

Excerpt from *The Reluctant Thief*
by Alan Carmichael

one

It is in the re-telling that importance becomes clear. Tim Scott knew this as he flew thirty thousand feet above the Atlantic. It is in the re-telling that beginnings and endings emerge. And his old life, he saw, ended that afternoon.

A strong mid-May sun, Mozart in the background. The wine carefully chosen and chilled.

Or perhaps it ended during a single minute of that afternoon. Or in the time it took for his friend to utter one word.

A name.

"Sanjay," Pete said. "Do you remember Sanjay?"

Tim listened and closed his eyes, and his stomach seemed to go into freefall. For a second he felt his face burning, and then it passed. He opened his eyes and smiled at the others. He wondered whether they had noticed.

"Sanjay. Of course," he said quietly, and he recalled perhaps the only one of all their friends who even as an undergraduate seemed already to have crossed over from boyhood into the adult he would remain for the rest of his life. He remembered Sanjay's Italian suits, the gelled and faintly effete hairstyle, the hint even then of an executive portliness that might have come from too many extended lunches. And he recalled a memory once erased, the two of them in his car, a long, cold night, a long night of driving, and then a grey dawn, and both of them staggering out of the car in disbelief. The fear of what they would find. The mess on the front bumper.

Later he would try to re-imagine his life as it was before.

Or even the way it had been just minutes earlier.

They sat outside on the patio. Pete's wife had prepared a

table. Three children were playing hide-and-seek at the bottom of the garden. They talked of their careers, for they had not been in touch since their university years. Perhaps they had never been close, and when they ran into each other the Friday before Tim had hesitated. But that day he decided to take a gamble, they stopped to chat, and Pete invited him over the same weekend.

His friend had become a journalist working in the crime section of a national newspaper, and he discussed some of the cases with which he had a close connection. He talked about villains, conmen, yardies, crime families, he discussed policemen, lawyers, judges, the whole panoply of skilled and well-paid professionals that society has assembled to regulate the activities at its fringes. His wife, a lawyer, added a few stories of her own, and Tim listened open-mouthed at the world they described, a parallel universe of brutality, intimidation, degradation, with stories of pain and despair, which ran so close to his own, and yet in the normal run of things intersected so rarely with his comfortable existence, a life of work, friends, commitments of routine and pleasure, of afternoons like this, which drifted along in a haze of sun and wine.

He looked across at Pete and Janice's children twenty feet away, at that moment quite removed from the world of their parents, and as he gazed at them, the three of them running, tumbling, laughing, screaming, the thought came to him that they seemed almost perfect, that they were brushed with the fineness of the new, of the as yet uncompromised, as if they were an advance party of a new species who would populate a brighter, fresher world, where the continuous wearing down and shading into grey that most accept is their fate in life would instead be for them a thing of history, a memory from a grimmer and less certain past. Perhaps, for once, Tim was touched with the sense of optimism that all parents have for their children. He felt surprised at its warmth.

Janice followed his gaze. "How is...?"

"Imogen," Pete nudged his wife.

"How is Imogen? It's a shame she couldn't make it."

"She's very busy," Tim said. "She's rehearsing today."

"Did you two get together at university?" Pete asked.

"Soon after."

They sipped their drinks.

"Who do you still see, then?" Pete said. "Who else do you see from the old gang?"

They talked of old colleagues and friends. Which among them had succeeded. Which had failed.

Sanjay.

"Do you remember Sanjay?" Pete had asked. And for a minute Tim's world seemed to fade as the past shimmered and threatened. He may have said something in reply. He knew the others were listening, he knew they were still there, their lips were still moving, but he could not make out a word they said, until, as if breaking surface, conversation suddenly began to take shape around him once more.

"We met him," Pete was saying. "Two, three months ago. Up town. We were there for the sales."

"He had a rather glamorous lady on his arm," Janice said.

"He was standing there, dressed in black, carrying all these glossy shopping bags with Parisian names on them," Pete said. "With this somewhat over made-up woman next to him."

"I thought at first he was the chauffeur," Janice said.

"We only spoke for a few moments," Pete added. "As they waited on the pavement outside the shops."

"They were waiting for a limousine to pick them up. A *limousine!*"

"He said he was a senior accountant or something," Pete said. "Chief Financial Officer, he called it."

"She was very elegant. She was wearing a rather immaculate trouser suit. She said it was one of her own designs," Janice said.

