

Chapter 1

“Write what you know.”

It’s standard advice given in a lot of creative writing classes around the country. So, that’s how I started. What I didn’t know was that it would start with what I knew and move into territory that I very much didn’t know.

My class was made up of what I assumed was the usual motley: a Mills and Booner, a Young Adult fantasist, memoir-iser, an historical fictionist, a crime queen and so on. Me? Well I was uncertain. In part, I was prompted by retirement to join the class. I had my doubts about the two of us spending a lot of time together. That suggested to me that I would have a need for social contact outside the house and our immediate circle of friends.

But there was also the desire that I suspect we all have within ourselves to some extent: to express the something inside trying to get out. It’s an extension of the feeling we get when someone starts to tell a story in the pub. The sort of “y’know that reminds me of when I...” response. The feeling that you have a story that’s just as interesting as the one this guy is telling, and you can probably tell it better. And sometimes you have and you can. And sometimes you haven’t and you can’t. Or maybe you have, but you can’t, if you see what I mean. Which means you go away and rehearse for the next time someone starts talking about the time they were in Helsinki, and you’re ready with your story about Senegal. Well, if you’re anything like me you do. So, I had a bit of a belief in myself as a good story-teller. A touch of arrogance, maybe? Who knows. You have to be the judge of that. Maybe I could change the world, or at least my little bit of it, with my writing, maybe I couldn’t. We’d see.

So, I joined a creative writing class. I was a bit nervous at first. I hadn’t been on the receiving end of teaching for some time. I turned up for the first class and my nervousness wasn’t helped by the fact that I was the only male. We followed the ritual of sharing our experience (mostly limited, which made me feel a bit more confident) and our reasons for wanting to write (mixed, as above, I didn’t mention wanting to change the world) and having each gone through our moments of glory and nervousness, we seemed to settle back with a sigh of relief into, the more comfortable, listening mode. Waiting to be told stuff. And we were for a bit, then: “Think of a garden you know. Think of smells, views, plants, size, aspect etc... and write about it”

It came as a bit of a shock. What? You mean, do stuff? Actually write. I thought I was going to be told things. To listen and learn. Blimey. Pen to paper. That was the beginning for me of “write what you know”. And we did for 10 minutes or so, and

then shared and we were polite in our reactions. And then, at the end of the class these aspiring writers were dealt another of those aphorisms: “The best way of learning to write is just to write. Anything. Build a habit. Write for, say 30 minutes every day.”

So, I did.

I wanted to start with what I knew and what I was closest to but I have always felt that people who write about themselves and their relationships with any degree of truth, get what they deserve. Witness the number of prominent people who write an auto-biography who are then shunned, sued and disowned by members of their family, friends and people who they thought were friends. Nonetheless, I decided to take the risk. I wanted to start with something familiar and see what it would grow into.

A slight digression here, but believe me it's relevant. You'll see. Just before retiring I had been concerned about the amount of money that was going to be available, as I was effectively abandoning any way of replenishing the money pot in the future. So, I had built a budget model, analysed what we had spent as a couple over the last 12 months or so, deleted what would disappear, if I was no longer working. And then projected what we might spend less, or more, on in the first 12 months of leisure. I then built an income model, based on investments, pensions, savings and so on. And then compared the two.

It was an interesting exercise and allowed us some comfort in taking the leap towards permanent leisure. Of course, what I was doing was simply transferring the skills I used at work to the home environment. Something I had done for years, implicitly, casually at least, but I had never been quite so forensic in terms of detail. And I use the word forensic deliberately, not because there was an actual crime involved but because.... Well, more of that later.

Anyway, I continued the practice of looking at our finances in some detail. Every Friday was our “Finance Committee Meeting”. The idea of calling it the Finance Committee Meeting was my little joke, really. It consisted of me checking all our various accounts, expenditures, and income, as well as projected expenditure, entering all of them on a spreadsheet and, well, reassuring ourselves that we were solvent. My wife was less enthusiastic about the detail, although I felt it allowed her a degree of reassurance that we were not going to starve. Something I pointed out to her each week, with a little laugh. Despite her apparent lack of interest, I think she was quietly impressed with how much capital there was.

I extended my little joke to other areas: the Supply Chain Management Committee drew up the weekly shopping list; the Health and Safety Committee drew up a “policy” for the regular cleaning of the house. I even joked about the IT Guidance

Committee drawing a up a policy for the use of the Smart TV when I had to write out a set of instructions for her to use when I was not there to operate the three remote controls. Of course, when I was there, she didn't need the instructions, as I was there to operate them all.

