had wished for herself. Alphonse came back and smiled gratefully at George.

"The bedroom is ready, Mama. Nina must have cleaned it this morning. I'll just take George's bags up."

It was strange - when he spoke English to his mother, it was accented, quite unlike his conversation with other native English speakers. He hefted the bags and swiftly disappeared again through the archway, his feet slower and heavier this time on the stairs with the occasional bump of luggage.

An hour later, George was upstairs with her bags and felt just as travel worn as if she had been living out of a suitcase for weeks, despite a shower. The paying guest rooms at the little café were cramped and just old enough to be tacky and decaying without the charm and patina of true antiquity. The tatty nylon curtains in her room were bright orange, with sun faded lines. The bathroom ensuite was the size of a wardrobe and she had painfully banged her elbow on the edge of the shower cabinet more than once. The yellow tiles were broken at the edges and where one was missing entirely the wooden floor showing from beneath was dark with permanent damp. Her bed was covered in a putrid shade of green. Embroidered cushions were piled on the bed, threads worn and loose. The television had a peeling wood veneer on it and knobs that were turned to operate it, a leftover from two decades before; perhaps one day it would be an antique. The wooden window frames had all been replaced years ago with aluminium double-glazing and the catch on the largest window, the only one that anyone so minded could crawl through, was broken. For all that, the room was clean. Though the building was tired, the atmosphere was inviting somehow and, despite the appalling colour schemes, and the strange assortment of amenities, comfortable. More than a backwater hotel and restaurant that had fallen on hard times, it was a home, a real one, and that gave it an indefinable quality of security.

A light knock on the door and Alphonse appeared, holding a folded piece of paper in both hands. He closed the door behind him.

"Don't say anything to Mama or Dad about this, OK? I found this in one of Marguerite's books when I was trying to get things straight in her room. I didn't like to throw it out. It seems so personal and....well. you know. It's an email to her from your friend, Ysabel. I thought I'd keep it but that doesn't seem right either. I mean, it's not as if Marguerite wrote it, it was just something someone sent to her. And then I thought that because it came from Ysabel that you...that is...." He broke off, looking confused.

"It was in one of her books. I think she was using it as bookmark her last trip down here. It must have been a few days after that...when she..."

George took the paper he held out to her with a murmured thank you. Her hand was shaking. Why would this never end? Just when she would get it together, she would be thrust back into the thing again, like a piece of that driftwood she remembered on that Californian beach with her father so long ago, tossed by the waves, dragged off the sand and thrown back again. She looked at the page, salt water distorting the edges of her vision. When she blinked a small tear broke from her eyelid. She wiped at it and read:

#

From: Ysabel Sinclair <a.sinclair@GO-NZ.net.nz >

To: Marguerite <temp12@verity.co.uk>

Cc:

Subject: Giddy!!

#

How's the job going? Eating properly and all that?! Dad used to say that in every letter! Watch out for that slimy bastard you work for, won't you?

Though good looking enough I suppose....(Grin!!)

#

Things are good here, though I miss you guys and the flat. It's just not possible to wander over to Primrose Hill for a latte and there is no such thing as the Sunday Papers except for some absolutely crappy things. And I'm hundreds of miles from the nearest decent art gallery or library. Still, it has its benefits. Lovely countryside and so on. I had forgotten how divine it is. And I guess when all's said and done it's still home.

#

Georgie will be here for her big trip in a matter of weeks. I can't wait.

#

There is that thing that I need to talk to her about, what we discussed the day I left London. It's turning out to be more complex than I thought and pretty difficult really, so it will take a while. But I would like to talk to you again as soon as we can speak privately for a while. When Georgie has settled in I'll talk to her and then I think I'll ring you then and tell you how it went.

#

Anyway, I'd better get back on. James is threatening to remind me how to cut a sheep's neck this morning. Yuk! Last time I had to do that was when Dad made me when I was about 11. Actually I think James just wants me to do it cos he can't bring himself to do it. Can you just imagine him? All bluff and bluster but as soft as butter underneath it all.

#

I think I gave you the ordinary mail address but here it is again: 'Roslyn', RD 15 Queenstown, New Zealand.

I've attached another picky joke. It's a really rude one so don't open it if anyone is around.

#

Cheers

#

Ysabel

a.sinclair@GO-NZ.net.nz

#

George read it several times. She didn't see Alphonse go, was just gradually aware that he had gone. For a long while she was lost in a world of memories about the flat, her friends, her brief glimpse of Ysabel's home. And her parents, young, vital, laughing. All gone.

Her eyes were dry and beginning to hurt from staring too long at an anonymous spot on the wall, a halo of retina burn clouding her vision for a moment. What it was that Ysabel wanted to talk to her about? Maybe she had found a boyfriend or something. But why would she be so conspiratorial with Marguerite about that? Tell her how it went with George?

The next morning she came down the narrow back stairs and picked her way through the tables to the archway. Alphonse was at the counter giving a Visa chit to an old man laden with plastic carry bags through which could be seen meal containers straining at the film.. She nodded at the departing customer as she passed and saw for the first time the chalked-up menu. "Today's Special Takeaways: Spicy Italian Meatball, Spaghetti and Salad £5.50 Gnocchi, Herb Bread and Salad £6.50". There was a small square of blue notepaper taped to the board with "Salad Subject To Availability" neatly printed in red ballpoint. The tape was yellowed and covered the zero in the price of the Gnocchi.

Lorenzo was in the more formal dining room on the other side, reading the paper. He looked up and smiled, the first sign she had seen that he was aware of anything around him since she had arrived.

"The weather, it will be nice," he said brightly.

For a while they chatted about mundane things, punctuated by Lorenzo's big gesticulations and halting English. Once George got into the rhythm of it she found, as she had in London, that he was easy to understand. His showed much better understanding of English than she had thought on the very first meeting. She decided, talking to him now about the horrific latest events in the Middle East, that this initial view was partly due to her own expectation, partly to his simple use of the language learned on the streets of London as a refugee and in part because he had a shrewd toughness to him that spoke of using an apparent lack of understanding to his advantage.

Samuel was over an hour late. Mrs. Martinengo and Alphonse fussed over the meal claiming it would be ruined. By the time he came in the front door, shaking water off his umbrella, the table had been set twice with different cutlery and placemats and several different bottles of wine had been pulled from the cellar, discussed in heated terms and then returned for another.

Samuel was wearing a comfortable looking red sweater with 'Oxford University' written on it in sculpted white letters. His jeans and running shoes were muddied, he said, from changing the tyre that blew out forty miles away. He had only a light spare which he couldn't travel on at more than thirty miles an hour. His natural, easy manner seemed to blow through the café like a breath of fresh air, clearing away the tense and slightly frenetic atmosphere and replacing it with a cheery dinner party feel.

The attention and heartache that had been so furiously imposed on the choice of wine was then immediately put into jeopardy by asking the guests, who by now included the family doctor, Dr. Johnson, who had arrived a moment or two after Samuel, but whose gravitas meant no excuse was expected to choose the bottle of wine. George had to suppress a laugh at the expectant looks on the three Italian faces as they waited. When no-one would do so, leaving it to them, there was genuine disappointment all around. Dr. Johnson came to the rescue by pronouncing that he would prefer a Chardonnay and inquired after one that had been discussed and rejected before his arrival. There was an immediate flurry of activity and a look of triumph on Alphonse's face as he strode off to fetch the bottle from the cellar.

Dinner had a strange air of unreality about it. The conversation was light and even hearty at times. The subjects discussed ranged around the world. Dr. Johnson would every so often pull the talk to some important political issue as he slowly and carefully paused, thought, obtained silence by looking sternly over the top of his little half glasses, and made a statement that everyone listened to. He would then sit back and march, through his food. He would not take part in the conversation that would then start after the others family had digested these words and then debating them. He would just continue to chew his food in a slow and regular rhythm, occasionally looking around the table. After a period, as if he thought that the conversation had deviated to far from what he regarded as proper at a dinner table, he would put down his knife and raise his fork. Silence would fall and another slow view would be propounded.

Dinner was finished and coffee was being served when Samuel leaned forward.

"I suppose we should start this now," he said, uncertainly.

"Is that... is it the right time?" said George.

This was the moment which George, and from the expressions on the faces everybody had been dreading. With the apparent exception of Dr. Johnson who continued sip his coffee without any visible change.

" Yes, let us start."

Lorenzo's voice was strong.

Samuel leaned over to the briefcase lying behind, floor and swung it awkwardly onto the table and drew out a bunch of papers, managing to drop one on the floor, which landed beside George's feet. As she passed back to him she saw that it bore the stylized, almost featureless, outline of a body spread-eagled on the page, like that a child draws around a friend's body in chalk on the pavement, sexless and bald. Arrows pointed to various parts of the body with terse-looking hand-written legends at the other end.

"Marguerite was found, as you know, at the side of the road in Scotland. It was only a matter of time before the police matched the missing person description to her body. Through my contacts inside the force I was able to come up the answer a day or two before anybody else. I did not actually see her body where it was found. I did see photographs. It...wasn't pleasant."

George thought for a terrifying moment that Samuel was going to bring out the photographs. But his hand stopped halfway to his briefcase. He resumed with the mistake clearly written on his face while for the next few minutes Alphonse stared directly at the briefcase with a fixed and wide-eyed expression as though he was scared that his sister's tortured and bloated dead body would emerge into the room. George was reminded of tribes she had read about who believed that the soul would be captured by the camera. The

doctor was also looking at the briefcase but with an almost eager expression on his face. Like a ghoul, she thought.

"They were pretty good about letting me have access. They realise that you need help with English, Mr. and Mrs. Martinengo, and they were pretty decent about letting me in so long as I wasn't causing any trouble. I got a copy of all the autopsy papers."

He cleared his throat.

"Look, I should apologise if this is all, well, raw. But there is no kind way to do it. Perhaps, Mrs. Martinengo, you may wish to..."

"I will stay."

"Right." Samuel cleared his throat again. "The body was found lying in a stagnant ditch. The head and part of the torso were underwater. Something called 'adipocere' had started."

Samuel glanced at the doctor who swiftly and, George thought sourly, excitedly, jumped in at the cue.

"Adipocere is a process which take some time. It refers to the turning of what is perhaps ordinarily firm body fat into a firmer consistency. A bit like mutton suet." His voice contained a tinge of, not quite relish, but perhaps over-professional keenness. "It usually takes many months in damp conditions for complete conversion. It's somewhat helpful when used as a method of identifying the time which a body may been left in such conditions. I'm no expert in the forensic field of course, though I like to keep abreast." He gave a self deprecating cough and lowered his eyelids for a moment over his black shining eyes whilst the Martinengos hung on his words. "But I understand that is not a particularly reliable indicator of precise time of death. More just a

ballpark figure. What one can say is if there has been a partial conversion then some weeks at least must have passed with the body in contact with water."

How different his reaction, she thought, from that of the dear old doctor who had attended Ysabel.

"Yes, that ties in with what the report says," said Samuel frowning at the doctor. "The examiners said two to six months. It ties in with about how long we know she's been missing. Now, there's a section here on something called 'lividity.' I'm a bit more familiar with this. Correct me if I'm wrong, doctor, but this is to do with the congealing of the blood in the hours just after death."

The doctor nodded. "After death the capillaries start to distend as blood pools of the lower parts of the body. At least, the lower parts of the body as they are at that point. It takes some hours also before it becomes visible. It shows up as a heavy bruising." He licked cracked lips like a lizard. "It is sometimes called 'hypostasis.' Of course it's of no help in determining the time of death after a period."

He could have been talking about lunch.

