

# Prologue

*August, 1990*

So the person you loved best in the world had killed themselves. Had felt so desperate, so absolutely hopeless that it seemed the only option.

How could you live with yourself, how could you ever come to terms with it, knowing that, in the end, even you had not been able to help, to offer comfort of any kind?

And, even though you knew it was not directly your fault, that the blame could be very arguably laid at the door of that gleaming, futuristic-looking building in the heart of the City of London, currently wrecking so many lives, you would still blame yourself every hour of every day for the rest of your life.

It wasn't the first such death of course and nor would it be the last. People had been lured by the promise of an easy, apparently risk-free wealth by the tenants of that building, basing a luxurious lifestyle upon it – a lifestyle of beautiful houses, of expensively educated children, of lavish grown-up toys, and all the other powers and pleasures of wealth – only to discover the foundations of it were built for a while at least on shifting, albeit golden sands rather than solid rock. And yet the promise had been far from empty, based as it was on a background of three centuries of economic success, the success of a great financial institution. But for a time in those darkly turbulent years at the end of what has now been labelled the Greed Decade, that promise seemed not only empty but also a terrifying vacuum; and it was not just the houses and the educations and the toys that were lost, but frequently the most basic of life's requirements, and for many, pride, self-respect, and indeed, hope itself.

# Chapter 1

*22 April 1988, morning*

She wasn't even going to think about having an affair. She simply wasn't.

It was something she totally disapproved of; it wasn't only immoral and selfish, it was deeply dangerous. She was married, very happily, to someone she not only loved, but admired, and there was no way she was going to break her vows (and risk breaking Nigel's heart), and put her marriage and her very happy life at risk. So that was that. Absolutely that. And if he phoned – which he almost certainly wouldn't, he'd been drunk and probably hadn't meant a word of what he said – but if he did, she would simply say that, say, 'No, I'm sorry, it was lovely meeting you, but I'm happily married and – well, I'm happily married.' That would be enough. Surely. She wouldn't have to go on. He'd know what she meant and he'd probably come out with some jokey reply and that would be that. And if she had to spell it out – well, she would. That would be the end of it. A fun encounter: that's all it had been. She might have been a bit silly: she had been a bit silly. But that was all. Blame the champagne. And luckily Nigel hadn't noticed anything...

He came into the bedroom now, from their bathroom, offering his wrists to her so she could put in his cufflinks; as she did so, her fingers unusually fumbly – blame the champagne for that as well, she seemed to have a bit of a hangover – she suddenly found herself looking at him as if she had never seen him before. Was he really, as HE had said so rudely

– so rudely – a bit of a caricature? She supposed, honestly, he was: tall, blond – well, blond-ish, going just slightly grey now – very slim, pretty good-looking really, perfectly dressed, in his Turnbull & Asser shirt, his pinstripe suit, his Lobbs shoes. (HE had been wearing Lobbs shoes, he told her: ‘Only posh thing about me. I get a real thrill going in there, them getting the old last out.’)

‘Lucinda! Do concentrate, darling, I can’t stand here all day.’

‘Sorry. There you are.’

‘Thanks. You having breakfast this morning?’

‘Oh – no.’ The thought made her feel sick.

‘Hope you’re not overdoing the dieting?’

‘Nigel, of course I’m not. I’d have thought you only had to look at me to see that.’

‘Well – you look pretty good to me. Anyway, I’m hungry. Not enough to eat at that thing, was there?’

‘No, not really. Gosh, it’s late, I didn’t realise.’

She mustn’t be late for work today, of all days. She worked for Peter Harrison, the publishers, as secretary to Graham Parker, one of the editors, and he had an important meeting that morning with some Americans, who were coming over on what Graham wittily called ‘an acquisition mission’. Being Americans, they had suggested an eight o’clock meeting; Graham had managed to persuade them forwards an hour to nine, but she’d have to be there well before then, coffee brewed, biscuits and the best cups on a tray, and herself ready to greet them. It would be fun.

One of the things Lucinda loved most about her job was the social aspect; there was always something going on – book launches, marketing

meetings, sales conferences, press jaunts, and the famous Frankfurt Book Fair where the entire publishing world packed itself under one enormous roof. She'd been working for Graham for a year now; she was hoping to be an editor herself one day, but there were so many people with that particular ambition, and to be absolutely honest, hers was slightly half-hearted; she didn't intend to go on working after she'd had a baby. That was something else she disapproved of: working mothers. She intended to be like her own mother, always there, putting her children first. Of course, the baby was hardly a reality: bit far from it, actually. But – come on, Lucinda, don't start thinking about that now. You've got to get to work.

She was ready twenty minutes later: she caught sight of herself in the hall mirror and tried to see herself through HIS eyes: long-ish full-ish skirt (Laura Ashley), blue shirt with a turned-up collar (Thomas Pink), and her twenty-first-birthday pearls, of course; navy sleeveless Puffa jacket, flat shoes (Charlie Jourdan), blond hair scooped back in a velvet band.

There really was no way she could possibly appeal to HIM, not really, not if he was sober. He'd like one of those sharp eighties girls in short-skirted suits with padded shoulders, girls with big hair and big ambitions. He wouldn't even be able to remember her this morning, never mind ringing her ... and as she stood there, checking that she had her wallet and her keys, the post came through the letter box. A couple of quite nice-looking things, clearly invitations, a bill or two, a postcard from Verbier, from the ski-ing party she'd wanted to join and Nigel hadn't, and a letter from Lloyd's. Lloyd's of London. One of the whiter-than-white envelopes that arrived once a year, containing a statement of their account and followed in due course by a large cheque. Nigel was a Member of Lloyd's; it was one of the things that had pleased her father

most when he and Nigel had had their Little Chat, just before they got engaged.