Anyway, at some point I sensed my little joke was wearing a bit thin. Her barely suppressed sighs of exasperation when I mentioned the failure of the Supply Chain Manager to ensure that there was sufficient milk in the fridge for my morning porridge made me think I might have gone a little far.

Back to "write what you know". I was developing a story about a retired couple. The husband was obsessed with the financial side of things and I introduced the idea of the Finance Committee. It seemed to me that if I were to push that "little joke" a bit further on paper at least, then it might create a breaking point in the husband-wife relationship that I was developing.

I could then build on what happens when a couple who have been happily married for more than 40 years are suddenly obliged to spend a lot more time together. Would something give, and if it did, which one of them would crack and why? And indeed, how? I began to be quite excited by the idea and spent my suggested 30 minutes each morning working on the story. Remember: Build a habit. I soon became so enthusiastic about it that the 30 minutes grew in to an hour or more.

"I don't know what you do up there."

"I'm writing for the class"

"Can I see it"?

"Not yet."

Although to be honest it was so near the truth that I was concerned about showing it to her, ever. My on-paper husband might have been a bit of a bore, but my on-paper wife had her foibles too, and they were, sort of, based on what I knew. If my wife read it then the kind of tipping point that I was trying to create on paper might become reality. It was my first indication that my writing might have the power to change my little corner of the world.

In my writing I had reached a point where what I needed was a device to bring about a change in the relationship. Something, a secret maybe, which one of the two people who had lived in each others' pockets could have. A secret which was big enough to flip the switch.

Those aphorisms that they throw at you do sometimes resonate. The next one for

me was “the harder you work, the luckier you are”, or maybe it was “the more you write, the easier it gets”. Whatever. What came to me was something I had discovered in my wife’s habits when I was analysing our spending. You see, I said I would come back to it later.

It became clear from looking at 12 months of bank statements that we had different spending habits. Oh, I don’t mean we spent our money on different things, though we did. I, for example, spent on books, music, my beloved guitars, and bikes and she spent on, well, food and stuff like that. But it wasn’t that. It was that I used cards for almost everything. So, it was pretty easy to categorise where I spent my money. My wife, on the other hand, tended to draw a largish sum out of the bank once, twice, sometimes three times a week and use cash. So, it was much harder for me to track what she spent her money on. I tried asking that she keep receipts and hand them over, but they were always “lost”, or “forgotten”. And I felt that insisting would strain the relationship. So, I backed off. But it did give me the device for my story.

The wife in the story was using this approach to money to salt away regular sums in a bank account. The husband in the story would know nothing of this and would obviously go about his life considering that he was in full control. And of course the more he controlled the finances, the more strained the relationship would become, until....

And then, as a writer, I needed another credible device to tip the action into something else, though I wasn’t sure what it was at this stage, as I hadn’t tried writing it.

Anyway, I carried on with my writing and hoped that something would come. What I wanted to do was to paint a picture of a middle manager used to carrying some authority in the workplace, who, when he retires, misses the sense of importance and begins to impose his authority in the home. The wife of course has ruled the roost over the home for some considerable time and objects, albeit silently, to her domain being invaded, especially with non-jokes about Finance Committee Meetings, which actually meant that her spending, along with other things, was under scrutiny. And no matter how “joking” he appeared to be, her husband was beginning to get to her. That was the key to the story.

And as I wrote and re-wrote, I became more and more enthusiastic, spending more and more time in my study, tapping away at the keyboard, trying to get the image of a man who seems gradually less and less aware of his wife’s reactions to his forced witticisms, less aware of the fact that she looks away whenever he mentions money and simply responds with a “yes, dear” more and more regularly as she feels more and more isolated.

I continued with my attention to the detail of the family finances, just so you don't think that by that stage I was totally absorbed with my writing. I accompanied my wife on our regular shopping trips, usually coinciding with market day. I had finally convinced her that the market was cheaper than the supermarket, or the corner shop, even if it did take a little more time and planning. But I had failed to convert her from using cash. She even insisted that now she had to use cash in the market.

I read parts of my story to the writing class and it seemed to be well received. Although, as it was an all female group, I was a little wary of how they would receive my leading male character. But they were kind enough to focus on the writing and agreed that it was well-enough written to make him seem the kind of person none of them would want to be married to, except, (I thought) for the financial security. I was still searching for the second twist in the plot, however. I voiced my concern to the group and was met with several suggestions.

"I'd bloody well kill him"

"Maybe she meets an old flame and runs off with him."