There was a crash as Alphonse lurched backwards over his fallen chair and then rushed from the room. There were a few moments of silence before Lorenzo, face a deathly pallid but with a determined frown, motioned for Samuel to continue.

Samuel looked about nervously and then proceeded.

"That's right. The time of death was not was interesting in that respect though. What was significant was that the lividity was in the wrong place."

The doctor looked puzzled.

"What you mean? The wrong place... Ah! I see!"

"Yes. From the position of the congealing of the blood it was clear that when she was first dead she lay on her back somewhere for at least twelve hours."

George felt nauseated.

"You mean, you mean that she wasn't..." It was difficult to speak.

"That's right, George. She wasn't killed in the ditch. She lay on hard surface on her back for quite some time before she was moved there."

"But then, how did she die? She didn't drown?"

"Why, no. Not drowned. Didn't I say? She was shot."

Everyone was looking at George. Her head was spinning. She alone it seemed, had no idea, Oh God. Oh God!

"The exact cause of death is hard to establish after all that time of course. But it is unreasonable to suppose that anything other than the bullets caused her death."

"Tell us about these bullets." Lorenzo's voice rasped like a file on iron. "I know about bullets from the war."

"There were two bullets which hit her. One through her head, the brain. The other through the chest. It went through her heart. They're not sure but they think that the bullet which went through her heart killed her. The one that went through her head was when she was already dead. They can tell that from the bleeding apparently."

"Oh my God." The doctor had lost his earlier look and was now as the rest of them, ashen faced and wide eyed as the reality of this killing of his patient hit him. His hands were at his face and his head was slowly shaking from side to side.

"Shall I go on?"

"Yes." Lorenzo nodded.

"As far as they can tell, she was kneeling down in front of her killer. The bullet entered her at chest through her sternum, the bone just in front of your heart. But it was at a downward angle. A tiny fragment of the bullet continued on and hit her on the back on the leg as she was kneeling. It left... quite a hole in her back. From this and from the very small fragment they've been able to work out that it was a high velocity soft bullet. The interesting thing is that the bullet had entered her head was a different type. It went right through both the front and back her skull and yet did not smash, all characteristics of a high velocity copper jacket bullet. So two guns were used. The last thing is that sticking to the edges of the skull wound, they found some very small wood splinters."

"So she was lying on a wood floor when she was shot in the head?"

Lorenzo sounded like he was talking about a stranger.

"Yes. That's probably it. The wood type is consistent with old oak flooring. Unpolished."

There was a moment and then the old couple stood up. Lorenzo, his arm around his wife's shoulders, shuffled out. George wasn't sure which of them was bearing the other up. As they reached the doorway Mrs. Martinengo turned.

"Thank you. Thank you everybody."

They were gone, the door swinging behind them. The only sound was the singing of sandpaper as the old doctor rubbed at the stubble on face with his hands.

"There's something else." Samuel sounded more strained than he had earlier.

"What?" George snapped it at him, appalled by what she had heard, at what its telling had done to the family. Samuel cast his eyes down to the table and George felt guilty immediately. It was not his fault.

"I'm sorry. I really am. But I have to tell someone. And they" he jabbed a thumb at the closed door "are not ready for this next bit. Not yet."

"What do you mean? There was more?"

The doctor looked up, his face pale.

"Her hands and feet..."

"Go on." Her heart fluttered and she felt a slick of clammy sweat on her forehead.

"Her hands and feet. They were burned. With cigarettes."

George's stomach turned and everything became violent inside for a while. She became aware that the doctor's firm hands were holding her head. Vomit dribbled on his trouser leg. She struggled to wipe it with her hand, to apologise, anything.

"There now. No, don't fuss. Quite alright I assure you. Quite understandable. God knows I feel like it myself. You'll be alright in a tick, dear."

There was a sound as the swing door behind her swished and then Samuel was there with a bowl, towel, a glass of water and the Martinengos.

She cleaned up as well as she could, hot-faced and apologising over and again. The doctor disappeared to a back room and passed her a few minutes later as she was trying to find the bathroom, his trousers with an enormous wet patch on them where he had rinsed them, a gentle smile on his wrinkled face.

George was now not only sure of a connection between the deaths of her friends but was scared. Desperately.

Back at the table she sat and like everyone else was silent. The grain on the wood under her coffee cup was heavy and strange. Swirls of wrinkles like skin. Whorls. Like fingerprints. There was a cigarette burn on the edge. She shuddered looked up and let the blanket slip from around her shoulders from where Mrs. Martinengo had draped it.

All the while Samuel talked to the white-haired doctor and the father and son in a low voice at a table on the other side of the room. The Father, The Son and The Holy Ghost. She couldn't make out what he was saying.

"Are you all right now dear?" Mrs. Martinengo was poised, and once again the hostess.

"Yes, thank you, Maria. I am sorry. It was a dreadful thing to do. The poor doctor."

"He's had worse.

Her English was now impeccable as far as George could tell, though heavily accented.

"Come over by the others. You'll be warmer by the heater."

"There's a little town nearby but nothing out if the ordinary there. Just a typical Scottish village that has fallen on hard times," Samuel was saying.

"Or more likely never had good ones." The doctor laughed disparagingly.

She changed her mind again. She really didn't like him. Typical English arrogance, George thought, slightly surprising herself at the depths of her feeling.

The next words from Samuel made her blood run as cold as ice.

"Lovely little place actually. Run down of course, but in a romantic ruined sort of way. It'd be a great holiday spot if you like to get away from everything and just be. Drumgoolan, it's called."

Chapter Twenty-four

#

It all made a horrible kind of twisted sense. Like the threads of a nightmare that hangs together despite the irrationality of each of its parts. Ysabel and Marguerite had both worked at Verity. She herself had worked for Verity. And Gerald worked there. Gerald had been Marguerite's lover, she was sure. Just as he had been hers. And Ysabel? Was she another lover? Now Marguerite's body had been found in Drumgoolan where Gerald's cottage was. Where she herself had been attacked.

Her hand trembled as she took out her address book. She excused herself, tripped on the blanket, and managed to sweep her coffee cup from the table to the floor where it smashed into a dozen pieces. She noticed this as though it were happening to someone else and did not even stop to apologise.

She slammed the door to her room behind her and leaned on it for a moment, her heart pounding. She dialled the number and waited for ten or more rings. She was about to put the receiver down when she heard the accent.

"Hello? Helen Blackett speaking." "Mrs. Blackett, it's George Maxwell. You may not remember me..."

"Oh, bit of course I do, dear. Gerald's friend. What can I do for you? Coming up again are you? Now you just let me get my pencil and I'll make a list of what you'll want..." She was gone before George had a chance to continue. "Here we are. Now what was it? Bread. Milk I suppose..."

"No, Helen, it's not that. I'm not coming up. I need to ask you something, that's all."

"Well, surely. What would that be now?"

"It's about Gerald."

"Gerald? Well, no, I haven't seen him up here if that's what you mean. I'll get him to ring as soon as he comes by though. Inconsiderate lad! Mind you, he may have stayed over at Edinburgh if he was coming up.

"No, no, it's not that either. Tell me, Helen. Did Gerald ever bring another woman up here?"

Silence for a moment. George could almost see Helen's face fall into a disappointed frown.

"What? Now, George that's his business, not mine. You should be asking Gerald. If anyone at all." Her tone was icy now.

"No, you don't understand. I'm not interested in it for...I'm sorry Helen, I'll start again. Someone, a friend of mine, has gone missing. I'm trying to find her."

There was a long pause.

"Well, I don't see what that's got to do with Gerald's personal life." Her voice was still stony, like a teacher who has caught a pupil cheating.

Desperately George tried to tell her why she needed to know.

"It's just that, Gerald may have brought her up here and..."

"And what?"

"I'm pretty sure he brought her up here about the time that she disappeared. Helen, she was murdered."

Another long silence. Now the tone was incredulous.

"That girl they found a while back? You don't mean to tell me that Gerald had something to do with it? Of all the preposterous ideas! I thought you had more sense than that, young lady!"

"No, I'm not suggesting anything of the sort!" But she was. "I'm just trying to piece together her movements over that time. Just filling in the jigsaw so that I can get a bit more of a picture of what was going on at the time."

"Well, why don't you just ask Gerald?"

"I don't want him to think I am prying into his past relationships. Besides...he's away overseas and I can't get hold of him."

The lie sounded utterly unconvincing to her. But it seemed to persuade Helen.

"Isn't this something for the police to handle? I don't see I can be of much help. Which particular lady was it? There were one or two as you've probably guessed."

She had.

"Marguerite. Long black hair, brown eyes. Italian parents."

"Yes, I think remember her. Very lovely girl. Vivacious. She was the one murdered? Oh dear! Dear!"

"That's her. Do you remember exactly when she was here?"

"I'm not sure. It was the end of summer I think. Yes, because I still had the umbrella and table outside. They sat out there."

George's heart was in her mouth. It was about the time that Marguerite must have been tortured and slaughtered on a hard wooden floor and her body dumped in a ditch somewhere not far from where Helen was speaking.

"And Gerald was with her?" She tried to keep her voice light but there was a tremble in it she couldn't control.

"And that's the girl that's gone missing?"

Helen gave a gasp. "Oh my goodness! Oh, George! I'm so sorry! It wasn't at the cottage was it? You don't think the same person who attacked you that night do you? Oh God! Oh my God!"

George could hear the telephone receiver being shifted uneasily, as though Helen were twisting her head to look behind her.

"So it's really important that I find out just when Marguerite was at the cottage...and if Gerald was there too."

"Oh, yes! Yes! Well now, let me see. I was talking to Jack when they come in, I do remember that much. He's the constable you remember. He came in for some frozen chicken nuggets. Not much good for him especially seeing as he's so overweight. But when poor Nancy died he couldn't look after himself as well. That's why he got put up here. Suits him though."

George's hand slipped on the receiver with sweat as it gripped it tight.

"...and then he said he as going to have me over for his anniversary. They came in about then. I spoke to Gerald...there!" she said triumphantly. "I knew I'd remember!"

"Do you know the date?"

"Sorry." She sounded hurt George felt like a bully. "Um, I talked to Jack. Went to get the chicken from the back freezer - they keep better there, you know. Sorry, just trying to, yes, I went back to the kitchen when he had gone and I thought 'I'll just catch up with young Gerald' and I did."

"You spoke to him?"

"Yes, I certainly did. Both of them. Chatted for about a quarter of an hour, I'd say. Shouldn't the police be asking all these questions? Her voice was scared on the receiver.

George felt weak and sank to the bed, the receiver slipping down her face and Mrs. Blackett's voice become faint and tinny.

"Hello? George?"

"I'm here, Helen."

"What is all this about? Why are you asking me all this? When did this poor girl disappear?"

She sounded very frightened now. Her voice was a raspy whisper.

"I'm not sure. It was at about that time. Look, I just wanted to know whether she was there and when. There's no reason really. It's just that she went missing in London and her body was found in Drumgoolan, and..."

Helen interrupted, taking control, trying to bury her fear.

"Now you listen to me. You tell me just what's going through that pretty head of yours. You should stay out of this and just leave it to the police. You'll do yourself no good if you carry on like this. I know you're upset but leave it to them.

Suddenly George found herself telling this kind old woman everything. About Gerald's affair with her, with Marguerite. About Ysabel. About Verity and the strange facets of its business and about the connections appearing between them.

"You suspect Gerald?" Surely not. I mean why? What reason would he have ever to do something like that? He's an ordinary, nice man."

"I just don't know! I just need to... I thought... But I know how stupid it must seem."

"No, I can see what must have been going through your mind. But George! Gerald? There's no way that..."