‘Not only all that land, down in Norfolk, but he’s a Name as well; that’ll stand you in good stead in the years to come.’

One of her uncles had been a Name in quite a big way, apparently. When she was young, she’d heard her mother talking about it, and asked her what it meant: ‘Well, darling, it means you become a sort of sleeping partner,’ Margaret Worthington had said rather vaguely. ‘They insure things, big things I mean, like ships and buildings, and they make a big profit on it. If you’re a Name, you get a share in those profits.’ ‘What happens if the ships sink?’ she’d asked, and her mother had said, well, there was more than enough money to deal with that. ‘They still make a profit. Ask Daddy about it, he’ll tell you more, I don’t really understand it. Except that it pays all your cousins’ school fees,’ she added.

It hadn’t sounded interesting enough for Lucinda to ask her father; but she did know now that there was enough money coming in from Lloyd’s every year for Nigel to boost their income quite a bit. Which they didn’t need at the moment of course, Nigel’s salary as Chairman of the family business was perfectly adequate, and he had quite a big portfolio of stocks and shares, but it would be wonderfully helpful when they wanted to move to the country and buy a house.

That was the plan, to move as soon as they had children. Not to Norfolk, that was too far and the last thing Nigel wanted was to run the farm, but he didn’t want to spend the rest of his life in London, he said. Nor did she; she’d grown up in the country herself and loved it.

‘Where did you live when you were a child then?’ HE had asked last night. ‘Some pile in the country, I s’pose?’

And, ‘Well,’ she’d said, ‘not exactly a pile, but quite a nice house, yes, in Gloucestershire, near Cirencester.’

‘Oh yeah? Ponies?’

‘Yes. Yes, I did have a pony. Actually.’

‘Very nice,’ he’d said, ‘very nice indeed. I’d like my kids to have all that, ponies and boarding school; you go to boarding school?’

‘Yes, when I was thirteen.’

‘Like it?’

‘Quite. I got awfully homesick and missed my pony. And Mummy, of course, and my sister and brothers.’

‘And where were they at school? Eton or Harrow or some such?’

‘Um – Eton, yes, actually.’

‘And Hubby over there, he go to Eton?’

‘Yes, he did.’

That was when he’d said Nigel was a caricature. And— stop it, Lucinda, stop thinking about it.

She started ripping open the envelopes to distract herself. Invitations: oh, fantastic, Caroline’s wedding. And that looked like Philippa’s writing (it was) – brilliant, party in the country – and Sarah’s baby’s christening, so sweet to ask them and— damn! She’d opened a letter addressed to Nigel by mistake, half-pulled it out. Not that Nigel would mind – at least, she didn’t think so. He always said he had no secrets from her. She’d just say she was sorry and— now the letter wouldn’t go back into the envelope. Lucinda pulled it out to refold it and couldn’t resist reading it. The letterheading was *Jackson & Bond, Members’ Agent, Lloyd’s of London*, and the letter itself was quite brief:

*Dear Nigel,*

*I thought I should warn you ahead of the final account that, as I feared, you did make a loss for the year just closed. Not a big one, just a few thousand pounds...*

A loss. A loss! How extraordinary. That had never happened before. Never. She didn't know how many thousands of pounds Lloyd's would regard as 'just a few'. Maybe ten thousand, or even more? Surely not. But she did know they dealt in very big numbers. Nigel would know. They'd have to talk about it tonight.

God, she was late; she must go. She left the letters on the hall table and slammed the door behind her.

She found herself suppressing a rather strong feeling of nausea as she half-ran down Sloane Street towards the Square and the tube. She managed to just catch a train, and then sank weakly into a seat. She couldn't face the change this morning; she'd get out at Temple and take a taxi up to Russell Square. She knew it was lazy but she really did feel rough: and she simply couldn't be late. Graham would kill her...

Despite her resolve, as the train jerked and swayed along, she began to think about HIM again: him and the night before. He really had had the most profound effect on her. She wasn't sure why. Partly, she supposed, because she'd never met anyone quite like him before. It had been at a publishing party, to celebrate the publication of a book edited by Graham Parker about the financial markets just before and just after Big Bang – that extraordinary day in October 1986, when the Stock Market became totally computerised and a free-for-all, rather than the gentlemanly domain of the traditional stockbroker.

Lucinda organised and attended all the editorial department's parties; it was part of her job and she enjoyed it.

The guest-list had looked like a *Who's Who* of the Square Mile, Nigel had been invited, not because he worked in the City, he didn't; he worked for a large manufacturing company that had been founded by his grandfather, but he had a large share portfolio and Graham had kindly

suggested to Lucinda that it might be interesting for him. HE on the other hand did work in the City.

HE was one of that entirely new breed of traders, the market makers, sprung not from the great public schools, but the East End of London. 'I'm one of your electronic barrow boys, so called,' he said, grinning at her, as he allowed her to refill his glass for the third time in what seemed about five minutes. 'Not the sort the City used to give the time of day to, unless we was in our proper place in the back office.' He held out his hand. 'Gary Horton. Known these days as Blue. Pleased to meet you' – he peered at her name badge – 'Lucinda Cowper.' He pronounced it wrongly as people so often did; it always annoyed her.

'It's pronounced Cooper,' she said briskly, 'the W's silent.'

'Yeah, I see,' he said looking mildly amused, and then, his dark eyes moving over her, 'are you really called Lucinda?'

'Yes, of course. Is that so unusual?'

'Well, where I come from it is. I mean, that is a posh name, isn't it? Seriously posh.'

'I – I don't know,' she said.

'I don't s'pose you would. Don't s'pose you know anyone who isn't posh, do you?'

'Well, of course I do,' she said, rather helplessly.

'Oh, OK. What, like Daddy's chauffeur and Mummy's cleaner?'