"He was always big on titles. He said he was with some West End property company."

"She gave me her card," Janice said.

"It was all so Sanjay," Pete said. "Discreet, stylish. Faintly corrupt. I don't know why."

"Here." Janice said. "I still have it. It's in my bag."

"I don't think he even told me his company's name."

"Here. Here it is," Janice said. She handed the card to Tim.

Tim read. *Vicky's. Couture*. His voice seemed finally to emerge from somewhere deep.

"That's Sanjay," Tim growled. He cleared his throat. "I guess you can always tell," he said. "You can always tell how people will turn out."

But perhaps that's wrong, he thought. *Perhaps you can't*.

two

"We kill. We kill every day. And at night, we listen to Beethoven. That's what makes us what we are. That's what makes us superhuman."

General Manfred von Essler, 1943. Warsaw.

Michael Palmer chuckled to himself. The muscles around his eyes relaxed slightly, and he became aware of his reflection in the plate glass window, a ghostly superimposition on the city skyline at which he had been staring for a quarter of an hour.

I must be losing my touch, he thought.

He walked over to his desk, and pressed a button.

"Patti, hold all calls for half an hour."

"Yes sir."

Superhuman.

He moved over to the bookshelf and spent a minute trying to find the quotation, and then, failing, turned back to stare outside.

He wondered what his uncle would have thought about the numbers coming in from Moscow.

"I trust you, Michael," his uncle had once said. "We all do. Just one word of advice. Stick with what you know."

And then, another time. "Listen to Bernie, Michael. Just listen to what he says."

Bernie. Something he had said. Why had it popped into his head at this moment? After all these years. He looked out of the window at the balcony on the narrow ledge, and watched a pigeon picking a careful path on the metal rail. As his eyes followed it, he made a mental note to remind the office cleaners to have a

look out there. The balcony was covered with bird shit. He would tell them, they should be laying down some poison. The birds were so tame, they no longer even bothered to move when he shook open the blinds.

Bernie Stubbs. Michael remembered the pub where he had met him for the first time. He was twenty-two when his uncle had introduced them. It was after a meeting, a business meeting. Some Americans. He had waited in reception, watching as his uncle showed the men to the lifts. Three men, sleek, with briefcases and identical dark suits, they said nothing as they waited for the doors to open. As soon as they had gone, his uncle had turned to him and punched the air. Fifteen minutes later they stood at the bar inside a pub, his uncle studiously extracting notes from his wallet. He handed two of them to Michael.

“Get the round in. Order an extra beer. We’ll be over at that table in the corner.”

Michael looked across and saw a man watching them expressionlessly. Stiff, bulky, uneasy in a tight grey jacket and slacks. When Michael walked over a few minutes later with a tray of drinks, neither his uncle nor the grey man looked up or interrupted the flow of conversation. He watched the two men as they talked quietly for ten minutes, and wondered what his uncle saw in him. So unlike the Americans.

“I’m off. I have some entertaining to do. Across town. Here. Buy yourself some more drinks.”

His uncle left more notes on the table and put on his coat. Michael hesitated, but the man picked up his empty glass and waved it towards him. An hour later, and he began to open up about Belfast and the Falklands.

There was something that Bernie had once said. It wasn’t that night, but later, when they knew each other better. Was it in the same pub? How long ago, fifteen years? Michael could not recall, and yet the words themselves came crashing back into his mind. *Never forget how it feels.* He took a sharp, deep breath and walked towards the sliding doors. He pulled them open and

stepped on to the balcony. The pigeon regarded him for a moment, and then started pecking at the metal rail on which it stood. It hopped forward two paces. *Listen to Bernie*, his uncle had said. Vermin, Michael thought. The pigeon flapped its wings, but then settled back on the rail. Michael moved slowly towards it.

His uncle had relied on Bernie for ten years. The business had grown in that time, and Michael with it. The American connection worked well. Perhaps too well. His uncle was already eyeing up golf courses in Florida and talking of slowing down a little. Michael began to collect his own team around him, especially when many of the old guard disappeared, some into various jails around the country, others, after occasional disagreements with competitors, right off the face of the earth. The economy was booming, and Michael began to see that the borderline between some of the City's sharper practices and the lines of business traditionally favoured by his own colleagues and associates was becoming ever more blurred, that this frontier was increasingly being fought over by lawyers and accountants rather than the men with bad breath and tattooed arms that his uncle had employed. And also, society was loosening up, and some of the businesses with which his people had traditionally been involved had shifted across, sometimes without anyone realising, from under- to over-the-counter, from top to middle or even bottom shelf. He looked on amazed as the payments to various Special Branch officers became unnecessary, as his shops began to advertise in the press and open up in the high street, as a new wave of porn film directors began to move up into television and the mainstream and a kind of kitsch respectability.