"I know. It sounds incredible. And I have no idea why he would do something like that let alone kill two innocent women. Maybe...maybe he's some sort of serial killer..."

"Now you are just being ridiculous! The very thought!

But two girls were dead, murdered, one of them found just down the road. And George had been attacked in the cottage itself.

"You mustn't lose sight of the fact that your friend Ysabel killed on the other side of the world! You can't be suggesting that Gerald was involved in that, not really. And why? Why would he be?" Her voice was stronger again as she got onto a new train of thought. "And if you take that event out of the picture, horrible though it was, of course, simply horrible." She faltered, cleared her throat. "If you take that out then what have you got? A friend of both you and of Gerald was murdered by someone unknown. Not that unusual really. Well, of course it is unusual but, if you see what I mean, if she was your friend, this Marguerite, and she is the common link to the company you met Gerald at, well she was his friend for that reason too. There is no reason to suspect Gerald any more than there is reason to suspect anyone else there."

George could hear the relief singing in Helen's voice. Her confidence in her safe village life restoring itself. Helen was right. She said as much and then rang off.

She just couldn't paint Gerald in this way. She felt like defending him from her own betrayal. How could that dear sweet man have anything to do with Marguerite's death? He was a beautiful, loving man. He had faults, was arrogant sometimes, and he had some problems with alcohol. His secret life was a mess it seemed. She was so confused. The fact was that he had a secret life, a place that he refused to let her into, a side he had so cunningly

hidden from her. Why on earth would he ever do anything remotely like that? And yet if he did it, it couldn't have been an accident. She had been tortured for Christ's sake! That wasn't Gerald!

Why did he not report her missing? No, it must be just some horrible freak coincidence. And she must have already broken with Gerald when it happened. Otherwise he would have reported her missing an age ago. Even if she had been up there alone he would have known. Or perhaps she had been up there with him, they had broken up and she had driven off alone, only to meet a terrifying stranger somewhere on a deserted highway. That would explain it! He wouldn't have known then that she had never made it back to London.

Nonsense. For an hour or more she sat on the bed staring at the wall, until her eyes stung. She was brought back by a gentle tap at the door and she stirred to go and open it. It was Lorenzo. There were retinal images before her of the painting in the middle of the wall.

"I didn't know if you had gone to bed. Maria thought a mug of hot milk would help. Are you alright?" He was peering at her red eyes.

"Yes. Thanks Lorenzo. I'm so sorry to be such a bother. I'm being very selfish. Thank you," she said again, taking the warm mug and cradling it in her hands.

"It is a hard thing for us all. I have seen many bad things in my life before. I will survive." He gave a gentle smile. "And so will you. You are strong. But Alphonse." He hung his head. "He has taken it very badly. He has run off again."

"I'm so sorry, Lorenzo. It must be the most awful thing in the world, to lose a sister, like that too...Oh, I'm sorry! I've done it again haven't I!"

Tears were leaking from Lorenzo's eyes and down into the stiff grey stubble on his cheeks. Suddenly, his head was on her shoulder and huge, gasping sobs were interspersed with mumbled Italian pleas to saints. She found herself also crying and rocking them both slowly back and forward on the edge of the bed. That is where Alphonse found them fifteen minutes later as he stumped past the open door on the way to his own room, half drunk. He wordlessly relieved George of his father, guiding him through the door and along the passage still sobbing and bent over like the old man he had become and, thought George, would from now on always be. Their footsteps diminished in the darkness. Sleep would be a long time coming. She decided on a walk and pulled on her coat after rubbing at her reddened eyes with a cold facecloth.

Downstairs she thought she'd check on Maria first, if she was still up. She needed to apologise. She opened the door and saw instead Samuel and Doctor Johnson deep in conversation beside the heater. She was surprised to see them still there.

"I was looking for Maria. I wanted to apologise to her, and to you both..."

"No need no need. The lady of the house has gone to bed already. Will you join us?" Dr. Johnson looked curiously at her coat.

"I thought I would take a walk before bed."

"Good idea. Walking calms the soul, I always say. Actually it's time I was going," he said, looking at his watch. "I just live around the corner. What do you think, Samuel? Want to come along and escort Miss Maxwell home again after you've dropped me, as it were? That is, if it's all right with you, George. Perhaps you don't want company. I'm sorry, I shouldn't have presumed." He looked flustered. "I am not too good at social graces. Mrs. Johnson used to keep me all straight on that sort of thing. I have always

struggled there I'm afraid." His words echoed Helen Blackett's description of the constable in Drumgoolan.

"I would be honoured," she laughed, surprising herself. This old man was not the callous man she had seen earlier, just a lonely widower with a difficult nature.

Samuel collected his briefcase and fought his way back into his still wet jacket as they walked. They talked about the weather before the conversation came back to the post-mortem report and what it meant. George felt disassociated. She was preternaturally aware of the sounds of the night, animals rustling in the bushes, the buzz of a beetle flitting clumsily across the moon. Yet after a while she didn't seem to hear what the two men were so earnestly talking about right beside her.

Dr. Johnson stopped outside a small neat cottage with a sad-looking goat tethered in the grass on a long rope to an iron spike that was bright in the moonlight. It seemed to be waiting for its master, eyes shining and baleful.

"Betty", said the old man affectionately, patting her nose and retying the rope thirty feet closer to the gate.

They said goodbye, refusing his offer of a late cup of tea, pleading tiredness. His face fell slightly and she immediately regretted not accepting the invitation. They watched him fumble with the key and give a final wave as he entered his lonely, dark cottage. They were half way down the road back to the café before Samuel spoke.

"Are you coping OK? I know it's very hard. I've never had anything like this happen to me. But I did lose my younger sister. In a car crash."

George nodded and they walked on companionably.

"Shit! I've just realised!" said Samuel.

"What is it?"

"My key! I've forgotten my key to my room at the café! Damn! That means I'll have to wake up Alphonse I guess. Blow."

"Ha! I've forgotten mine as well," said George, rifling through her pockets.

"You realise this means we are locked out of the whole building? I locked the door behind me!" They both laughed.

It was indeed Alphonse who answered the bell. Far from being dressed for bed, he was wearing his motorcycle leathers and his helmet was on the floor by the door.

"Where are you off to?" asked Samuel.

"London," said Alphonse sullenly. "I'm going to find the bastard who did this and I'm going to kill him."

George could smell whisky.

"Come on now, Alphonse. You don't know who it is. Besides, it's a hell of a long way to London and it's pretty late. Don't want to have an accident."

Samuel carefully squeezed past him into the lobby.

"Hey, what kind of bike do you have? Is it a beamer?" he said, pointing to a BMW sticker on the helmet. "Wow! I used to dream of having one when I was a little younger. You really have one?"

The little diversion on the befuddled man worked. George looked on in admiration as Samuel pored over a biker magazine with Alphonse, who looked as though he would have lasted about a minute on a motor cycle before he toppled off. He was weaving around the room and mumbling all but incoherently about various models of bike he favoured. Finally, he passed out

in an easy chair and Samuel was able to relieve him of his keys. He popped them into a jar behind the counter.

"That'll hold him. And I found the master set of room keys," he said, jingling a huge bunch of keys at her.

He let her into her room, said goodnight in a whisper and then tip-toed off to his.

The next morning, as the family absented themselves from the table to attend to the tortuous tasks of the day, George decided to return to London immediately, despite her concerns. She spoke softly to Samuel so that the others wouldn't hear and explained all about Gerald, their relationship and his cottage in Drumgoolan, his relationship with Marguerite and her views about it. "Christ. Look, coincidence. Probably a good idea to talk to him, if only to put your mind to rest. The idea that Gerald may have killed Marguerite in such a cruel way is very unlikely. I could understand if he, say, hit her in a fit of anger or something. Or if they were carrying out some, you know, kinky sex thing...did he ever...?"

"No, nothing like that." She blushed.

"But this, this is something only a complete weirdo would do."

But inside George knew Samuel wasn't sure. If Gerald really was a psychopath he wouldn't show it to her.

Chapter Twenty-five

#

They arrived in London together as the bright moon rose above the jagged rooftops, all but unseen here in the undergrowth of this electric city. They travelled on the underground then trudged the mile to Gerald's beautiful house. They passed relaxed people strolling with hands in pockets, were passed by people striding with plastic shopping bags or briefcases.

The lights were on. George paused as she put her hand nervously on the iron gate. Samuel pushed it forward. They walked down the pretty path, took the steps one at a time. The door was slightly ajar. Light flooded onto the porch.

She knocked rather than calling. She did not trust her voice. It seemed wrong to be here and she felt silly when the painted wood and smells of the garden were so ordinary. What could she be thinking? What would she say? If it were not for Samuel nervous behind her she would have turned away and slunk back to the flat.

But he was there. And she had lost her job, had lost her murdered friends, had found out about things that she would rather have not. She needed to do this, confront him, to work it all out. She tried to retreat into the world of nothing, to deaden again her heart and remember in her bones as she did when she was a child and her mother had died one afternoon that she was not here, that it was not real, that everything was in the past and that the present did not exist. She was too conscious on this still dewy night of everything around her, everything that had happened to her.

"Perhaps you should just go in. Telly might be on or something."

But she could hear nothing but the rumble of traffic, the call of night birds and a lone cricket high above them. She pressed inside, aware of the squeak of the hinges, the door brushing her shoulder.

"Gerald? Gerald!" Her voice got stronger. There was no sound inside.

"He can't have gone far," said Samuel, looking curiously around the hallway at the wonderful furniture that lined it like the polished wood carriages of a romantic train. He whistled in awe.

She put her head around the door of the living room and her heart leapt as she saw Gerald looking at her from his leather wing armchair. He held a glass of whisky in his lap. He stared at her steadily, unmoving and unsurprised, as though he had been expecting her arrival. He said nothing.

"Hello, Gerald." How should she start? She stumbled out what she had rehearsed to herself as they had walked. She was aware of Samuel discreetly out of sight.

"I wanted to apologise for running out. I was upset. Like you, I guess. Marguerite dead and..."

She rushed over to him, to pour out the contents of her heart, to ask him to forgive her for doubting him, to try to pick up the pieces of what they had and to beg for his protection from the forces that sought to ban her from the new dazzling life she had craved and attained.

But he was cold and grey. His eyes were glassy and empty, his trousers damp from urine and dribbles of vomit tacky on his chin.

She was on the carpet sobbing and beating at the floor and the shoe on his lifeless foot. She could take no more of this, no more of death. She wanted to follow him. Not because she couldn't bear life without this man, but because she couldn't bear life filled with death.

Firm hands pulled her away and encircled her, rocking her gently back and forth, caressing her back. Samuel's voice made soft noises for a while before he left her. He called the ambulance and the police and they waited, as she seemed all her life to be waiting, for the ambulance to come. The rest of her life seemed just meaningless fleeting interludes now between these things. Her mother, her father, Ysabel and Gerald. All the same, all dead, all waiting for the ambulance.

He was wearing the same clothes as he had on the night she had run. Perhaps it was she who had not shut the door on the way out. Or was it him, in carelessness or to allow someone to find him before his body rotted.

#

The ambulance came and went, the police took short statements and formed their conclusions about the empty plastic vial and half-empty whisky bottle on the side table by his elbow. Then Samuel and she were being driven to Belsize Square in a police car by a young constable who was ill-practised at the small talk of tragedy and whose limp attempts trailed off into silence as soon as he was away from his superiors. He dropped them off and managed a grave goodbye and a gruff and awkward 'I'm sorry for your loss' before his car slid off quietly between the cars crammed on both sides of the leafy street. Everything was quiet, nobody was to be seen. As silent as the grave.

Samuel stayed the night in the spare room, unasked and without asking.