'I think you're being rather rude,' said Lucinda, 'if you don't mind my saying so. Now if you'll excuse me, I—'

'Sorry,' he said, putting out an arm, stopping her. 'I was out of order. Sorry. It interests me, all that Eton and ponies stuff, not sure I know why. Probably because I can't understand how they – *you've* – done it.'

‘What do you mean?’ she said, reluctantly interested.

‘How you’ve survived so long. I mean, most dinosaurs die out, don’t they? Oh, shit. Now I’ve been rude again, haven’t I?’

‘Yes. Very,’ she said coolly and moved away from him, right across the room. She felt unduly upset by him, unable to laugh it off; she looked for Nigel, went over and refilled his glass.

‘You all right?’ she said, giving him a quick kiss. ‘Got enough people to talk to?’

‘Oh yes, of course. Jolly good party, Lucinda, well done.’

‘I can’t take any credit,’ she said.

‘Nonsense. Of course you can.’ He smiled at her; it was one of his more endearing characteristics, that he enjoyed life enormously; his work, his social life – although he got a bit irritated with her more giggly friends – his tennis, his shooting. He was seldom out of sorts, always cheerful, almost always good-tempered. He was quite a bit older than she was, forty-two to her twenty-four, but it had never been a problem. She rather liked it; it made her feel safe.

She moved away and was in earnest conversation with one of the other editors when Blue Horton appeared at her side again. She smiled briefly at him and then ignored him.

‘Look,’ he said, waiting patiently until the editor moved away, ‘I just wanted to apologise. I’ve got a real gift for saying the wrong thing. Can’t help it, really.’

‘It’s all right,’ she said. ‘Now if you’ll excuse me, I really have to go and talk to some more – what did you call them? – oh yes, dinosaurs...’

‘No, don’t go,’ he said, putting his hand on her arm, ‘please. One of the reasons I got carried away was because I felt – I don’t know – thrown by you.’

‘Thrown? Why?’

‘Well, because you’re so bloody gorgeous,’ he said. ‘I just totally forgot myself. Looking at you.’

Lucinda felt a blush rising up her throat; she blushed easily and she hated it.

‘Don’t be ridiculous,’ she said.

‘I’m not being ridiculous. I’m a shy, retiring sort of a fellow.’

‘Now you are really being ridiculous.’ She smiled in spite of herself. ‘You’re about as shy as – as –’ she struggled to think of someone suitably self-confident, ‘Mrs Thatcher.’

‘Ah, now there’s a lady I admire,’ he said, surprising her.

‘Really?’

‘Yeah, course. She’s responsible for all this –’ he waved his arm round the room ‘– all this enterprise; she’s freed up the market, she’s made it possible to do whatever you want, given enough ambition and energy and that. It’s getting more like the States every day here, and I like it. I think that’s what I was really trying to say,’ he added with a grin, ‘when I said your lot were dinosaurs. I meant, everything’s changed and you’ve managed not to. And still done well. Very admirable.’

‘Well, all right. I’ll try to accept that.’

‘Good. So how long you been married then?’

‘Three and a half years.’

‘And kids? Got any kids?’

‘No. Not yet.’

‘OK.’ He paused in his inquisition, as if digesting this piece of information, then: ‘And where d’you live? Don’t tell me, somewhere not too far away from Sloane Square.’

‘Well, yes. Actually. In dinosaur country.’

‘You’re not going to let me forget that, are you?’

‘No, I’m not. Now I really do have to circulate a bit more.’

‘I’ll come with you.’

‘Blue—’ She stopped suddenly. ‘Why Blue, when you were christened Gary?’

‘It’s a nickname,’ he said. ‘We all have them and they all got some sort of reason. I mean, there’s Luft, short for Luftwaffe, he’s got blond hair and blue eyes and very, very right-wing views. And Croydon, because his surname is Sutton, and Harry, he’s one of your coloured gentlemen, so Harry as in Belafonte, and Kermit who looks like a frog, and—’

‘Yes, I get the idea,’ she said, laughing, ‘but why Blue?’

‘You heard of Blue Buttons?’

‘No.’

‘They were the runaround boys on the old Stock-Exchange floor. Looked after the brokers, kept them supplied with tea and coffee – and info, of course. You’d hear people shouting for them: “Where’s the Blue? Hey, Blue, over here!” I was one of them, before Big Bang. In fact, I got to be the head Blue Button. So the name stuck. I quite like it. Don’t you?’

‘I – well, yes, I think so,’ she said doubtfully.

‘Good. Anyway, it’s a better name than Gary. Come on, let’s do some of this circulating then. You introduce me to some of these people. And your husband, if you like.’

She hadn’t introduced him to Nigel; it didn’t seem a very good idea, she wasn’t sure why. For the next half-hour he followed her round the room, listening respectfully while she talked to people, shaking hands when required, eventually carrying a bottle of champagne himself to

assist with the glass refilling. And then, somehow, she had found herself alone with him, in the little kitchen; a lot of people had gone, the catering people were packing up glasses and he said suddenly, 'Would you have lunch with me one day?'

'No,' she said, staring at him, quite shocked, feeling the wretched flush rising again, 'of course not.'

'Why of course?'

'Well, isn't it obvious?'

'Not really, no.'

'Mr Horton,' she said firmly, piling up glasses, sorting empty bottles from full. 'I'm – well, I'm married, you know that.'

'And married ladies never have lunch with gentlemen? Is that right?'

'Not – well, not like that.'

'Like what?'

'You know—' She stopped. 'You know perfectly well what I mean. Perfectly.'

'No, I don't.'

'Yes, you do. Oh, this is silly.'

'Yes, it is,' he said, 'just a bit.'