Those remaining from the old guard had time on their hands.

One day, Bernie asked Michael to meet him for a drink.

"Time for me to move on, mate," Bernie said. "I need to get back into the field."

"What will you do?" Michael asked.

“Africa, I reckon. Down South. A few of the lads from the regiment are there already. There’s always a war going on. They pay good money for guys like me.”

That was the last time Michael had seen him, until, years later, he got a call for a few grand to help fish him out of an Angolan jail. But that night they argued over their beers, discussed payoffs and old times, and at the end of it Bernie had got up and walked out. For a while, Michael had worried and began to look for a replacement, but it came to him that things had moved on, that new methods were needed, and after a time he began to forget about it. Had that been wise? Perhaps he had moved too far.

Never forget how it feels. Something Bernie once said. Where had it been? The same pub? It must have been a year or two before that final meeting. Bernie talking.

“I remember our first day after we’d finished six months of basic. A bunch of us recruits. Still didn’t know shit from shoe polish.”

Michael was there. Bernie was there. Who else? Some of the younger guys, guys who had been to university, guys who had worked in offices all their lives.

“We were out on the moors, and the sarge brings over this trap, and it’s got this chicken inside. So he sits us around in a circle, and he starts talking, and he starts to untie the binding on this small little wooden box he’s carrying.

“‘What d’you think of this little sweetie then,’ he says to us, and we watch the thing squawking and flapping inside its cage.

“‘Cos you’re gonna get to know this birdie, and a few more like her,’ he says, and he grabs the bird and pulls it out. ‘Cos there’s no fucking way that this thing is going back home alive,’ he says. And he bends down and he bites the thing on the neck. He bites again, and its fucking head’s ripped off, and he throws it at me, this thing flapping, spraying blood all over me. And I push the thing away, and the next bloke gets covered in blood, and then the next bloke.”

Michael watched the young guys, drinking their American bottled beer, laughing and yelping, their eyes on Bernie.

“A few months later, we’re in the pub. Chucking out time. We’re on the way back to barracks, it’s dark, and we pass a field. Animals. Farm animals, we can hear ’em. The sarge whips out a knife, and we all slip over the fence. He hands the blade to me, and I can just about make out one of these cows ahead. ‘Go on,’ he says, ‘this one’s yours. Make it quiet, make it quick.’ I spent the whole night washing the mess off my clothes.”

And later.

“‘Keep your hand in,’ my old sarge used to say. ‘Never forget what it feels like. What it smells like. You can’t hesitate. Cos next time it’ll be some fucking wog shooting at you.’

“He was right, the old man. Keep yourself in practice. Even if it’s just with a fucking animal.”

Mistakes. Michael had learnt a lot from Bernie, and perhaps some of it he had forgotten. Perhaps he had also forgotten a few of the things his uncle had taught him. His uncle’s people never borrowed, that was one of the first rules. Other people did that. And when they got into difficulties and came to his uncle, he lent them cash. It was one of his lines. A tidy business. But not him. And for years Michael had done the same. The nightclubs, the magazines and videos, the hotel deals in Spain, it had always been the firm’s own money. Until now. Until this joint venture in Moscow. But these days the banks knew him, they took him for lunch on the thirty-fifth floor and they pointed out the activity and the cranes and the naked capitalism laid out in front of him. And some of this, they said, could be his if he joined up with them, and teams of accountants, some of them blow-dried and smouldering and sexy in their high heels and business suits, made it all sound so mouthwateringly easy and he had fallen in and gone along with their line.

Something had to change. He had to step back. He had forgotten what it smelt like.

After a minute he walked back through the sliding doors and into his office. He walked into his private bathroom, washed his hands, and looked at himself in the mirror. There was a tiny red speck on his white shirt. He frowned. He opened a cabinet door, and then walked back out to the balcony with a bin liner in his hand.

Later he called his secretary.