#

Samuel waited until the morning after she had showered and eaten a spoonful of cereal before she threw the rest out.

"I took this from Gerald's dining-room table last night," he said simply, handing her the fat white envelope.

"You took it? Do the police know?"

But Samuel needn't have shook his head. The envelope was dirty with faint finger marks on it. She thought she could smell the whisky still. On the front in Gerald's quick hand her name was scrawled and underlined twice, with the words 'Private & Confidential' written more neatly diagonally across the bottom right-hand corner and again over the sealed flap.

She opened it, ripping the first sheet slightly.

["Check she ran from Gerald's house"] There were two documents. The first was in three loose sheets, dated the same night she had run from his house. They started with her name and ended with his. It was written carefully at first, Gerald trying to be as neat as possible with his usually untidy hand but deteriorating into smudged ink and crossings out after a few lines. Perhaps as he became drunker or the pills took hold.

It was a sad, rambling explanation! An admission not only of colluding with Phillip in the investor fraud but also of directly embezzling from the company for himself, laundered by buying and selling antiques through a nameless friend with false books. Stealing from the investors and surrounding himself with the wooden untraceable results.

He wrote of his love for Marguerite and his fondness of George, a difference of detail that shattered George still further in a way that she did not believe possible. He claimed he had nothing to do with Marguerite's death but said she had been with him before disappearing and that he was 'responsible', a point of contradiction that was not explained.

Finally he said he could not bear to live with the knowledge of all his guilt, his empty life and with her disapproval that evening. He could not bear to lose all of his money and possessions and, most of all, could not imagine surviving

prison sane. He asked her to take care of everything and to protect his mother from the manner of his death.

And that was it.

George's face was pulled as tight and wide as a grin, her cheeks streaming with tears, and she could hardly see as she unfolded the second thick and stapled document. She tried to blink away the hot water pooled in her eyes and splashed the first page of Gerald's day-old will.

His mother, he said, already had more than sufficient money for her needs. He would like her instead to have the items listed on the back page, rare books and medieval manuscripts, photographs and a few special ornaments. The balance of his bank accounts after debts and funeral expenses had been met, his house and his car were to go to George. His cottage was to be sold and the proceeds to be given along with all the other shares and investments he held in various parts of the world were to be given to Marguerite's family.

The will was signed and witnessed by people whose names George didn't recognise - perhaps neighbours. She suspected that he had adapted an earlier will he had on disk. It was too long and complex and too full of legalese for him to have drafted completely himself. She would never know.

What a horror. She had no idea what was going on, not suspecting any major crack in his character until she had found him drunk and lamenting Marguerite. She had started to suspect his involvement in the deceit Phillip was weaving, but not that he had been stealing himself. Why would he? He was from a wealthy family, had a job that paid him more than he could possibly need, could have retired at any time, even without his family.

There was no accounting for such flaws in people. Maybe he craved the security of a pile of money hidden away. Maybe he knew the company was at risk of going under one day if the truth about the figures she had seen in Robin's spreadsheet ever got out. Or maybe he was just a dishonest, weak son of a lying fucking bitch.

Why had he kept secret of Marguerite's disappearance, however much he knew of it or was involved? What did he mean by being "responsible"? Was he trying to hide and lie still, even at the very end, trying to convince George he had not killed her?

Despite his faults, despite the way he had lied to her, had stolen from innocent people, and yes, despite the fact that he may have killed her friend, she loved him. She loved him and she hated him and she cried.

#

Chapter Twenty-six

#

George did not think much of it. "It just wouldn't be right. Besides, we don't know whether the SFO is watching the place or something."

"Come on. There was something wrong with the guy, that's for sure. But we can't check out exactly what and we'll never know whether he killed Marguerite, or your other friend, not for sure, until we have a look. Trust me, the police won't get any further with what they have. They'll chalk it up to a madman. Don't you want to know why he did it? We can have a good look around Gerald's office. The end justifies the means here. Don't worry about the SFO. They won't have a security guard or anything. Their budget doesn't stretch that far. Hey," said Samuel, putting up his hands, palms forward. "I don't think like this as a rule, honestly. Breaking and entering just isn't worth losing my licence for. But this is different. Like it or not. There's lot's going on here. Robin hinted at some other stuff while we were doing the email at my place but he wouldn't say much. There's no other way to find it out. Breaking in, well, not even that really, you still have an access card after all, is nothing compared to what these shits have done. I'm damned if I'll sit by while people are suffering like this."

#

Multicoloured lights painted the walls of the Verity building from the shop displays across the street and thousands of noisy after-dinner tourists and late shoppers strolled their way down Piccadilly Road like a river filled with colourful fish.

George swiped her card with trembling fingers and the light flicked green. They mounted the stairs in the lobby to the lift well and travelled smoothly to the

finance floor. Pushed open the big glass doors and entered Mrs. McLay's sanctum. It was eerie in the half light, the only sound was the hum of the air-conditioning and the muffled noises from the street but the smell of geraniums and agapanthus from the day's arrangement smelled like home.

"Where to?" Samuel was bold enough to speak at a normal volume but George jumped. She had been holding her breath and trying to keep as quiet as possible.

"Through here," she whispered. As she started for the door Samuel flicked the light switches by Mrs. McLay's desk and the whole floor was flooded with fluorescent light.

"Should we be doing that?" asked George, nervously pointing at the ceiling.

"Why not? Worse if someone sees a torch flashing up here. This way if anyone who cares does see anything they'll just assume that we're cleaners or working late. As in a way, you are." He flashed a reassuring smile and motioned her on towards the door to the offices beyond.

They went first past her office. It was exactly as she had left it. She had expected somehow that it would have been stripped clean of all traces of her occupancy. She ducked inside and retrieved her spare coat and a little picture frame with a photo of her parents from her desk and thrust it into the deep pocket of her coat. The rest they could keep. She wasn't ever coming back.

Gerald's office was further along the green-painted corridor. The red door was locked. She had forgotten about that. She shook her head when Samuel raised his eyebrows. She had no key.

"Turn your back," he said. "If you don't see this then you can't be sure it happened."

George thought this was a bit silly, like an old B-class movie scene.

It hardly relieved her of responsibility for being here in the first place or him for what he was about to do. But she complied silently, an accomplice to crime once again, she thought sourly, and turned when she heard the door pop open. Gerald's office lay before them. The end justifying the means? She felt sickened by herself.

"Me first," she whispered, determined to take her proper place and acknowledge her sin.

They started with the gun-grey filing cabinets. There were hundreds of the colour-coded folders. They looked through the first few in the nearest cabinet before deciding that something more systematic was required if they were going to find whatever it was they were looking for.

"Let's start with the files for people we know", she said. "See of there's one for Marguerite. Or...yes, for James and his family. And the one for a couple of guys - Mark O'Reilly, and Sandy Fitzpatrick. That file might be under Silver Holdings."

Samuel set to work while George crossed to Gerald's desk. The top drawers were locked but the key was in the bottom drawer which contained Gerald's dirty running gear. Her eyes filled as she shifted the shorts distastefully and saw that they hid a half empty vodka bottle. Or maybe half full.

"Got Silver Holdings." Samuel handed the folder to her and watched curiously for a moment as she flicked through it and then returned to his search as she settled down at the desk to read. It was a thick correspondence file, the letters very neatly fixed in chronological order from bottom to top with a spilt pin in the left hand corner. There were on average two exchanges a week recorded in the folder, which was started three years ago. Most of it comprised

routing reports on the New Zealand agency from Mark or occasionally Sandy. Some were finalised financial figures from Gerald for each month. There was also a lot of chatty correspondence, much of it in the form of printed out email. The main topic for the last twelve months concerned Gerald's direction that came from Phillip Meyo urging Mark and Sandy to increase advertising for investors and planning a series of television and radio advertisements for later that year.

None of it seemed in the least sinister or rather took them any further than they already were, now that they knew that it was a company strategy to keep increasing the number of investors to hide the ever larger problems. George became increasingly upset as she read. It was unarguable that Gerald not only knew Mark, contrary to what he had said but knew him very well. The letters had the easy familiarity of a friendship rather than just a business acquaintance.

What caused her breath to come in quick shallow puffs and her cheeks to burn and her heart to flutter was an email from Gerald to Mark made at eight in the morning the day of her very first appointment with Gerald:

"I actually literally bumped into her last night. I went past her flat and saw the light on so I knew she'd arrived. I wandered off down to the shops and had a beer or two, came out and bumped right into her. Knocked her off her feet. Bloody unbelievable. Couldn't have been better if I'd arranged it myself! Recognised her straight off from the photo. It was hard not to say 'hello Georgina' or something. Gives me the perfect opening this morning. She's quite a looker."

It went on about some prosaic business details about transferring some further funds up to London. Nothing more. Liar. Liar.

She got up and angrily thrust the folder back into the filing cabinet causing Samuel to look questioningly at her from his place to cabinets down.

"It's nothing" she said. "Something just occurred to me about Gerald. Something personal."

He discretely turned back to his flick through the file in his hand while she seethed.

Trittsam Holdings. Samuel stepped away so that she could get the drawer marked 'S-T' open. Unlike most of the others this was locked. Grimly she nodded at Samuel and stepped back. Placing his credit card in the gap at the top of the drawer just to the right of the lock below, he twisted and yanked at it as he attempted to slide it to the left. It took him several tries. He straightened and leaned backwards with his right hand on his hip, easing tired muscles. He looked ruefully at his ruined card.

"Beats spending too much with it, I guess."

George stepped forward and pulled out the Trittsam Holdings files.

There were all sorts of deals detailed. Her time working for Verity had prepared her enough that she could see what was going on in the transactions she saw, but the bigger picture eluded her. Just what this company really was, what it was doing and why did it have an unholy alliance with the powers in Verity such that Robin's spreadsheet showed it enjoyed huge and regular transfers of money from the investors' trust accounts?

She sat at Gerald's desk and started poring over the oldest folder first, a pen in her hand rapidly drawing little flow diagrams on the white blotter pad, following the contracts, as Gerald had taught her. Ha, the thief himself had given her the key. She became so absorbed in this that she didn't notice that Samuel had finished his more superficial search of the cabinets and was now

looking through the bookcase, taking books out and fanning the pages. Nor did she notice when he disappeared for a while to prowling around the rest of the offices. When he returned with coffee from the machine he had found, almost running to get the burning cardboard cups down as soon as possible and spilling them on his fingers in consequence, she was sitting staring at the wall, the end of the pen twirling slowly in her teeth. She accepted the cup without looking at him, jotted down another point and corrected two more boxes on the blotter. Samuel sat in an uncomfortable but expensive looking chair by the door and waited patiently.

About twenty minutes had passed and he was lost in a daydream when George next spoke. "My God! This is Ysabel's handwriting! Look, here! These memos and shorthand notes."

He looked at the last folder that she was working through. He saw all sorts of handwriting and wasn't sure exactly what she was looking at.

"Ysabel? Your friend from New Zealand?"

"Yes. Looks like she was Gerald's secretary on this..."

She stopped. She remembered Gerald had said he knew Ysabel quite well. She was only here for two weeks or so. Though they seemed to have known each other because of the Sinclair family loans. But did he have a more intimate relationship with her as well, like he had with Marguerite? As he had with her?

Get a grip.

Over the next two hours she rang Robin four times and described things to him, listened to his comments, put more questions to him. Samuel fell asleep for forty minutes and snored quietly, his head hanging back.

"I've got it. Look here," she said, suddenly gesturing towards the blotter.

Samuel got up, shook his head and looked at his watch. He stared over her shoulder at a cryptic mess of circles and squares joined with lines, numbers written along each line, some of which ended in arrows.