"Couldn't she just do a Shirley Valentine? I'd bugger off without thinking about it."

Not really very helpful. But then someone suggested that since, it had a slightly humourous tone to it, the final device, the final twist in the plot did not have to be entirely believable. It could be just a bit of fantasy. And that kind of stuck in my mind.

The next day I spent in my study, wrestling with the plot. I eventually decided that the wife would find herself browsing through the magazines in Smith's and would come across a magazine called "True Crimes". She would pick this up and leaf through, coming across an ad that looked something like this

Anything Goes
Got a problem you want solving?
Something or someone getting on your nerves?
We can help it go away
Give us a call on our secure scrambled line
0800 345 SOLVE
Fully confidential service

Since I was now allowed to consider a bit of fantasy, it didn't have to be entirely credible that, even if such a service existed, they would advertise in a magazine. I suspected there might be something similar on the dark net, but I didn't feel it necessary to do the research.

In my story she would then buy the magazine, phone the number, and have an ambiguous conversation with the person on the other end that would leave the reader in no doubt that she was talking to a person who would “remove” her tedious husband for a sum of £10k. A sum which happened to coincide with what she had been salting away in her personal bank account, from the cash withdrawals she had been making over the last 10 years or so. She would arrange to be away for the weekend, so that suspicion would not fall on her. And of course she would inherit all the funds that the ‘Finance Committee’ had been nurturing for their future reassurance. She would go through a period of mourning and then would either do a Shirley Valentine, or hook up with that old flame. I might even turn the old flame into another bean counter as the final twist in the plot, just to make her out to be an evil, scheming woman. All that was left was for me to write it, polish it and decide who was going to star in the film version.

I descended from my study that night feeling really quite fulfilled. As I walked into the kitchen my wife was on the phone. She hung up rather abruptly.

“Who was that?”

“Just my sister”

I suspected she had been on the phone for hours to her sister and she was feeling a little guilty. Our phone bill had been rather high recently, something else I had pointed out on a couple of Fridays as part of the Meeting.

“Is she OK?”

“Yes. She’s fine. I was just arranging to go and see her.”

“That’ll be nice for you.”

Well, I spent much of the next week honing my text. I wanted the plot to unveil slowly and the different stages to come as a surprise to the reader in some way, and that was quite difficult to engineer. I was so absorbed that I scarcely worried that my wife was going to her sister’s for a few days. In fact, it came as something of a relief to be able to get on with my work uninterrupted. I was so absorbed that I even skipped the Friday financial analysis.

While my wife was away, my meals were simple: soup and bread. And in between I kept myself sustained with regular tea and biscuits. I even set an alarm for every hour, so that I didn’t spend too long sitting at the desk. As it went off, I would rise from my chair, leave the study and spend 10 minutes making tea in the kitchen. At one point I ran out of tea bags and even had a little chuckle to myself about the failure of the Supply Chain Manager again. I bet my wife would laugh at that when I

told her after she came back. So, I went rummaging for more tea bags and found an old tea caddy at the back of the cupboard. It was something else we never used but my wife refused to get rid of. But, in the hope that it might contain some tea, I opened it. There was no tea, but there was something else.

I took out a small book and a piece of glossy paper. The piece of paper looked as if it had been torn from a magazine. It looked like an advert for an agency of some sort, and was disconcertingly familiar. It was for an agency called "Anything Goes"

The book was a bank book. A savings account in my wife's name. I opened it and flicked through it. There was a gradual accumulation of funds, cash paid in regularly in small amounts over a number of years. All of it amounting to £10k. Which had been withdrawn a week ago.

At that moment I heard the front door open.

My heart stopped.

"Hello, darling. I'm back."

"Hello;" Hesitant.

I stuffed everything back into the tea caddy and put it back.

She walked into the kitchen.

"Are you OK? You look a little surprised to see me."

"No."

"You'd forgotten the dates, hadn't you?" A condescending smile.

"No, no."

I had. But my mind was spinning its wheels and going nowhere.

"Just making some tea. But the Supply Chain Manager has failed again," I said showing her the empty tea tin.

She smiled. I smiled back.

Chapter 2

I'll admit I was unsettled. Uncertain. I had created that advert in my mind. On my computer. Or maybe I hadn't. I did have a habit of spending time in Smith's. Especially recently when my wife was doing the market shopping. Was it possible that I had seen this ad, or something similar and had sub-consciously taken it in? Well, I suppose it might have been. One other alternative was that she had seen my work and had taken the ad and printed it out when I was out of the house. But why? If I had made it up, then there was no agency for her to phone, unless it was true that I had sub-consciously actually seen it. Or even consciously. By this point I expect you are as confused as I was.