“Patti, there’s some rubbish to be collected. By the sliding doors. Make sure the cleaners get rid of it,” he said. “Oh, and Patti, don’t look inside. It’s a bit messy.”

three

Tim and Imogen descended two steps and entered the that section at the back of the shop, and as they did so, Tim took Imogen's hand. In her surprise, perhaps, she failed to give him the slight squeeze that she might otherwise have done. Tim would not have noticed anyway. As he gazed around the room in its gentle pink lighting he was suddenly standing next to his mother, his head not yet level with her shoulders, and it was her hand that he grasped, her hand in its black glove, his mother's handbag in the crook of the arm that he leant against. As he gazed at the fantastic creations arrayed around him, two dozen veiled and spiky and feathered confections of pink and cream and blue, each one exquisitely mounted and backlit, as if offered for the worship and adoration of a gelded priesthood, a delicate sense of perfumed femininity began to caress and fall over him like a fine rain. He felt a detached calm. And he stood with his mother, the two of them together, a day out, the big city, the trains and taxis, the crowds, and then the lights of the department store and his mother discussing lipsticks and perfumes with painted young ladies, dressed in white coats like the dentist's assistant but wearing those strange pointy shoes that seemed to make their bodies slippery and curved.

He stopped and sighed.

Imogen let his hand go, and began to walk slowly around the room.

They were alone. The room was quiet, their footsteps absorbed and deadened, it seemed, by the density of the scented air they breathed. Tim inhaled deeply and slowly.

"May I help you?"

A woman had silently appeared in front of Imogen.

“I... We’re just looking..”

Imogen was unused to shops like these.

“We’re going to a wedding,” Tim boomed, without looking at them, from across the room. “Not our own, I may add. Imogen needs something to wear.”

“Of course,” the woman said.

Tim began to examine the hats on his own, one after the other, approaching each with his hands clasped behind his back, stooping slightly, leaning to the left and to the right, and then, as if its ephemeral beauty had been corrupted by the act of looking, moving on to the next, until after ten minutes he stopped and stood back and closed his eyes.

There was a white leather sofa tucked away in a corner, and he walked over to it, turned, and slowly sank onto its cushions. The two women talked softly at the other end of the room.

A man was staring at Tim.

Tim looked away and then glanced back. As he held his stare, the man smiled and began to walk over.

“It’s Tim, isn’t it?” he said.

“Sanjay.”

Tim rose from the sofa. They shook hands.

“What are you doing here?”

Tim pointed across at the two women. “You never met Imogen, did you?”

Sanjay looked across, grinning.

“Vicky,” he called out. “Vicky, it’s Tim. My old friend. From my university days.”

The two women looked at him for a second with curt smiles.

Sanjay turned back towards Tim, still grinning.

“Women.” Sanjay’s look was conspiratorial.

“Here, sit down,” he said, suddenly taking off his jacket and folding it and then laying it on the side of the sofa. He pulled gently at his trouser legs around the thigh and carefully lowered himself onto the couch. “Tim. Sit. Please. Tell me, what are you doing here?”

Momentarily ill at ease, Tim brushed off a few imagined specks of dust from his jacket.

They talked. Tim told Sanjay of his meeting with Pete and Janice.

“So it wasn’t complete coincidence that we turned up here.”

Sanjay’s eyes narrowed. “Tell me, what do you do these days?”

“IT.”

He continued to appraise.

“My company trades commodities,” Tim said. “Oil, metals, grain. That kind of thing.”

“Pork bellies? Eh? Men in red coats, funny hand signals..”

Sanjay shook his head, laughing suddenly. He turned back to Tim

“Tim, I can’t believe it,” he said. “You’ve joined up. The middle classes. The bourgeoisie. A regular job. You know, I could never quite pin you down at university. That analytical mind, the mathematics degree, yet I remember you at that dive club we used to go to, you know, that dodgy casino, where we used to lose what was left of our student grants.”

Tim said something vague about mortgages and commitments.

“Although I remember you used to win from time to time.”

Tim said it was all a long time ago.

“Of course it was. A long time ago. And here we are now.”

And Tim wondered how much Sanjay remembered, and whether he ever woke up shaking in the middle of the night with those memories. He knew there would be a right time to mention it, to tease the subject out into the open. It was like offering condolences to a friend who had suffered a loss, he had to use his tact and judgement, to watch carefully for that moment. But Sanjay was suddenly on his feet.

“Vicks, I think we need to celebrate. Champagne. I’m sure we’ve got a bottle kicking about somewhere. And Tim, you haven’t introduced me to your lovely friend.”