And then he leaned forward and kissed her. On the mouth. Only very briefly, but it was enough; enough to create the most extraordinary sensations, somewhere deep inside her, a lurch, a sort of stirring. She pulled away, stared at him; he smiled at her. He had, she noticed, even in her confusion, extraordinarily nice teeth. He wasn't very tall, only a little taller than she was in her heels; his dark hair was close cropped, his eyes a deep, deep brown. He had long, almost girly eyelashes, a very straight nose and quite a wide mouth (showing the very nice teeth). He wasn't

fat, but he was very solidly built, broad-shouldered, with rather large hands and feet, and he seemed to emit a lot of energy; he was restless, permanently fidgeting. It was oddly attractive.

He leaned forward and kissed her again; for just a fraction longer. She could feel herself responding to him, feel her lips parting, moving just a little; it was terrible, scary—

‘Please stop it,’ she said, ‘I really must go.’

‘OK,’ he said, ‘that’s absolutely fine. I’ll keep trying, though. I’ll call you in a day or so, see if you’ve changed your mind.’

‘Blue – I mean Mr Horton – I won’t. Honestly.’

‘You might. You never know. I don’t give up easy. Bye, Lucinda.’ And he was gone.

Thinking about him now, as the train clattered along, about how he had disturbed her, how funny he had been – how really rather nice – she completely forgot about the letter from Lloyd’s.

In the trading room at McArthur’s Bank, Blue Horton was telling his best mate, Charlie, over a bacon butty and page three of the *Sun* that he had met the girl he wanted to marry.

‘Oh yeah? What’s she do then?’

‘Works for a publisher. And her husband’s a—’

‘Her husband? Blue, don’t be daft, mate. You don’t want to get mixed up with a married woman.’

‘Charlie, she was just sensational. Posh, dead posh, you know how I like all that, and beautiful. I mean really beautiful. Blonde, blue eyes, legs like a racehorse, and really sweet, still waters running really deep – you know the sort of thing. No idea how sexy she was. I reckon she’s never

had a good fuck, and I reckon I could give her one. Correction, I'm going to.'

'You're crazy,' said Charlie, returning to his study of the page three girl, whose breasts were now studded with crumbs from the bacon butty. He flicked them off. 'You're heading for trouble, mate, you go down that road. And if she's got any sense, she won't let you.'

'She hasn't got a lot, I'd say,' said Blue, 'that's what I'm banking on. And she fancied me,' he added modestly, 'I know she did. You can always tell.'

Elizabeth Beaumont was becoming obsessed with her upper arms. It was an absurd obsession, she could see that; she had far more important things to be obsessed about, like her career and her relationship with her husband, and her eldest daughter who was turning into something of a nightmare, but she still found herself returning to the arms. They were the one bit of her body that she didn't seem able to get the better of. She could work the rest of it into submission, with the help of her personal trainer, the gym and her own self-discipline, could make sure her stomach was flat – who would think now it had submitted to three pregnancies – and her bum taut, and her thighs cellulite-free – although several of her friends had told her that was luck rather than anything more scientific. And her bust was mercifully small and therefore pretty firm still. But her arms – above the elbows – were beginning to sag. She fought it, of course, with weights and swimming and the special exercises recommended by the trainer and indeed Ms Fonda, but it didn't quite work. If she relaxed them, they sagged. Only a bit: but she was beginning to feel they had to be covered up, that sleeveless tops were not a good idea. She had worn a sleeveless top this morning, a black one under her red suit, and as she dressed after her workout in the gym, she realised it had been a mistake, that she wouldn't really want to remove her jacket during the meeting. Which was a pain, as the meeting room was always

too hot, and the suit, in thick ribbed silk, was quite heavy...

Oh, for goodness sake, Elizabeth, she thought, reaching for her bag, ready to leave the gym and go to the hairdresser, you shouldn't even be thinking about your arms, you should be thinking about the meeting. Which was going to be tricky; it was with one of the agency Account Directors who was anxious about a forthcoming presentation to one of their major clients, Hunters, a big-spending over-the-counter medicinal and toiletries brand. He didn't like the work the creative team had done and had refused to present it, said he knew the client wouldn't like it either. Both the Account Director and the creative team had dug their heels in; the Client Services Director backed the creative team, and the presentation was in two days' time. In fact, the situation was more than tricky, it was looking pretty dangerous. It had to be sorted. She walked out of the building, got into the cab waiting for her outside the door and turned the full force of her formidable brain onto what lay ahead of her that morning.

Elizabeth had a Very Big Job. She was Managing Director of one of London's leading advertising agencies, Hargreaves, Harris & Osborne, known in the business as H<sub>2</sub>O. Her boss had once called her the embodiment of eighties have-it-all woman: with her gilt-edged life, her three perfect children, her handsome charming husband, her high-profile career; the compliment had pleased her immensely. She adored her work, and was immensely good at it; she loved the constant striving for excellence, the ferocity of the competition – so much greater than in the glory days of advertising in the sixties and seventies – loved urging and coercing her staff into the better-than-best work she knew they were capable of, even enjoyed the schmoozing as the essential tool it was in getting what she wanted. She enjoyed her large salary, not only for what it could buy her, but what it represented: success and on a major scale in the part of the industry that traditionally had been male-dominated. She didn't mind the long hours, the panics, not even the occasional savage

disappointment when an account went to another agency; it was all part of a cut-and-thrust industry that she had worked in all her adult life.

Viewed from the outside, indeed, she was an absolute success; admired and feted, self-assured, in complete command of herself and her life. From the inside, it was a little different, and a diffident, almost anxious, Elizabeth looked out, managing, but only just, to display the glossy confidence, the sense of order both at home and at work, the cool, calm enjoyment of it all. From the inside, she very well knew, she was rather less of a success. And her upper arms seemed to symbolise the whole thing.