And that didn't explain the bank book and the money. Was it, again, that I was subconsciously aware of what my wife was doing, and had adapted it as my own invention for my story. It wasn't possible for her to have read my work and taken on the idea for herself. The dates in the bank book precluded that.

And, worst of all, if the ad was real and the money had gone from her account, she must have, might have, could have had the conversation. A conversation that I had invented. In which case.... In which case..... I couldn't even bring myself to finish the sentence. Suddenly my little corner of the world was changing before my eyes. And yet it wasn't. She had gone away and come back. She had smiled at me and was, even now, downstairs preparing our evening meal.

I decided I should carry on as if everything was normal. She didn't know that I had found the tea caddy. She didn't know that I knew about her bank account. And she didn't know that I had seen the ad, unless she had stolen it from my story. By now, I wasn't even sure that I believed my own memory.

Our evening meal was uneventful. We chatted about her sister, about her drive there and back. It all seemed perfectly normal. Even if we were chatting a little bit more than usual. Then she asked,

"How's the writing going?"

"It's fine." Wrong answer, but it was out.

"Good. I'm glad you are enjoying it. What do you do in the classes?"

"Well we discuss a theme like dialogue, or plot and someone reads aloud from their work and we comment on it."

"Have you read any of your stuff to the group?"

“Yes.” Another wrong answer.

“Can I read it?”

Did I hesitate too long? Was it the expression on my face? Had the colour drained from my cheeks? Were there any other clichés I could think of?

“Can I read it?”

Panic. I couldn’t show her the story.

“I’d like to polish it a bit more first.”

I could find something else, or write something very quickly to show to her. She couldn’t read the story that we might be living out. Maybe I could rewrite it quickly. Why was she asking?

“I’ll show it to you later this week.”

“Why not now?”

“I need to spellcheck it and proof the grammar, and make a couple of changes that the group suggested.”

“OK. I’ll look forward to it.”

And with that we moved back to, for me at least, less stressful topics.

It was a sleepless night. My brain was working overtime deciding what to do. In the end, I came to the conclusion that I had to delete anything that might reference her possible activity to do with banks and adverts and put in something else. But what?

The next morning I shut myself away again. The first thing I did was to copy the story and create a new file. I changed the name of the original file and hid it away in an unrelated folder and sealed it with an obscure password. Then I turned my attention to the “new” story. The old story, but now with a new file name. I read it through deleting anything related to the advert and the bank book. Which left me with a need for a plot device again. I decided on outside intervention. While the on-paper relationship between my story-husband and story-wife was strained, I decided that the breaking point should be externally imposed. I went through my notes and re-discovered, and revived, the old flame.

It would go like this: my story-wife is sorting old photographs when she comes

across a photo of herself in her university days, with a group of friends, one of whom is an ex-boyfriend. She thinks nothing of it, but puts it to one side, unsure whether to keep it or throw it away. It's of no interest to the family, except for the clothes that she and her friends were wearing. Loons and tie-dies. And if the kids see it, that will lead to conversations about music, and possibly sex and drugs. She isn't sure she wants to go down that route.

As you can see, I was beginning to regain some enthusiasm for the story.

My story-wife then looks on Facebook or Friends Reunited or Linked-in, for the people in the picture. She tells herself it's just idle curiosity, as you do. To see whether you have done better or worse than your contemporaries. She, of course, is unaware that, if you look for someone, on Linked-in for example, they can probably see who you are.

So, she looks up all the old friends, pretending to herself that she is interested in all of them, when in her mind it's really only him. She finds him and sees he has done rather well for himself. Leaving her with a "what if" lurking at the back of her mind.

Yes, this was all coming together nicely.

She then tucks away the photo and carries on as usual. A couple of days later there are a couple of phone calls to the house which her husband answers, Silence, then the phone goes dead. Obviously, he thinks, an automated call from a call centre about PPI or a non-existent accident.

Then, when her husband is not the first to the phone, she answers and hears a voice from nearly 50 years ago. Her old boyfriend. Just catching up. How is she? Married? Kids? Retired? Living where? I saw your page on Facebook. You still look lovely. Me? Retired now. Sold the business. Spend time between here and my place in France. All the usual questions.

I felt I was getting quite good at writing ambiguous conversations for the reader.