He bounced up the steps into the front of the shop and disappeared behind a door. Tim looked over at Imogen

quizzically. Seconds later, Sanjay was back, ice bucket and bottle under one arm, and four fluted glasses expertly held in his free hand. The four of them gathered round as introductions were made and Sanjay popped the cork.

“To us,” Sanjay said. They drank. Imogen giggled.

“Tell me, Tim. Do you still gamble?” Sanjay asked.

“When the odds are right. I can be tempted now and then.”

Sanjay watched him. They drank some more.

Tim and Imogen were silent as they drove home.

“Why didn’t you buy anything?” Tim asked after a while.

Imogen thought for a few moments before replying. “I don’t know. Something just didn’t seem right.”

“What will you do?”

“What do you mean? Oh, the hat? I guess I’ll just M&S it.”

Later.

“What are *you* going to wear?”

“I’ve got my suit.”

“Please, Tim. It’s your brother. We must make an effort.”

It was clouding over as they finally turned into their road.

“Are you going to come?” Tim asked. “You heard us talking? We arranged to meet up again some time soon.”

“Where are you going to go?”

“He mentioned a casino in the West End. He knows the owner.”

Imogen frowned. “You know that’s not really my scene.”

“Come along. Have a drink. We’ll get something to eat.”

“Anyway, I thought you were giving up that kind of thing.”

“This is special. It’s an old friend.”

“I’ll think about it.”

“Well. Let me know soon.”

four

Tim paused at a corner on the pavement where an unlit road led off from the high street. He put the A-to-Z back into his shoulder bag, turned away from the streetlights, and peered into the darkness. The twilight had faded over an hour ago, and there was now a slight drizzle. He began to walk down the side road, looking for neon or a sign of some kind. There appeared to be nothing. He came to the end of the road, stopped, and checked his directions again. He began to walk back, and then, on the other side, eyes adjusting, he made out a doorway, imposing, dark and covered, with a canopy in grey stone. Columns, garish, unlikely, stood at either side. There were cars double-parked in front. Two men in overcoats stood outside.

Tim crossed the road, quickening his step as he approached the two men. He avoided their eyes.

“Can I help you, sir?”

Tim slowed. A car door slammed behind him, and a man and a woman, both in evening dress, both silver-haired, drifted past him and entered the building.

“Are you a member, sir?”

Tim cleared his throat. “I’m meeting someone who is.”

The two men in overcoats looked at each other. After a moment, the second man stepped back to the door and opened it. No light seemed to emerge from inside. The man looked at Tim without expression as he walked up.

“The receptionist will assist you, sir.”

Inside, a woman in a black suit leant over a high desk, one narrow spotlight focussed on a leather-bound book open in front of her. The door behind Tim remained fractionally open for a few moments.

“I’m meeting Sanjay Roy,” Tim said.

She wrote something down and then took his coat.

“Go through the double doors,” she said. “You can buy refreshments to the left.”

Minutes later Tim sat at one end of the bar. A row of vacant stools stretched alongside. He turned and looked out over the heavy brocade furnishing, the subdued lighting, the tables laid out at intervals and, circulating around them, men in dinner jackets. There was a low murmur of bets being placed and cards being turned. In Tim’s mind rose a sudden vision, faded, black-and-white, of martinis and bunny girls and sixties swingers. Of blags and old-time villains. A waitress in a short skirt walked by.

He ordered a mineral water.

Tim still wore his suit from work. The flat had been empty when he arrived home earlier in the evening. Imogen was out with friends. He made a sandwich and watched the news. At nine o’clock he wrote a note to say he would be back late. As he wrote, he knew that he hoped Imogen would be asleep by the time he got home. He took a light raincoat from the closet, and then realised he was not sure where the casino was. He walked over to the bookshelf and looked for the streetmaps.

Tim looked at his watch, and paid for his drink. He got up and began to circulate amongst the tables. At one or two, croupiers waited silently on their own. It was early yet.

He hovered in the shadows above a game of blackjack. A man sneezed at the next table. The croupier flinched. Three men seated across from him remained staring at the cards in their hands.

“Are you going to be joining them?” A whisper in his ear.

“Sanjay.” Tim turned to his right. “Perhaps later,” he said softly.

They watched for a while, and moved over to the bar.

“To be honest,” Sanjay said, “playing at the tables no longer interests me so much.”

He ordered scotch. Tim stayed with mineral water.

“You don’t feel the exhilaration of beating the system?” Tim said.