"The circles are contracts, the big squares companies and the little ones people."

"What are the triangles?"

"They're for things in different countries. So this big square is Trittsam Holdings and it's in the triangle for the United States. It's based in New York. And here is the Spanish triangle - that little circle in that one is actually a tract of land. You've heard of the New Millennium Playground?"

"No, I can't say that I have."

"It's supposed to be this huge amusement park in Spain. Trittsam bought up the land a while back and was about to start work on it."

"So who are they exactly?"

"I wasn't sure until I saw these," she said, indicating the folders.

"Trittsam Holdings is a company owned by a guy called Douglas Baker. One of the rogues that Verity's been supporting for years. But this one has had a measure of success and managed to get his hands, in Trittsam Holding's name, on this great big chunk of land in Spain, for a bargain basement price. Has a grandiose scheme for building this massive playground in the middle of nowhere. Hare-brained of course, but he believes in it with a passion. But Baker has a problem. The credit crisis means time's running out - Trittsam has to pay for the land and he hasn't got anything like enough - probably only a million. He needs another twenty million pounds just to complete the purchase. Plus, he finds out the real reason the land is cheap is that it's unstable and the vendor unloaded fast then told the local authority about the problem. Has a

conscience it seems! So the local authority required remedial work done at another twenty million. So Baker goes back to Phillip Meyo at Verity for the money."

"Not just another one of their usual scummy deals I take it?"

"No. Quite different to the usual small mortgages. This one was huge. All up he needed forty million to get the land bought and fixed."

"Forty million!"

"But it seems Baker never believed the land was all that dodgy. He thought the engineers were just plain wrong. He needed that sort of money to build stage one of the playground anyway so he thought he'd just use half of what he borrowed to do that and not bother with the stability. He thought that if he built the thing quickly and it went okay he'd be able to sell it at a great fat profit and let whoever it was who bought it deal with the land problems if there actually turned out to be any. He honestly thought the whole thing would then be worth around a billion."

Samuel's mouth dropped. George continued.

"Verity Guarantees is the company that owns the trust company and guarantees interest and principal to the investors. By this time it needs to pay about two hundred million pounds to meet the shortfalls in the trust account. But it hasn't got it."

Samuel's eyes widened.

"Two hundred million in losses? Jesus! But why didn't Verity Guarantee just go to its own insurers? What were they called? Vaxim and those others?"

"Good point. Until you start to think about it. In order to offer high enough interest rates to attract investors away from the traditional banks, Verity

has to get its borrowers to pay more than they would at a bank. The only people who are going to do this..."

"Are people who the ordinary banks won't lend to!"

"Quite. High risk high danger borrowers. And if you have them, who on earth is going to go into an insurance scheme to cover the possibility of their not paying interest on time? Anyone fool enough to contemplate it would demand such enormous premiums as to make it prohibitive. So there were no insurers or reinsurers."

"What about Vaxim? And the other companies mentioned in the brochures?"

"Simple. I don't think they exist. That's why I couldn't find them in any of my searches of the database."

"God!"

"So back to the scheme. What I haven't worked out from these files Robin has finally told me. Baker needs the forty million. And Meyo needs to find about two hundred million to fix the hole in the trust account, right? And Meyo needs to get rid of Verity. So, Meyo and Gerald cook up this scheme. First they arrange for a valuation of Baker's land from one of their friends. They don't tell the valuer about the stability problem with the land and they manage to get it done on the basis that the playground costs forty million to build. The valuer agrees that it would be worth a billion when built."

"Is there something wrong with that?"

"Yeah. Robin says valuers aren't supposed to do that if the valuation is for a mortgage. They're supposed to do it on the actual value of the land on the day it's valued. Besides, the cost of building and the value when finished were both things provided to the valuer by Baker himself. Wildly wrong of course."

Stage one didn't really do much except put in the admin building. I suspect the valuer got a little sweetener."

"So the valuation shows the land's worth heaps more than it should?"

"That's right."

"Why do they do that? So that on Verity's books it looks like they can afford to loan a bundle to it? How does that help them?"

"Robin had worked that out too. After the valuer applies some silly arbitrary discount for risk, the final valuation shows the land is worth 450 million even before stage one is done. Armed with that though Meyo and Gerald arrange to give two loans. The first is for the forty million Baker needs. They write out a cheque for this to Trittsam, Baker's company, and Baker grabs it with both hands in return for a mortgage. There's just enough in the kitty to meet this one. Then they issue a second cheque to Trittsam, this one for the two hundred million that Meyo needs to fill the hole. They take a mortgage over Trittsam Holdings for this as well."

"But they haven't got that money, have they? How does that help Meyo? Won't the hole in the trust account just get bigger? And why would Baker let Trittsam get itself into hock for another two hundred million? He only needs the forty he's got."

"This is the cunning bit. Gerald dreamed it up. Look. It's all on this memo here."

She showed him the typed paper with Gerald's mark-ups in blue biro in the margins and guided him through her diagrams on the blotter pad.

"First they write out the cheque for the two hundred million to Trittsam and get the mortgage to cover it. Then they assign all those investors who haven't been assigned to mortgage investments to the two hundred million.

Because they've been stealing principal all the time, they haven't managed to get these people assigned. For a while they had been swapping investors in and out of the real mortgages so that no-one got suspicious that they were not yet assigned. But that was getting very hard to manage and some investors were demanding that they just be left where they were.

"Next, Trittsam Holdings in turn gives a cheque for the two hundred million to a company in the US, set up especially for this and with Meyo and Baker as the only shareholders and directors. That company gives a cheque in turn to another and so on through three more similar companies. Eventually a cheque arrives back in England and is paid into Verity Guarantees by a company set up the day before called Vaxim."

"So ... it looks like Vaxim and the others have paid up under the insurance!"

"Correct. Verity Guarantees then pays the two hundred million, minus a couple of million that Meyo, Baker and Gerald have skimmed off for themselves, straight back to the Verity's trust account. And because all of this happens on the same day, the trust account is never out of the two hundred million. The end result is that it looks like Trittsam has been given a further loan, nicely secured by a mortgage, and Verity Guarantees has met its guarantee obligations."

"But that leaves Trittsam owing an extra two hundred million that it never receives."

"No problem. First of all, Phillip Meyo has decided he wants to quit himself of the European end of Verity before it self-destructs. He knows full well that this is only a temporary fix to cover the cracks with wallpaper made out of the documents. He arranges for Trittsam to purchase Verity Guarantees and

the other European in the group off him. He intends to concentrate on the North and South American side and disassociate himself from the disaster when it came. It looks like the South American end of things has already got a different name."

"How does he manage that?"

"Well, Baker's greedy and stupid. He really thinks that this is the cost of the fortune he thinks he's going to make out of his baby, the New Millennium Playground. He has no other way of getting it. Besides, I suppose he figured there would be more than enough for him to have even after he paid off the mortgage. I'm pretty sure that he thought he would also be able to milk Verity once he owned it for developing the rest of the stages if the land turned out to be safe and he hung on to it. Maybe he'd just never pay the two hundred million back."

"And Meyo?"

"He does superbly. Charges Baker one hundred million to buy the group, everybody taking another little cut along the way of course."

Samuel was confused again.

"But where does the money come from for Baker to pay Meyo?"

"Through refinancing the two hundred million pound mortgage. That way Baker will get to use a hundred million of the loan as he wants to and Meyo gets his hundred million. So, they took the dodgy valuation, approached a sheikh in Saudi Arabia with money burning a hole in his pocket, a finance company in Switzerland said to be flush after a recent take-over deal, and all sorts of people.

"But with the global credit crisis, no one was interested. Things started to come apart fast. Meyo wanted out of it as soon as possible. They argued and the unravelling started."

"Then, out of the blue came Maree Somers, a lawyer from Los Angeles, representing 'interests' in South America. She claimed her clients already had investments in Verity and were impressed by the Millennium Park. Apparently they had done a bit of digging around when one of their investments had been allocated to it. See, look at this memo. They were willing to take over the mortgage over and would pay up quickly, no questions asked."

"South American interests? Sounds like drug money! I'll bet they weren't too concerned how good a deal the playground was. So long as it was in Spain where they could avoid the currency reporting regime in the States or the UK. If you haven't got any other way to clean up any money, it doesn't matter how much of it you lose. Anything you can clear on such a scale is a bonus. They're probably already using Verity to put in little investments as well. It'd be a great way to lodge tons of small sums, a thousand or two at a time all in bogus investor's names, and avoid the rules that mean any larger chunks get reported. This would present them with a golden opportunity to start to put themselves in control, with a couple of nominees on the board!" Samuel was excited, his face flushed and eagerly looked at the diagrams. "This is dynamite! We'll have to go straight to the drug people at the police with this!" He stood and started to pile the files into his arms.

George sank back into Gerald's high backed leather swivel chair, lower back aching and head beginning to turn from muggy to painful.

"Not yet. We came to find out about Gerald and Marguerite."

"Oh. Yes, of course. We can deal with this later. OK, what do we do next?"

"I was hoping you'd know. As far as I can see all we know is what Gerald said. He was 'responsible', but didn't do it." She felt physically sick.

"We should be concentrating on the why of it. if Gerald didn't do it then someone else, someone he was with, did do it. Otherwise he wouldn't have denied knowing Marguerite or have claimed responsibility. A member of his family, perhaps? A disturbed brother who he needed to protect? A friend?"

"No. He was an only child. And work was his life. He never mentioned anything that suggests he has, had, any close friends at all, come to think of it. I suppose that was one of the reasons we teamed up." Tears welled in her eyes again. How could he?

"Okay. What if it's related to work? To all this? Maybe she found out about it all and was going to rat on him," said Samuel.

"I suppose that's possible."

"Possible? What have we interrupted here?" The voice behind them was amused.

#

Chapter Twenty-seven

#

They rose and spun to the door. Phillip Meyo, in one of his immaculate suits, smiled at them calmly. Two security guards flanked him.

"What's that you have there? Ah," he said, stepping forward and seeing the names on the files George had been working with. "I see Gerald kept these after all. Blind man in some respects."

The security guards had followed him into the room and positioned themselves on either sides of the door.

"See?" said Phillip, craning his head to look at the two burly men, "This is just the sort of unfortunate thing that I expected to happen."

He shook his head. "An apparently loyal woman, hard working, puts in long hours, not very good at her job but OK. Gets made redundant, given a nice package. And here she is, stealing file and information ready to take to a new employer, or perhaps to start a new business. Well, just justifies my decision to get rid of her. She was poking her nose into bits of the database she shouldn't have been while she was in Paris." He was amused and angry.

"And now you're stealing."

"What are you talking about?" she said, finding her tongue. "These files are..."

"These files are," he said raising his hand and his voice over hers, "the property of this company and you are here in the dead of night with a stranger, having already been fired after you had been accessing information in the firm's computer system without authority and using bogus logins provided by another disgruntled employee. It is against this very eventuality that I hired these gentlemen and their colleagues. I should have thought of it a little sooner, it

seems. Gentlemen, please take these duplicate files down to the furnace room. Basement level, left down the corridor. They are just drafts and we don't want them straying so I want you to throw them in. And one of you had better stay there with them while they burn if you don't mind. We don't want any other dishonest people sneaking in to try to spirit them out and burning their hands or something. The other can commence searching the rest of the building to see if these two have any little helpers. If you would be so kind."

Samuel and George stood silent, George's face twisted in her infuriation, Samuel's teeth and hands both clenched. The two men piled their arms full and left giving them the sort of look that police reserve for the foe. Samuel gave an exasperated huff and sneered back.