Simon Beaumont had never been remotely jealous of his wife's success; indeed, he was extremely proud of it, generous both emotionally and practically. In this he was a little ahead of his time. It helped, of course, that he was a success himself, a Board Director of Graburn & French, merchant bankers, working in Investment Management, and spent his days in the heady world of global stock markets, managing portfolios for private clients. He combined an ease of manner with a brilliant mind and a sharp financial instinct, and was a well-known figure in the City, much sought-after for after-dinner speaking.

Just the same, colleagues at a comparable level would not have dreamed of doing what he was doing that morning: which was getting his eldest daughter back to school for the summer term. Or what he had done on a hundred, possibly more, occasions, attending (on his own) school plays and carol concerts, parents' evenings and, even once or twice, sitting by sickbeds when for various complex reasons, neither the nanny nor the housekeeper were available and Elizabeth had had a crucial meeting. For which he enjoyed, it had to be said, a great deal of cooing from various other wives of their acquaintanceship who told Elizabeth she had no idea how lucky she was. And Simon was rather afraid she did

not.

He enjoyed the cooing, though; he enjoyed most of what came his way from the women in their social circle and also the ones that he worked with. He enjoyed women altogether; they were as essential to his happiness and sense of well-being as his excellent health, his work, the fine wines with which he had filled his cellars, his two beautiful houses, one in London, one in Sussex, the long days sailing his boat, the *Lizzie*, and his children, with all of whom he was besotted. He flirted with women and charmed them, and even gossiped with them – it was well-known that Simon Beaumont was a fine keeper of secrets – and basked in their admiration. He enjoyed Elizabeth too: when she would allow it.

And that morning, in Elizabeth's absence at her meeting, he was seeing his eldest daughter Annabel off to boarding school. Which he was happy to do; it provided an opportunity to admire both the girls and their mothers.

He really was a father to be proud of, Annabel thought, looking at him as he appeared in her bedroom doorway. He was very good-looking, tall and slim, with loads of hair still, even if it was going a bit grey; and he did dress well. He was wearing a great suit this morning, light grey, and really, really nice shoes. He always had nice shoes; she supposed it was having them handmade.

It was great to have a father you could be proud of. She looked at some of her friends' fathers, paunchy and balding, and wearing really naff things sometimes, specially at weekend exeats, and wondered how they could bear it.

Her mother always looked good too; her clothes were great. Annabel thought it must be because she worked, knew what was what. She had never been inside Marks & Spencer, for instance, Annabel was sure. A

power-suited mother. A powerful mother altogether. Annabel was proud of her too: intensely so. When she had been little, she had wished that her mother could be at home, of course, but that had passed and their relationship was far better, she knew, more genuinely friendly and mature than those a lot of her friends had with their mothers.

‘Come on, we’re going to be late.’ Her father’s voice was less tolerant than usual.

‘Well, we’ll have to be late. I can’t find one of my essays. I know I brought it home, and now it’s just vanished...’

‘Have you been working on it? What about your desk?’ he said, carefully patient, obviously stressing. God, he stressed. They both stressed.

‘I’ve looked there, Daddy. Obviously. And yes, I have been working on it, actually.’

She hadn’t, of course; she’d been much too busy seeing her friends, having fun. She’d only brought it home with her to look good.

‘Shall I have a search? Often a fresh eye...’

‘No,’ she said sharply. She didn’t want him rummaging in her desk. She kept her pills there; of course, she’d got the current pack in her bag, but there were a couple of empty ones that she kept meaning to throw away. They weren’t the sort of thing you could just chuck in the wastepaper basket.

‘Well, all right. But if you can’t find it, we’ll just have to go or you’ll miss the train. I’ll have a good look when you’ve gone and send it on to you.’

‘Daddy, I know it’s here. Just give me five minutes. And I can always get a later train.’

‘Sweetheart, you have to get the school train. You’re booked onto it. I’m sorry, I’ve got a big meeting later this morning and—’

‘I can perfectly well get myself back to school,’ she said, trying to sound patient. ‘I’m sixteen, for God’s sake, I can get a cab across London and buy another ticket and read a timetable all by myself.’

‘You’re not actually sixteen yet, Annabel. Not for another three weeks. And I want to see you safely onto that train. It’s ridiculous, you should have got everything ready last night.’

‘Yes, all right. Sorry.’ She went over to him, gave him a kiss. ‘I was busy last night.’

‘Busy?’ He smiled down at her, unable as she had known he would be, to stay cross with her.

‘Yes, very busy.’

‘Hmm. Partying until after midnight.’

‘Well, it was the last chance before we all go back to prison.’

‘All right, all right. So what do we do?’

‘You wait, I go on looking. That’s what we do. If I haven’t found it in five minutes, we can go. Promise. Just leave me in peace, Daddy, please. I’m much more effective on my own.’

He sighed and turned out of the room; she smiled briefly after him. He might be an old fusspot, he might stress a lot, but he was a sweetheart.

She was right, of course; as soon as he had gone out of the room, she did remember where the essay was: in her bathroom, in the magazine rack. She’d been glancing at it two days earlier, as she waited for the bath to run, thinking she really must do something about it. As, of course, she hadn’t. She retrieved it, pushed it into her leather Gladstone bag and rushed out into the hall.

‘I’m ready.’

‘Good. Well, off we go then. Any more luggage?’

‘No. I travel light. Apart from my trunk, and that’s in the car. Bye, Josie.’

Josie was the Portuguese housekeeper.

‘And you’ve rung Mum?’

‘Yes, I’ve rung Mum. Come on then let’s go’

There was a pile of letters on the hall table, placed there by Josie.

‘Want those?’ said Annabel.