“Perhaps one’s tastes evolve. There are bigger prizes out there. Besides,” Sanjay added. “Where’s the fun if the system’s one’s own?”

He looked up as a large crowd of men of Middle Eastern appearance entered the room. The guttural rhythms of their speech cut through the silence.

“What do you mean?” Tim said.

Sanjay looked directly at Tim. “We own this club.”

Tim paused for a second as he took this in. “We?”

“My company.”

“So that’s what you do?” he said. “Casinos? Gambling?”

Sanjay shook his head. “It’s... It’s a bit wider than that. Property, entertainment, the media.”

“And you? You, yourself?”

Sanjay picked at a bowl of olives on the bar. “I control the purse strings. I decide which of our various interests are making money. And I raise hell when they’re not.”

Tim raised his eyebrows and nodded.

And he found himself superimposing his friend’s features on to the face that he held in memory, and was intrigued to find a perfect fit, even if Sanjay had suggested he’d changed. Intrigued, as he had expected a rounding, a greying, a smoothing, which the years and the accumulation of experience might have overlaid on his cheeks and his forehead and his eyes. Tim wondered whether Sanjay had ever experienced the untarnished optimism that Tim and his other friends had briefly felt at university, or whether he had known even then that certainties were there to be ground down, motives to be blurred, and that a life without compromise was for children.

Sanjay laughed.

"I don't want to make it sound too grand," he said. "I have underlings who do the things like adding up the numbers. Mostly I just visit our people, talk to them, make sure everything's running smoothly. Like tonight."

"And your friend's shop?"

"Ah. Vicky. Yes. A small sideline. A favour for a friend."

Tim waited. Sanjay continued to pick at the olives.

Tim changed tack.

"Tell me," he said. "One thing you said the other day. I was amused. You said that you could never imagine what I might become later in life."

Sanjay leant forward and patted Tim lightly across the shoulder.

"Tim, I used to worry about you. I could see you a few years on, burnt out, on skid row. Or worse. Married in Scunthorpe with brats and a civil service pension."

Sanjay wore the lightest of smiles.

"One thing I remember about you, Tim. When we went out, to parties, to clubs, you changed, you seemed to become someone else. Most of us, we have a drink, we become tipsy, a bit chatty. You, it was as if someone had turned off a switch. Or turned it on."

Tim swallowed. He gripped his glass.

"One moment, the studious, cautious type. The next moment, the wild man."

Tim said nothing. It crossed his mind that he had to figure out whether he was being mocked.

"I remember some of those allnighters we had."

Or praised. He had liked to drink, but no more than most other students. Perhaps Sanjay alone never seemed to lose his self-control. And Tim told himself he had been cautious with the other things, the various substances one could buy. At least most of the time. Except that once. Except for that one occasion.

"The wild man," Sanjay repeated. And then he grinned and clasped Tim's shoulder again.

Tim retreated behind his smile. He waited for Sanjay to elaborate, but he didn't. And Tim thought it was if they had both come up to a line, and certain things from their past were off limits for the moment, certain boundaries were now set. They might have to cross that line some time, but not yet. There were things that could for now be left unsaid. Tim began to relax.

"So, Tim, tell me," Sanjay said. "Did you ever wonder what I would become? After we all left?"

Tim roused himself off the stool.

"Oh, I don't know. Something like this, I should have thought."

Sanjay chuckled as Tim picked up his drink.

"I'm going to play some cards," Tim said.

Tim walked to a booth at the other side of the room. He extracted his wallet from his pocket and placed two fifty pound notes on the counter, picked up fifty plastic tokens in return, which he placed in a small purse, then walked back into the centre of the room and approached one of the tables. He watched as the four players were dealt their hands, watched them glance at their cards and then bid, and draw or stay, and sometimes bust. He watched and began to recall the language, the rhythm and ritual of the play, its choreography, the slow crescendos and the abrupt climaxes, and the sudden catharsis as the assets were redistributed around the table. He listened. The clink of chips, the thwack of cards being turned. And he tensed his neck and closed his eyes for a second and started counting backwards from fifty-two down to one, and began a mental journey through a house he once knew, a house in which he had spent every summer when he was young, a huge, many-layered building whose rooms and attics and basements he tried at each visit to explore completely and which he visualised now and yet which, every year, had opened out some new surprise, some unexpected treat or hiding place, until one day in his tenth year, his great aunt collapsed and died

while serving tea for her guests in the living room and an army of men in black suits descended on the house for a day or two and then they went away, taking her body with them, and his family soon followed, and he never saw the place again, though it remained imprinted on his mind with the immediacy and sharp simplicity of a child's dream.