I was feeling more relaxed now. The story was beginning to flow. It wouldn't be as polished as I would want when I showed it to my wife, but at least it would be the right kind of length and would be free of any reference to the bank account and the advert. Of course, thinking about that immediately brought it back to me. A shudder, a shiver. But there was nothing I could do, short of confronting her and I wasn't prepared to do that. It was all so unlikely, so inexplicable. If it was true, she'd deny it. If it wasn't, she'd think I was crazy.

Back to the story. My story-wife is sort of aware she is being flirted with and is secretly thrilled. Husband returns unexpectedly and she hangs up abruptly again.

She and the ex (as she now thinks of him) begin exchanging emails and texts. He suggests meeting for a coffee. She agrees. They meet and she finds herself smitten once again.

That was as far as I wanted to take it for now. I needed to do a little polishing to get it in shape for my wife, although I assumed she would not be over-critical.

But the excitement of discovering a new story thread had run away with me a bit. I made some notes, to be expanded later. The story-wife would maybe confess to her ex that she wasn't overly happy, that her husband had this Finance Committee joke thing going, that they had a reasonable amount of money stashed away. The ex would then subtly reveal that he had "business associates" who could help. Could I reintroduce the "Anything Goes" agency in a different form here? They would arrange to remove the husband. The wife and the ex would then sail off into the sunset with the money. And then, as the dénouement, she would discover that the ex was a fraud. His Linked-In page was a mock up, a fantasy. He was only after the money. Maybe this was the second or third time he had done this. What was the end going to be? Would she kill him? Or would he kill her. To be decided.

I was a little more comfortable now. I had removed the story away from my concerns and had almost convinced myself that all of that had been my imagination. And I had something I could show my wife.

It had been a long day, but I had sketched the story out and my characters had seemed to take on a bit of a life of their own. Another nugget from the classes. "Your characters will often tell you what they want to do."

The next days passed without event. Nobody kidnapped me, or even looked at me a little awkwardly. My wife and I seemed to be living as a normal retired couple. Going through the daily routines we seemed to have established.

On the Tuesday I went to my writing class as usual. It was my turn to read and as the only thing I had was my rewritten story that was what I read. I explained that I was unhappy with the previous plot. Said something about the characters having taken on a life of their own. Wry smiles all around, I thought. I read the revised story up to the wife's meeting with the ex and sat back to listen to the response. The reactions were polite as before. Along the lines of...

"He is still a boring old shit and she deserves some excitement."

"Good for her."

"Go, girl."

I felt that they were a little biased in her favour, but accepted the comments with good grace. Then one of the group, with a serious expression, said

“We need to know where this is going.”

This bothered me a little. She hadn’t said much in the class before and there was something about her earnestness that stood out. I told her that I hadn’t thought it through fully yet and assumed that that would be it. Starting stories without knowing where they will end is quite commonplace.

After the class she approached me again. She was the one who wanted to write romances. She had read the beginnings of her novel to the group a couple of times and each time the plot had changed. The same characters and a very similar starting point, but with a different story line each time. As if she were rewriting the first chapter in order to get it right.

“I’d like to talk to you about where your story is going.”

I was a little surprised, but why not?

We had a coffee together and I explained my ideas about the plot outline to her. The only comment she would make was something along the lines of

“Is it necessary to kill off the husband? Can’t the wife just leave him?”

And beyond that she wouldn’t explain. I found it all a little strange.

The next day, I felt that, having read the recast story to the group, I could allow my wife to read it. Over breakfast I suggested that she might like to look at it.

“I’d love to, but I have to go out this morning. Some shopping and I’m meeting someone for coffee.”

“D’you want me to come?”

“No, don’t worry. I can manage”

“Bren?”

“What?” Surprised.

“Brenda. From W.I? for coffee?”

“Oh, er... Bren. Yes, Bren.”

And so she didn't read it that morning.

After she had gone out, I turned my attention to my writing. Which meant that I needed tea, an essential element in the ritual. I decided to make sure that the bank book and the advert, really were figments of my imagination. I sought out the tea caddy and opened it.

I fully expected it to be empty. It wasn't.

But there was no bank book and no advert. In their place was a photograph. Obviously old, a bit dog-eared. I took it to the light of the window and looked at it. It was a picture of a group of young people. One of them was my wife. In her university days. Before we met. They were wearing clothes of the period. Loons and tie-died T shirts and one of the men had his arm round my wife's shoulders. They seemed close.

I turned the photo over and on the back were the names of the people in order of the photograph. There was my wife's name. The names of the others. The name of the man with his arm around my wife: Brendan.