‘What? Oh, maybe. Grab them for me, darling, will you. I’ll look at them in the car.’ Simon pulled the door shut behind them, ran down the steps in front of her. ‘Morning, Carter. Paddington Station, please, here’s Annabel’s bag, and then I’m going on to the office.’

Carter opened the door for them both; Annabel smiled at him as she slithered in, tugging her extremely short skirt down.

‘Hi, Carter. Off we go again.’

‘Indeed,’ he said primly. She could see him trying not to look at her legs; it amused her. Men amused her altogether; they were so bloody predictable. She might not be quite sixteen, but she did know that.

She sank into the corner of the car, looking back at the house briefly, then at her father as he sorted through the letters. It had been a very good holiday; they’d all had fun. Even dinner, the whole family number, had been all right. Bit of a waste of a Saturday night, but Toby had been on great form, he was an OK brother really, and it was lovely to see little Tilly so happy. She had just passed the exam into St Mary’s – couldn’t wait to get there, she said. She was so sweet and so pretty; most of her friends were terribly impatient of their little sisters, yet Annabel really loved Tilly. But then everybody did.

She met Carter's eyes in the driving mirror and winked at him; he frowned and hooted at a cyclist. Silly old fart; still, he'd been jolly patient when he'd taken her shopping last week, her and Miranda, sitting for hours in High Street Ken as they trekked from shop to shop.

Now should she have her hair cut, she wondered, bobbed like Miranda's? It was getting a bit long. Shame to lop it all off though, and she wasn't at all sure a bob would really suit it. Maybe she should just have some highlights put in... 'You all right, Daddy?' she said. A subdued 'Fuck!' had escaped him in a tone that was half-exasperation, half-groan.

He looked at her rather oddly, as if he had forgotten she was there; then managed a weak smile.

'Sorry, darling. Yes, I'm fine.'

He didn't look fine; he looked a bit flushed. She hoped he wasn't having a heart-attack or something.

'You sure?'

'Yes, yes, fine, just – just remembered something I should have done, that's all.'

'Oh, good.'

He was pushing a letter back into its envelope. She couldn't see what it said; the only words she recognised were *Lloyd's of London* at the top. She didn't know much about them, except that they were something to do with the City, and her father had once pointed out a rather amazing building to her and Toby, all blue glass and steel and external lifts and pipes.

Well, if it was only business it couldn't be that serious. She had complete faith in her father and his ability to run the world, or at least the City of London.

She looked at him again: he was reaching for the carphone now,

rummaging in his briefcase at the same time; he seemed flustered. Which was unlike him.

And then they reached Paddington Station, and she saw Miranda's mother pulling in just in front of them, and hooting, and after that in the hassle of getting her stuff out and assuring her father that there was no need to come to the platform with her, and hugging him and telling him she loved him, and saying goodbye to Carter, and waving and blowing her father kisses, she put it right out of her mind.

Back in the car, Simon read and reread the letter, and then sat staring out of the window. Carter watched him in the rearview mirror with interest. Such silence was unnerving; normally his employer either chatted to him, or talked on the carphone, or read the papers. Something was worrying him, that was for sure.

'Eat your breakfast, Emma, there's a good girl. Otherwise you'll be late for school.'

Debbie Fielding said this every morning and at exactly the same time (8.15), just as she said, 'Have a good day, both of you,' to Alex and Richard, after giving them both a kiss (at 8.05), and, 'Yes, Rachel, you do have to go to playschool,' (at 8.40).

Sometimes she thought she might as well have made a recording and just let it run each day, apart from the kissing, for all the notice anyone took of her or the response she got. Well, Richard smiled and said thanks, and plonked Alex's cap on his son's head, but Alex said nothing, just heaved his school bag onto his back, Emma continued not to eat her breakfast and Rachel continued to argue and say she didn't want to go to stupid playschool. Just the same, by 9.30 Debbie was usually safely back at home on her own, apart from the dog and the cat.

It was her favourite moment of the day, that, the house briefly hers, nobody arguing with her or asking her for things or saying could she discuss something with him – that was Richard and usually when she was absolutely frantic and trying to get Emma off to ballet or Alex to judo or Rachel out of the bath. She often wondered how a man whose job was looking after children – well, looking after their education anyway – could possibly not realise how much time and attention they required.

What she did next was have a bath; she knew this was recklessly extravagant, in terms of time, but it helped her cling onto her sanity; she would lie there for exactly five minutes, sloshing the water over herself, listening to the silence, planning exactly what she would do for the rest of the day. Quite why she found it so hard to remain sane she wasn't sure; she often said if there was a prize awarded for the most boring family in the British Isles they would win it. Three children, one boy and two girls, one cat, one car, house in the suburbs – well, she clung to the thought that Acton wasn't quite the suburbs, it had a London postcode, after all – father headmaster of the local junior school, mother fulltime at home, editor of the Neighbourhood Watch newsletter, Deputy Chair of the local National Childbirth Trust.

And how had that happened, Debbie wondered. How had the Debbie who had been the ground-breaker of her year at school, first to go to a music festival (Glastonbury in 1971 in its second year, at the age of sixteen and without telling her parents – that had resulted in what she called house arrest for a month and which she swore was worth it), first to sleep with a boy, first to go on the pill, first to smoke pot, and who had been so excited on the morning of her first job, that of runner for a local radio station, that she had been literally sick – how was it she had turned into this dull and dutiful person?

She had been clever, although not brilliant, and had got two As and a B for her A-levels – and moved from her grammar school in Kent to

Birmingham University to read English. Where she found herself less of a ground-breaker but blissfully happy, released finally from the claustrophobia of only-childhood in her aggressively suburban home, into a paradise of like-minded, free-thinking, pleasure-seeking contemporaries. She joined the Debating Society and several more ridiculous ones, like the Druids, partied furiously and almost failed her first-year exams. Sobered by that experience and a warning that she might lose her place unless her performance improved, she attached her nose firmly to the grindstone, and apart from a much-reduced social life, worked harder, and wrote endless pieces for Redbrick, the student newspaper.