"Now. While these two worthies are otherwise occupied, let's have a little chat. What's this? A pretty picture! And with all the dots carefully joined! You are a clever thing, Miss Maxwell!" He tore off the large piece of paper from the blotter pad, ripped it into several pieces, screwed them up and threw it into the bin by the door.

"Why are you here anyway, Phillip? You have no right now, either. The liquidators have told you to stay..."

"So. You've worked it out," he cut her off, ignoring her words. "Know all about it now, do you? It doesn't matter. With those files gone and the computer system carefully accidentally corrupted in the sensitive parts, there is nothing anybody can do to reconstruct most of this part of things. There is still the matter of the movements of money between the trust accounts but we have an explanation for that. Particularly with poor Gerald gone. Makes it a little easier. Did you know your precious boyfriend was ripping the company off too? Tut tut. I've always known. You can't steal from a thief. I kept enough of the evidence

against him to show to the liquidators this afternoon and they were duly horrified and seemed to grasp reasonable quickly that Gerald might well have tried to destroy company records before he killed himself. All of which may not completely disarm the suspicious liquidators, but with the last few cashbooks gone the only records left intact will be from the early days when everything ran pretty smoothly. That spreadsheet of Heath's will not by itself be much use to them. I came in to check up on what he may have kept and clean up. Thanks for finding all of this for me."

"You fucking bastard!"

"Such language, my dear! No wonder your foray into the sophisticated world of the privileged and moneyed was so brief and is so over! The only pity is that I allowed Gerald to employ you in the first place. We thought that if you did know anything, we'd find out quick enough if you and he were...close. And we'd be able to steer you away. You did show an awful fondness for the good things in life. But," he sighed, "it's ironic. Clearly you didn't know anything until very recently or you would have acted before now. We made the mistake of letting in an honest person under the misapprehension that you were just after some of the cake. Wouldn't have mattered in the slightest if it hadn't been for that arrogant prick Heath. And he was warned. Not strongly enough, it would appear."

"And Marguerite? Was she 'warned' too?" Samuel's face was red and he was spitting as he shouted at the smug man.

"Marguerite? Who's Marguerite?" Phillip looked genuinely puzzled.

Samuel jumped at Phillip and hit him in the stomach, again and again, and then kicked him when he fell doubled-up to the floor, his eyes popping,

unable to breath and a trickle of blood from the corner of his mouth where he had bitten his cheek.

"No, Samuel! You'll kill him!" George screamed.

"Bastard!" shouted Samuel, tearing himself away. "Ripping off people like this! Old people, their families. My God, you make me sick!" Samuel stood over the cringing man, hands tapping on his heaving chest as he tried to control his temper.

"Samuel! Sam." She spoke deliberately and slowly. "Don't. It's not worth it. If you really hurt him you'll go to jail. Those security guards will back him up. And he's capable of anything. You wouldn't have a chance. Come on! We can't do anything about it now. We should leave before anything worse happens. Come on!"

She pulled at his sleeve and they left Phillip gasping on the floor. Together they raced for the lift, George stopping to retrieve the contents of the waste bin and jam them into her pocket. They went by the lift aware that the security guards could push a button at any time but got out of the building and around the corner without incident.

Samuel's hands were soon clenching the wheel of George's new car and steering it north-west towards Belsize Park. "It's time to go to the police. The first thing that bastard will do now is get on a plane to the States or South America or somewhere where he's been making a little bolt-hole for himself."

"Yes, I suppose so. Do you think we'll be safe there?"

"What do you mean?" asked Samuel as he swerved past a hulking black beetle of a taxi trying to do a U-turn in a narrow street.

"Safe at the flat. Now that he knows we know. I'm scared. He had poor Robin attacked and maybe that's what Gerald meant about Marguerite - that he was responsible somehow because he let Meyo get to her..."

"Sorry, didn't think of that. We'd better go to my place then, yeah? He can't have any idea of even who I am. We'll be okay there and we can ring the police from there. Unless you've got your cell phone?"

"No. I left it on the desk."

He swung the car around to the right and headed south towards Albert Bridge Road in Battersea Park.

He lived on the fourth floor above an old brick office building, overlooking the silent Buddhas and strange umbrellas atop the slim green bronze pinnacle of the Peace Pagoda, floodlit now amid the dark of the surrounding buildings like some piece of machinery on the factory floor at night shift. She could just make out a temple all but hidden in the dark amongst trees. The place had a strange feeling of space. It was like coming upon a scene from a fantasy movie.

"That's right," Samuel was saying on the phone. "The SFO are already onto the company itself and some liquidators from Jenkins and Silvern have been put in. Guys called Wilkins and Franke I think...yeah...right. M-E-Y-O...New York. Listen, the evidence is a bit hard to follow but I think that a bit of digging by someone with financial skills will throw it up OK. The guy burned all the folders we were looking through so there's nothing left of that but a diagram George Maxwell made as she was going through them....M-A-X-W-E-L-L, Georgina, yeah...so it must be possible to trace all of the transactions through with the aid of that and the documents in the lands office and solicitors and so on. And the girl who was murdered, well we can't prove that. There's plenty of

motive and opportunity. And we have Gerald Rogem's suicide note...I

know, I know, I did it to save feelings at the time. You know the sort of things you do, mate...okay then. Thanks Mike. You're a champion."

He put his finger on the button and dialled again.

Eventually he put the phone down, rubbing his reddened ear after almost an hour of talking to contacts at various levels of the police.

"Right. That's that. The guys are onto it and they'll try to pick him up. Probably have long left the office of course but they're confident that he won't be able to get out of the country, even if he's using a false passport. They'll be looking out for him at the departure gates on all flights from Heathrow, Gatwick and the City Airport. There's always a chance he might duck out to Europe on the train or the ferry or travel to another airport I suppose and get back to the States from there but I reckon it's unlikely that he'll just try to run this evening. He strikes me as the kind of guy who will want to leave no loose ends at all. Too Cocky, the bastard. They'll get him easily. I think it's almost over. George, You said Ysabel's handwriting was on some of those minute notes?"

"Yes, why?"

"What were those notes about?"

"Let's see... first meeting with Baker and several of the others... and she took the notes for the meetings between Meyo and that California lawyer, Maree Somers. Oh, yes and Ysabel's initials were on all the typed up notes as well. What are you asking for?"

"It was worth a lot of money to Meyo and Gerald, wasn't it? This deal?"

"Yes, but what's that ..."

"Just thinking is all. About whether someone would be willing to keep it quiet by killing all the third parties. Someone who for instance was happy to organise things to beat up Robin Heath to keep it quiet."

"My God!" Her heart iced over. But she knew he was right.

"And remember, the publicity about the Millennium Park came out just the day after Ysabel was shot."

George started crying again. It was true. Phillip, Gerald, or perhaps both of them had killed Marguerite, had assaulted Robin Heath or at least arranged it, and she now saw clearly, had killed Ysabel. And why? To protect their horrible, dirty money secrets. Secrets that she had been in part privy to, and, though she didn't realise it at the time, should have done something about, should have seen properly instead of being blinded by the gold that kept coming her way. She was part of the system. A cog in the thieving machine.

And she had known all the time deep down that it was all too good to be true.

This time she cried from fear and she cried for her shame.

Chapter Twenty-eight

#

From the kitchen came the homely clink of plates and a pot on the stove as Samuel made a snack.

"James? It's George."

"George! Great to hear from you!"

She chatted to him for a while, too nervous to start right into the real purpose of her call. Listened while he detailed the troubles the winter which had set in had been giving him with snow-bound sheep in the high country and the frozen water supply, complaining about Bayliss his mad neighbour and bemoaning the state of the New Zealand economy in the global melt-down.

"Even the bloody dog out in the paddock's barking at the low dollar," he said.

She loved the way he spoke, his accent and the turn of phrase. It seemed so natural and real somehow compared to the voices she had become used to hearing in the finance markets of the City of London.

"James, I've found out all sorts of things. About...about Ysabel."

"Oh." She could almost feel the quickening of his heart and his breath, the tightening of his tanned fingers on the receiver and the stilling of his movements. "What have you got?"

She brought him up to date with Gerald and what she knew now about Marguerite's death. She told him about the financial plundering that had been endemic at Verity, the shams and the frauds. About Phillip and their encounter with him and finally about what the police were intending to do.

"I see. So...what you're saying is that one of them, Gerald or this Meyo guy, killed Ysabel? And Marguerite? Are you sure?"

"Pretty sure, yes."

"But why? Why come all the way over to New Zealand to kill a temporary secretary? Why, George? Why did they kill her? She didn't ever do anyone any harm! What threat could she possibly have been?"

"I don't know exactly. We may never know. But I think they must have decided she knew a bit too much about what had been going on with the Trittsam deal and were scared she'd put two and two together when the publicity broke in the papers. And they didn't want her to leak it. Who knows exactly? People will do anything to protect themselves."

"I suppose so." He sounded doubtful.

"She must have known a lot about it. Look, James, you told me yourself that she wanted to tell me something, something really important. And she said a similar thing in that email to Marguerite which Alphonse found in her book. It must have been something about this. We're pretty sure that they were monitoring email in and out of the company."

There was silence for a moment.

"No, that wasn't it. I know. She told me."

George was flustered for a second. It had been starting to make a kind of gruesome sense. Phillip or even Gerald had killed Ysabel and probably Marguerite because Ysabel had been going to tell all. She had already told Marguerite - her email showed that. They must have kidnapped her and tortured her, tortured Marguerite, with cigarette burns to find out what Ysabel had told her and to find out who else knew. It was horrible. Like a gangster movie. But it was real. And they had been watching George herself, had lured her in with a fabulous bait and she had swallowed it through greed. Surely she couldn't be wrong?

"Then what was it?"

Again there was silence for a while.

"James?"

"I find it hard to tell you," he said, sounding embarrassed, and followed this with another period of silence.

"Tell me! For Heaven's sake, what was it?"

"She was...in love with you."

"In...Ysabel?"

"Yes. She found it something of a shock herself. She couldn't get you out of her mind. She told Marguerite. And last year when I flew to California to meet them both it was all she could talk about. It was then that I met Marguerite for the first time." He laughed. "The funny thing is, I was smitten too, with Marguerite! But she had someone else, this slimy Gerald guy. Ysabel couldn't stand him. He had hit on her but it didn't seem to bother Marguerite. So we there we all were. I was in love with Marguerite, she was in love with Gerald, Ysabel was in love with you! And it gets even funnier. Mark O'Reilly always wanted to marry Ysabel. I wonder now if it was just to get Roslyn. Didn't even put him off when he found she had... different leanings to most girls. Begged her to marry him but Ysabel just laughed it off. Mark got pretty pissed off. At least I think he did. If you and Gerald had been there as well, God knows how we all would have ended up!"

There was a half-wild sound in his voice as though he was losing control.

"But it turned out differently didn't it? You got Gerald and lost him." He was shouting now. "I got nobody and lost both Ysabel and Marguerite! And Gerald was responsible for everything? I wish he wasn't dead! I'd come over

there and kill him slowly and burn every square inch of his loathsome body with cigarettes before I did it!"

She couldn't believe it. Ysabel in love with her? Her best friend, almost her only friend? She wished she could have her back. After all she had gone through, she would give anything to have her back and to embrace her friend again. Now it would not matter to George if Ysabel was unable to regard her in the same simple way, if she could not return what Ysabel longed for. It would be enough that they were both still alive. But she knew that then, before all this had happened, she would have responded differently. She would have been so uncomfortable that she would have turned from Ysabel. Their relationship could never have been the same again. She was sure she would probably have lost that friendship forever. How ironic, how cruel that she had to lose her friend entirely in that ghastly way to come to the recognition that it needn't have happened that way, that she would have tried desperately to hold onto to friendship despite the love that Ysabel felt for her. In real life she was destined to lose her friend no matter what had happened, whether it was the indiscriminating arrow of cupid or a bullet.