And in that calmer, better-behaved phase she had met Richard. Richard Fielding, who was the antithesis of everything she liked or admired: public school, modestly good-looking, painstakingly polite, absolutely decent – it was an old-fashioned word, but suited him perfectly – bit of a swot, a reject, as he put it, from Cambridge, as if it mattered, Debbie thought, and who indeed for a while she regarded with some disdain. He was reading English as well, and he was awesomely clever, regarded as a near-certainty for a First. Debbie found herself listening to him, unwillingly impressed as he talked and argued in tutorials and in the student union and in debates, and gradually she became intrigued by him. He was very intense, very serious; that intrigued her too, used as she was to boys taking nothing very seriously at all, except sex and drink and various attendant pleasures, and he was able to surprise her too: a bit of a rock music buff, where she would have written him off as a classics lover, and the proud owner of a Harley Davidson motor bike, on which he took her out occasionally. Sitting behind him, holding him round the waist, as the world was reduced to a throbbing, scary blur was oddly erotic; after only the second outing she went to bed with him. He wasn't fantastic at sex, indeed rather dull compared to some of the boys she had known; and was slightly daunted by Debbie's enthusiasm for it, greeting her frequent propositions with a

rather sheepish smile, which she found engaging. But he had given the matter of her pleasure very careful attention and worked hard on it, as with everything he did, and that seemed rather engaging too.

By the end of the second year they had become accepted as a couple, albeit a rather unlikely one, and he took her to meet his parents one weekend; it was a shock. They lived on the Gower Peninsula in south-west Wales, an astonishingly lovely piece of countryside, unspoiled and untamed: where wild ponies roamed the moorland and lanes, where hawks hovered over the hills and sheep grazed the grassy cliffs high above the sea. Broken Bay House was a great heap of a place, quite isolated, high on the cliffs with an incredible view of the sea. It was large and rambling (and very cold), badly in need of painting, full of battered old rugs on stone flags, and lumpy sofas and jugs full of dried flowers everywhere, and real fires blazing, which only warmed your front and left your back freezing. The kitchen was the only cosy room, because of the Aga, and they ate there, at a wooden table which was so big it could seat eight and still leave quite a long expanse at one end to be covered with letters and newspapers and books and catalogues of things like agricultural shows and art auctions. There was a vast garden – well, it seemed vast to Debbie – with a large population of hens at the vegetable end and a stableyard with three horses: and an old Rolls tucked into one of the stables. They were obviously rich, Debbie thought, and wondered why they didn't get central heating put in. She liked William, Richard's father, he was sweet and old-fashionedly courteous, but his mother frightened her a bit, she was so sure of herself and rather grand. She wore long flowing skirts and shirts and very large sweaters, and her hair was always tumbling down from the knot she tied it in; she was nice to Debbie, but slightly patronising. Debbie could tell she thought she was common.

'How interesting you should say that,' she would say when Debbie ventured an opinion on anything (which wasn't often), clearly implying it was not a view she would ever hold herself. Richard was their only

child. ‘Do you remember so and so?’ she’d keep saying to him, recalling some event. ‘Wasn’t that fun?’ And it made Debbie feel somehow excluded, as if Flora was an ex-girlfriend, rather than his mother.

She came away freshly anxious about a relationship with a person and a life so alien to her, and indeed called a trial separation; but then missed Richard so much she found herself apologising and begging him to take her back. She often thought that if she had been really in love with someone else, she would never have got involved with him; but she wasn’t, she never had been, and she was rather used to being treated badly by boys. Richard’s gentlemanly thoughtful behaviour was a novelty, and she liked it.

By the time they graduated, they had agreed to live together; only six months into her new life with the TV company, which she had absolutely loved, she was pregnant. It was the result of a reckless weekend away when she forgot her pills, and with only a brief backward glance at her putative career in television, she declared herself astonishingly happy about it, and they agreed to get married.

And it was only now, her questing spirit tamed and subdued by family life and routine, and cast in the role of head teacher’s wife, that she looked back and realised how much she had changed. She had made one very brief break for freedom when she ran away to join the women at Greenham Common with her two elder children, in order to protest about the arrival of American Cruise Missiles, and returned cold and filthy after four days to a rather smug Richard, but that was all.

As she lay in the bath that morning, Debbie knew exactly what she had to do that day, every moment of it prescribed: cooking a lasagne for an NCT quiz event tonight; writing her newsletter, collecting Rachel from playschool and taking her to a party, first getting her to sign the card herself because all the other mothers did that, it seemed to be a point of

pride (and hugely time-consuming), meeting Emma and Alex from their prospective schools, taking Emma to the dentist and Alex to judo – more snooty, unfriendly mothers to face down – and then tea, supervising homework (while wishing Richard could at least do that instead of disappearing into his study to do paperwork), and then the bath round, and getting Rachel into bed, and being ready, complete with lasagne, to go out, all by 7.30. And, as she lay there, she realised there didn't seem to be a single moment in all this for attacking the high wall of ironing awaiting her. Oh well.

She could never work out quite why she found it all so difficult; surely running such a life required neither talent nor brainpower? But ever since Alex's birth, she had lived in a chaos above which she never seemed to be able properly to surface. She often said she only had to walk into a room to make it untidy; she was always late, the fridge was always empty of everything except some rather doubtful-looking small foil parcels.

She studied her friends in their smoothly organised, neat homes and lives, and tried to copy what they did: without a great deal of success.

As she pulled on her bathrobe, the phone rang; she'd been waiting for some news of a recent series of break-ins from the Neighbourhood Watch Chairman for her newsletter.