She talked to James for half an hour more until both were calm enough to say goodbye.

Then she rang Penelope Caulder at the Queenstown police station. This time through the story seemed even more unreal to her, more implausible.

It took much longer to tell Penny about it than James. It was almost two hours. She had to explain to her all of the background to Verity, things she hadn't had to cover with James. And Penny was taking notes. It was getting on towards dawn, the peace pagoda outside softening and fading as the coming light began to wash over it.

"So you think either Gerald Rogem or Phillip Meyo was the Englishman that was spotted out here the day of the shooting?"

"Yes, I'm afraid we do. Will you be able to check from their entry documents or something?"

"Shouldn't be a problem. I'll pass all of this on through the channels so it gets it to Interpol and then to the English police. I can do a lot of the spadework today so that it's all ready for them over there when they wake up. There are pros and cons to this twelve hour time difference."

"Thanks Penny."

"Now. Tell me again. What all that was about Mark O'Reilly? I didn't really follow that part."

"Mark? Well, he and Sandy Fitzpatrick - do you know him? OK - they own a company called Silver Holdings Limited in New Zealand. They are agents for Verity there. There seems to be a lot of money channelled through Silver Holdings, but we have no reason to believe they have anything to do with any of this mess, though. I think it just reflects the number of investors they deal with. But..."

"But what?"

"Mark apparently wanted to marry Ysabel. Even after he knew about her orientation. Penny, there's something strange about this. He's been advising James financially."

"And you think he might have always been after the house and farm? Is using these loans and things to get his grubby fingers on it?"

George felt relief that she didn't have to spell it out.

"Yes. I'm not sure but the pattern fits."

"Right. I might have a word to them anyway, just to see what it is they know. I'll be back in touch as soon as I know anything. Tomorrow morning your time at the latest. Do I ring you at your flat?"

"Yes," said George, without thinking, and said her goodbyes.

She realised belatedly that she might not be back at the fat tomorrow. They had already decided that she would stay the night in Samuel's apartment.

George did not share the revelation about Ysabel with Samuel. Even as she talked lightly to Samuel about the game blaring on the television and teased him about his sports fanaticism, she wondered whether it had been Gerald who walked into that gun shop in Queenstown. Calmly put a bullet in the chamber of a rifle and aimed at the head of his ex-secretary from the Macracarpa hedge. Squeezed the trigger and the life out of her innocent friend and scattered her blood and brains over the elegant library in the hot afternoon sun. All to protect the ultimately unprotectable half a world away.

"I've arranged for a patrol car to be stationed outside your flat from tomorrow. A favour for now, but it'll soon be sanctioned by the hierarchy, I think."

"Thanks, Samuel. Goodnight."

Chapter Twenty-nine

#

"Have a good sleep?" asked Samuel emerging from his bedroom rubbing bleary eyes.

"Fine thanks. Very good."

She wondered why people were always polite about things like this. It was as funny as going to the doctor with an obvious problem and responding in a similar way to the doctor's greeting. She was far from fine. On top of everything else, she hadn't had anything like enough sleep. Samuel had only one spare sheet so she had put it under her on the saggy sofa bed. The thin blanket on top had scratched at her chin all night. She was exhausted. Her neck ached where she had wrenched it turning over and would not ease even after a soak under hot water dribbling down from a rusty showerhead. Her head felt muggy and she could feel a headache lurking somewhere buried deep in the middle of her forehead.

Glancing at her watch she knew she wouldn't get back across town quickly.

"Hey Samuel?" she called through the bathroom door to where water drummed on the soap-filmed plastic of the shower curtain. "I think I'd better call Penny from here. If I wait till I get back to the flat she'll have gone home for the day. Don't forget to add all of these calls to your bill either!"

"I won't!" came the cheery reply.

A few minutes later George heard Penny's voice as she answered her extension.

"Hi, Penny. It's George again. I'm not at the flat so I thought I'd better ring in case you were trying to get me."

"George! Great! I have been as a matter of fact. I left a couple of messages on your answer phone. About your boyfriend. Gerald Rogem. It's alright, he was definitely not in New Zealand at the time Ysabel was murdered. He was on a flight between New York and London. There's no way he could have done it."

The release of tension she felt was enormous.

"And when Marguerite was killed?"

"Can't be sure there, I'm afraid. The date of death isn't known. He was in the UK for most of the period though."

"Right. But if the two murders are related, then if he didn't do one he didn't do the other?' She knew as soon as she said this how limp it sounded.

"No, not necessarily. He might well have had a partner."

"What about Phillip Meyo, then?"

"He was in the UK and could have been responsible for Marguerite's death. As for Ysabel, we can't find that out. So far we have only the UK end of Interpol responding to our enquiries."

George felt a renewed surge of hatred for Meyo and his slimy schemes. To have gone so far as to have killed for them - it was almost unthinkable. But then the frauds were unthinkable. And they involved such a very great deal of money. People had killed for a lot less. At least it seemed that Gerald had nothing to do with Ysabel's death, directly anyway.

They arranged to be in touch again within the next twenty-four hours, and in any event as soon as Penelope had any news from the American authorities as to Phillip Meyo's movements at the time Ysabel was shot.

She gathered her few possessions and said goodbye to Samuel. On a sudden impulse she stretched up and kissed him on the cheek. He jerked his head back surprised, and reacted with a boyish grin.

"Thanks, Samuel. For everything you've done. There's so much you didn't have to do."

#

A police car was parked about fifty yards up the street. It held two uniformed men who looked too young to be policemen. One looked like he was catching up on reports, papers strewn all over the dashboard. The other was yawning and stretching behind the wheel, arm leaning out of the wide open window as he looked across the street to where George was passing, tired and scratchy. The traffic had been appalling and her headache was getting worse, she thought. She let herself in, paused to check the fruitless mail and trudged up the threadbare stairs. Let herself into the flat and closed the door behind her. Threw her coat onto the sofa. Walked to her bedroom. Jumped at the slight sound behind her from the hallway.

"Morning George. Great to see you again."

She screamed and whirled to look at the familiar figure in the hallway.

"Wha...what are you doing here?" But she knew. "How did you get in?" She didn't care.

"You probably know why I'm here. You've been prying into computer files you weren't supposed to see. Clumsy, though. Even personnel cottoned on. They have their manual for firing for things like that and away you went. Pity though. If I'd been logged on at the time I would have known and it all could have been nicely wrapped up right then. But by the time I found out, the

damage was done. Don't be too upset, George", he said, concern in his eyes as she shrank to the wall. "It's nothing personal. Just business."

John the computer expert, Phillip's pet, advanced three steps and she moved back the same number. He had effectively cut her off from the door. He was twirling a length of heavy twine in his hand, wrapping and unwrapping it slowly, the fibre taut and straining.

"What are you going to do!?"

But he said nothing. Just stood, his head cocked to one side, a sad smile on his face.

"Please! Whatever you think you can do about all of this, it's too late! The police, the fraud people, liquidators are in the company, the damage is done. It's over! Please!"

"There are some things that have to be made clean and tidy. We don't care too much about the company. Just the information that it contains. And I regret that now it appears that you, Robin Heath and your friend Figg also contain information. And that has to be deleted." The head cocked the other way as he paused. The gentle smile remained. "But unlike the company's files, the information is impossible to delete without destroying the person it is contained within."

Chills were running up and down George's body, her skin was clammy. Her heart lurched painfully, her chest tight and gasping. Her whole body was shuddering and limp. She had to do something, to run, to get out, to scream again. But she could do nothing except listen and feel the blood pounding in her body.

He took another step. She tried to go back but was stopped by the wall.

"I'd like to say I won't hurt you. That none of it will hurt. But I can't.

Not in all conscience. And I'm an honest man, George. Always have been. My old father taught me that if nothing else, the bastard."

She found her tongue.

"You...call yourself honest?" she said, voice quavering. "Honest? When you do something like this? Something you've done more than once!" she shouted, strong now and understanding that this man had killed her two friends and who knew who else. "Why are you doing it? How can it ever be honest? You're a murderer!"

"Now, now. That's a bit harsh, don't you think? I don't see myself as that at all. I'm more like a soldier. Just doing a job. I feel no passion for it. I don't slip out and kill someone at random or in anger. I don't do it for kicks. I don't like having to do it. Not in any way. I eliminate for reasons. An unpleasant task I am sometimes ordered to do. A lot of people would kill if they could, you know. I don't do it for the wrong reasons. I do it to protect the innocent. I refuse to do it just for hate or personal gain."

"Protect the innocent? What are you talking about?" She felt faint. Was he mad? She had to do something. Had to get to the door or the phone. But how would she get past to him? Oh God!

"There are consequences to everything we do, George. We all kill. If you eat an egg you're destroying a potential lifeline. You fish, you take out of the ocean something that belongs there and kill it. Pay the man who slices the lamb's throat before you buy it at Waitrose. Uproot a vegetable from the garden and it'll never pass on its genes through its seed. If you steal, you steal from someone. Might be a stranger, might be someone you know. But it hurts someone. I don't lie, I don't steal and I don't cheat."

"But you kill people! It is different! You steal their lives for God's sake!" Oh God oh God oh God.

"Different. It's a very complex thing. Trust me, I've spent a great deal of my life thinking about it. Working it out. You see, it usually boils down to a case of the ends justifying the means. I only eliminate where to do otherwise will harm a much greater number of people."

"But don't you see?" she cried desperately. "Don't you get it? You killed someone's sister someone's child! And for what? To protect who? A greater number of people? There are no others here! Just a few greedy ones like you! You murdered Marguerite and Ysabel, people with families and friends. And why? To cover up unbelievable harm caused to all those thousands of investors! Most of them old and sick. They've invested everything they've got in that bloody thieving company!" She was seething now. "You kill and the only consequence is the pointless cover up of something that is already known by the authorities and the destruction of peoples lives! You aren't protecting anybody! Only hurting!"

He wants to talk, keep him talking, he wants to be excused, that's what the books always say, the movies.

He looked at her as would a hurt schoolmaster trying to do his best at a recalcitrant schoolchild.

"Please. Give me some credit. I have nothing to do with any of that. I wouldn't cross the street to save Verity. I would probably have wanted to do just what you did in your position. It's not the trust account I'm concerned about - I agree with you in fact. To take that money from these dear old people like that is something that only scum would do."

"Then...what are you talking about?" she said, confused now, her legs giving way beneath her and sinking on to the wide bed, too weak with fear and shock to stand any more. What could she do. Act act act. Get up. But her legs wouldn't work. "I still don't understand. Why are you doing this for Phillip? Is it money? Is that all it is? Common greed?"

"I thought I made that plain. I'm not working for Phillip," said John, his East London accent less obvious now than it had been in the office. "I thought you knew that. I work for some other commercial people, people who ultimately work for thousands of subsistence farmers in Columbia."

"You mean...the money launders? The ones that bailed Verity out of the loan to Trittsam? Drug barons?" She took the opportunity to rise to her feet, stronger now.

"Of course. I was put in by them to protect them. To tie up any loose ends, look after the little things and make sure that there are no local problems that Phillip Meyo or his people don't see or don't see the same way as us. He was supposed to make sure all trace of the documents were destroyed and that was all. They couldn't even get that right, he and that fool Rogem. Although I wonder if Rogem kept the files for some sort of insurance. I guess we'll never know. They had your friend Ysabel take notes for heavens sake! I thought I'd wiped them out of Meyo's system ages ago and of course I had to fix Ysabel."