'Hi, John,' she said, but it wasn't nice John Peters, it was Flora. She still had an extremely uneasy relationship with Flora; she made her feel inadequate, and thus touchy and perverse, and she knew Flora didn't really approve of her and considered Richard had married beneath himself. She was an appalling snob.

'OK,' Debbie said to her best friend, Jan, 'she may not be the mother-in-law from hell, but I'd certainly call it purgatory. How would you like it if Mike's mother thought you were common? It's horrible.'

Flora Fielding had been widowed five years earlier, when William had

died suddenly of a heart-attack, but she had taken widowhood in her stride as she did everything else, and while genuinely grief-stricken and shocked, she went on determinedly and bravely with her life, refusing to move out of the house, as Richard felt she should, continuing to ride and hunt, and returning to her career as a photographer.

She was actually very good at it, Debbie could see that from all the many examples scattered around the house: she worked only in black and white and specialised in seascapes and architectural photography. She didn't get a great many commissions, apart from a local Christmas card company, but it didn't matter, it absorbed her – along with her horses and an extremely active social life – and she certainly seemed to have no money worries. William had been a very successful accountant, as well as having family money, and he was also a Name at Lloyd's, Richard had explained to Debbie; she didn't really understand what that meant, except that it appeared to be a club for posh, rich people and was very financially desirable.

One of the things Flora insisted on was paying for the children's education: 'I really want to do this,' she said to them firmly, when Alex was coming up for seven, 'I can afford it, and I don't want them going to some useless place where they can indulge in free expression or whatever the latest fad is and come out at eleven with ghastly accents, not able to read.'

Debbie was not even made part of this discussion, which enraged her; it seemed not to occur to Flora that Richard was the headmaster of what she would certainly consider 'a useless place'; and indeed he would not have been, had he not failed to beat two other contestants at a prep school in Chiswick.

'First rejected by Cambridge, then rejected by Grange House,' he said to Debbie, trying to make light of it. 'What next?'

Debbie told him he would be much more use to the community at

St Luke's Junior; she would have greatly preferred Alex to be going there as well. She hated Flora paying the school fees. It meant two very uncomfortable things: permanent gratitude, and the right for Flora to interfere constantly in the children's progress. Not that, to be fair, she often did: although she did insist on doing spelling tests and tables in the car which made Debbie want to scream.

In any case, Debbie didn't approve of private education, the social divisiveness it created, and she had done fine in the state system herself. She often looked at Emma in particular running into her snobby little school in her blazer and boater, greeting other snobby little girls dropped off by snobby mothers, not one of whom Debbie wanted to befriend, and wished passionately that Emma was wandering along the road to St Luke's herself, with all the other local children. It already caused problems, with the children in the road not really wanting to play with Emma; but Richard was adamant, it was much better for them both, and they were very lucky that Flora was so happy to pay for them. And certainly they were both doing very well, roughly a year ahead of their state-educated counterparts; Debbie tried to concentrate on that and to feel genuinely – rather than resentfully – grateful to Flora.

Flora was still beautiful, tall and slim, with wild dark curly hair; the children found her huge fun to be with, playing endless games of tracking and hide and seek with her and clambering over rocks and up cliff paths; she had said they would all go pony-trekking in the summer, and she would start teaching them to surf. This actually worried Debbie, as she felt that Flora wasn't as careful with the children as she should be. 'You mustn't mollycoddle them,' she would say to Debbie, as she fretted while they climbed on a particularly hazardous pile of rocks, or waded screaming into the freezing Easter sea, their wellies filling inevitably with water. 'Children have an inbuilt sense of self-preservation.'

Debbie didn't feel any amount of self-preservation could save a small child of seven from falling off a pony or getting swept out to sea in a rip, but she wasn't allowed to say so; it annoyed Richard. He had grown up doing all those things, and he liked the idea of his children doing them too.

Flora did other annoying things, like keeping the children up hours beyond their bedtimes: 'Rules are made to be broken,' she would say, ignoring Debbie's request for a cooked tea for them, and serving dinner up for everybody at half-past eight. 'It does them good to eat with the grown-ups, teaches them far more than just lying upstairs in bed,' and even suggested after-supper games of Scrabble to keep them up later still. Of course, it didn't matter in the holidays, but it did make the children overtired and overexcited, made them question Debbie's own rules and argue with her endlessly.

And she just wished it could be her mother sometimes instead, that they rushed to the phone to speak to, or begged to be allowed to stay with; but then her mother was a hopeless grandmother, always full of excuses about her arthritis and her husband's blood pressure preventing her from having them to stay.

'Debbie, it's Flora,' she said now, her plummy voice brisk. 'How are you?'

'I'm very well,' said Debbie, feeling instantly wrong-footed; the children still hadn't written their thank you letters after their visit at Easter, and it was ten days since they had all got home. 'How are you? Flora, I'm sorry the children haven't—'

Flora cut in. 'I'm fine, thank you. Absolutely fine. I'd like to speak to Richard, please. Is he there?' There was a moment's pause, then she said, 'Oh, stupid of me, he must have left for school.'

‘Yes,’ said Debbie, ‘yes, he has, I’m afraid. I’m sorry. You could try phoning at break, but they—’

‘No, no, it’s not that urgent. Perhaps you could ask him to ring me. What time does he get home? Around four, isn’t it?’

‘Yes. Is it anything I can help with?’ Which of course it wouldn’t be.

‘Oh – no, thank you. No, it’s fine. Thank you Debbie. Such fun at Easter, wasn’t it?’

‘Wonderful,’ said Debbie, ‘and like I said, I’m so—’

But Flora had rung off.

Sometimes, Debbie thought, making a face at the phone, she really did feel like the hired help.

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Then suddenly you have nothing  
You'll do *anything*

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