He walked towards her.

"Enough chat. I have to get on with the business end of this now."

He reached under the back of his sports jacket and produced a gun from his belt.

"Sorry to do this, George. I really am. But I have to find out who else you've told and what."

"I'll tell you anything..."

"Sorry. Doesn't work like that. The only way we can be sure is to put a little pressure on you. In the form of pain, I'm afraid. Can't be helped. We have to be sure. Information spreads, you see. Like a virus. Ysabel might have talked to Marguerite Martinengo, though Marguerite didn't admit to it. Said something in an email. Turn around, please."

She stood still and he frowned, then slipped forward and firmly grasped her wrists one after the other and started twisting the rough twine around them. She tried to keep her muscles strained to keep some slack in the rope but he was far too strong. He pulled tight. Very tight, her wrists burned. Her hands started to numb almost immediately.

"Bedroom please. Good. Sit on the bed, please."

"God, no, John, don't do this. John! You can't! And Ysabel didn't tell Marguerite anything! It was a different secret she was referring to..." But it didn't matter now.

"Sorry. I have to," he said, tying her feet. "If I don't then many more will have to suffer. You'll tell the police. You won't be able to help yourself, it's what you must do - then the people I work for would start cleaning house anyway and ultimately they'd even reach me. Sooner rather than later, now that I come to think of it," he said, a slight frown on his face.

"But that's not the worst. If this money gets traced the whole organisation is at risk. All sorts of, what shall we call them, management? Not quite right. A lot of who you would call drug bosses, I suppose, would be wiped out. And their underlings would be eliminated by them to protect others. Worst, the odds are that the authorities would still get to the bottom of the pile and go in to burn farms and shoot farmers and their families. This is the only way they

can survive, you know. The only option they, their children, have to make any sort of living in the world. I don't expect you to understand that but there you are. If I do this, there's a good chance that none of that has to change. If I let you go, all those people, all those families are at risk."

"That's why you murdered Ysabel and Marguerite?"

"Yes. Exactly the same reason. Ysabel was Gerald's secretary at the time of the deal. She was privy to all the mail and so on, took notes of certain meetings. We didn't expect Gerald to be quite as frank as that with her. Neither he nor Phillip were risks, we felt, because they were trying to cover up their dirty little frauds. But Ysabel was just an innocent. A bright one though. The Tritsam news was due to hit the papers by the time I found out Gerald had been less than cautious, and it cost me sleep, I can tell you, when I found out first that Marguerite was a flatmate of Ysabel's and second that Gerald was sleeping with her!! Then when I checked and saw the Ysabel email sent to Marguerite and I knew they both had to go. Quickly. I was on a flight to New Zealand as soon as I could. Lie down please." He stood up fishing through his pockets, frowning as he realised he had left his other rope in his bag.

Desperate to remain mobile she spoke quickly.

"It was you that broke in to Gerald's cottage?"

"Oh, yes, it was me. I waited for Gerald to leave and then saw Marguerite was staying on so I took her," he said, misunderstanding her reference to the attack on George herself. "I didn't find out for some time that they had a lover's tiff and Gerald was going back to London. Made no difference to me really, but it would have meant that I wouldn't have had quite so bad a time with her. I would have had the luxury of time. I could have talked

to her there instead of taking her back to my motel. That was a risk I didn't want to take. Still, one has to do what one has to do," he said.

"And me? You were the one who broke in on me in the cottage?"

"No, not at all. I heard about that, but it had nothing to do with me.

Some random, I would say. I had no reason to suspect that you knew anything at all about the Trittsam thing until Phillip told me last night. The silly fool wasn't even going to say. It just slipped out in... conversation, shall we say. He never seemed to click that we had no interest in any of his petty fiddlings and are only concerned with protecting our position. No, that was just some intruder, I think."

She felt another chill as she realised that John had already tortured and no doubt killed Phillip. John was looking around the floor for his twine.

"Excuse me," he said, as ever polite. "I need to get my satchel from the other room."

He looked thoughtful.

"And I'll just make a call while I'm there. Try not to worry, George. I know it's upsetting but it'll all be over soon. Just wait here quietly, please. No point in trying the phone, I took it out earlier. Best to spend the time thinking rationally. The more you tell me earlier on, the faster I can apply the methods and then, when I'm sure, I can give you peace. Please, George. Please do this right."

He was genuinely sorry for her. He closed the door to the bedroom behind him.

She wriggled off the bed as quickly and as quietly as she could. She had one chance. Half-jumped, half-shuffled across the carpet to the dresser, holding her breath as though he would hear her through the door. Managed to pick up the heavy, Turkish silver jewellery box by twisting her hands behind her

and holding the slippery end. Swung back to the window. Paused. She had nothing to lose. Wait. She'd be better to have her hands in front. Can't afford to wait. Dropped the box. A muffled thud. May as well. She lowered her bound hands behind her and stepped through them bringing them to the front. Good. Panicking, her breath almost impossible to catch as her chest tightened in spasms of fear. Quickly, quickly! Grabbed at the box and swung hard at the first window pane. Caught it in the curtain. Luckily not much sound. Tried again and the glass shattered like a bomb, spraying out into the narrow little yard next to the footpath below. Didn't wait but swung at the next one and then again and again as four windows burst in a quick and noisy succession of shining showers. A flash of thought - cut the twine from where it cut deep into her skin around her ankles with a piece of glass from the floor - didn't have time. Stumbled to the door of the bedroom and yanked it open just as John was about to thrust it open and enter, cell phone still to his ear, a puzzled and then enraged look on his handsome face. Lunged at him and fought like a tigress protecting her young, spitting and scratching and biting at every part she could find.

Tried to bring her knee up into his groin but almost fell, the twine on her legs stopping her dead. He grabbed at her and wrestled her to the wall and still she fought and squirmed and pushed and battered at his nose with her fists. Hit him squarely on the nose and he pulled back sharply in pain and she was able to pound twice behind his doubled back at the button on the intercom that would unlock the lobby door at the bottom of the building. Did the green light blink? Was grasped by his bear-like arms and thrown into the living room and caught her the left side of her face on the cabinet that held the stereo system. Somewhere in the pain shooting through her face as though she had been hit

by a flying brick and amidst the groans and huffs and tinkling of china she heard a horrible ??? and click as a bone in her cheek broke. A tooth was loosened in her jaw and hot salty blood oozed into her mouth. A kick to her kidneys. More pain shooting through her in wave after wave. Please God don't let him kill me. Not yet. Please give me time.

"What the fuck are you doing, George?" panted John, eyes flashing. "That hurt! I think you've broken my nose, you bitch!" His politeness returned almost immediately and he gently but firmly pulled her to her feet, back in control of them both.

"Well, George," his voice now nasal. "I'm sorry. It's my own fault. I shouldn't have left you without anchoring you to the bed somehow. I always thought you had plenty of spirit. Well done!" He half dragged her to the sofa and pushed her down.

"Now I'll have to tie you a little more firmly. I've upset my boss, I think," he said, after listening briefly to the disconnected tone of his tiny cell phone. "I hope she didn't hear too much of that. It makes them nervous if things don't go smoothly."

He had recovered his breath as quickly as his composure.

"Now. Better tell me just what you were doing. Smashing windows? No chance of getting out. Too high, and no fire escape on that side. Silly girl. Trying to get attention perhaps? No, not around here at this time." He looked down the hallway to the bedroom, obviously concerned despite his words.

"You bastard! You can't do this to me!"

"I can, and as you are already finding out, I will. Remember, I have done it before."

He leaned down to his satchel and started to tease out more twine, bunched in a tangle, tsk-ing under his breath at the mess.

"Do you smoke, George? No? I don't either. But sometimes I am required to light up. Today's one of those days..."

Footsteps pounded up the stairs and he paused, looking towards the door. His eyes went wide as he saw the telltale green light beside the door. He dropped the twine and ran for the door to cancel it. Too late of course, the policemen were already in the building. He stopped and snarled as he realised and pivoted on his heel looking first one way and then the other. Gripped his blue and black pistol in his hand and pointed it at the door. Waited. The footsteps stopped. A pause then a loud knock at the door.

"Miss Maxwell?"

George filled her lungs and screamed and screamed and screamed. Heard vague shouts and saw the door shudder twice as the locks began to splinter, John's eyes darting everywhere, desperately trying to figure a way out and then the door swung open with a bang, the two policemen from the car below standing, truncheons drawn, stopped dead at the gun in John's hand. Saw John think and decide that he would not do it, lower the gun a fraction and was rushed by the two officers and squashed to the floor.

Chapter Thirty

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Weeks had passed but she still couldn't forgive Gerald or herself. Was he so much different from her? She had known from the start that there was something wrong with the way Verity treated money. She was part of the monster.

John had confessed his guilt, had signed his confession. Had proudly proclaimed the righteousness of what he had done. He told to the press that he would use the courtroom to reveal to the world why he had had to do this for the people of the third world, the end justifying the means. And then he had died bleeding inside on a lonely night in the prison kitchen the next day, a pot with a bent handle lying on the floor beside him, beaten to death when all the other prisoners and the guards were supposedly watching a movie in the east wing.

Every day she wondered whether she should get rid of everything - the houses, the cars, the art and antiques. The money. To leave it like dirty laundry somewhere to be cleaned and then never to pick it up. To give it to those of the investors that she could track down. And every day an ugly part of her decided to keep it all telling herself that these were just things, that no poison was in them, no crimes had been committed by them. But guilt came with each such decision descending on her like a smothering grey blanket. Not to not act in such a case is a decision that need never be made. To keep something one had only to remain firm against one's conscience whenever it whispered or to do nothing at all for most of the time and things remain the same.

Then one late autumn day, when the leaves had already turned red and gold and had fallen from the trees, it became clear that all it took to lose everything in order to gain everything was to act. It took but a moment for the

change to occur a moment when the means were present and the decision made in the same instant. And so she did it.

But the Liquidators of the fallen company refused to give her a list of the investors, refused as unorthodox her donation, like the blind lady of justice represented in the statue Phillip used to keep on his desk. And she couldn't get her lawyer to create the necessary documents to create a trust in a way that he would be unable to check who the beneficiaries were and what the entitlement of each was - he kept saying it was pointless, a drop in each investor's bucket. Nothing but a gesture.

She remembered some names and addresses though. She sent a cheque to eight elderly investors. Two never did present their cheques, dead she assumed. That accounted for only a quarter of the money in the bank. It left Gerald's house, cars and antiques. So she sold the house and the cars and collected every last scrap of money, thought for a few days as she walked the streets around her home before removing some of the proceeds and divided them between the Red Cross, the Salvation Army and Lifeline.

She paid Samuel Figg, and some damages to the vendor of the house she could no longer buy and bought a one way ticket to New Zealand, throwing away the expired return ticket she had hung on to like a token. The balance she converted to a bank draft in New Zealand currency, determined to at least save James from his loans, the wolves of the liquidators' agents, baying now at his door, coldly threatening to sell everything when he told them he couldn't get any bank to refinance him at terms he could afford. The Belize building had already gone. James was a victim, like any of the investors. He may as well benefit.

She closed her eyes and offered a silent prayer for Ysabel, Marguerite and even Gerald, as well as the tens of thousands of investors and any other poor souls in similar positions to James, took a deep breath and her only possessions in the world, her two steamer trunks, and boarded the plane for New Zealand dressed this time in her few designer labels, which would wear out and be gone in a fleeting moment.

There she would stay, so long as James allowed her to. Would use whatever financial skills she had picked up help James get back on his feet. Would face down Mark O'Reilly and his designs on Roslyn and the farm.

Would make her peace with James and her inner world at the foot of the Ghost Kauri.