The croupier gathered the cards, and disposed of them down a chute and then opened four new packs and shuffled them. As one player got up, he glanced at Tim and nodded, and Tim, with a curt smile to the other three players to his right, sat down at the empty place. And in his imagination he placed four large signs at the stairs where they led onto each of four floors, and these he labelled Clubs and Hearts and Spades and Diamonds. Each player was dealt two cards face up, Tim the last of them. He looked at each pair of cards, and the dealer's as well, one of which remained hidden, and he began to think of *Cats* and *Cans* and *Combs* and *Cores*, and for the seven of clubs he placed a *Cock*, spitting and strutting, on the dressing table of the bedroom on the fourth floor; for the ten of diamonds a *Case*, its handle scuffed, its locks fit to burst, in a doorway on the first; and for a Queen and a King of hearts he placed a female and a male doll, garish and sinister, crowns askew, on the bed in a room on the third. Chips were moved, players brushed cards against the table, and Tim watched and waited, betting cautiously, holding his own, winning here, losing there. The dealer dealt, he called the games, he collected chips. The stack of unknown cards remaining began to diminish, and the four floors of his memory began to fill.

But Tim's concentration wavered, and as he was dealt a nine and a six and as the other players considered their positions, he hovered uncertainly between floors, his mind darting up and down. Tens were out, all out, he thought, and jacks and queens were not far behind. And then he paused and the images in his mind blurred. He sighed, recounted, and it seemed that of the lower numbers, fives and sixes had not yet been dealt. He glanced sideways and saw none of these cards lying face up in front of

the other players. He stared at his cards, the doubts flickering, and he knew he would just have to trust his instincts. And whereas twenty minutes ago he might have folded, he now increased his bet and lightly scratched his fingernail against the table-top. A four. A total of nineteen. Good. Not that good. For an instant he was on floor two, placing a battered *Comb*, its teeth missing, next to the one already there on the dressing table. He gestured to the croupier that he was going to hold, and he waited. And he guessed and hoped that the croupier had eleven, twelve in his hand, and that he would draw once and hold, a low total. Or draw twice and bust. The croupier turned over his hidden card. Tim stared. He counted. The croupier dealt himself one more card. A six. A spray of burning pinpricks burst across his forehead and cheeks. He wondered whether the others had noticed. Eighteen. He grimaced momentarily. The croupier remained expressionless. A victory, silent, acknowledged only by the movement of chips over to Tim's side of the table.

He won the next hand, and then, after folding early on two occasions, he won the next three in a row. He thought he caught the croupier glancing at him for a fraction of a second, and after two more hands, one of which he lost, the next of which he won after quadrupling his initial stake, the croupier signalled to a man in a tuxedo standing at the side, and new cards were called for. The croupier stepped aside and a woman in a black evening dress took his place. Cards were collected, four new packs were opened. A Japanese man at the table got up, collected his remaining chips and walked away. Another man sat in his place.

Tim took a gulp of water and thought of blue sky, of deep space, of the endless dust plains of the American mid-west. His system, this edifice of cues and images and memory associations that he had once dreamt up and which, he thought, he had long ago mastered. Were his powers now fading? Jesus, had he ever really been any good at it? He tensed and relaxed his shoulder muscles a few times, and then began to concentrate again. New

cards. The play started. He was careful, his bets were small. Four floors. Empty. Slowly, as before, he began to populate the rooms on each floor, a raggedy doll, a mangy cat, the maggotty core of an apple, images sharp, absurd, chimerical. He began to spot patterns, to develop a rhythm. He started to bet larger amounts, or to withdraw early where the probabilities ran against him. He won. He lost. He began to win more than he lost. He caught the croupier's eye, and saw that she knew, and then that she knew he knew she knew. And this knowledge of the other's intent echoed back and forth between them, reflections multiplying as in a room full of mirrors. A four. A seven. He doubled his stake. The players around him fidgeted. He looked up at the woman as she prepared to deal cards. She moved around the table slowly, her left to her right. He felt the man beside him twist in his seat. He heard a soft gasp and then a softer curse. The croupier moved on. She faced him. He brushed his hand against the table. A six. Seventeen in his hand. He paused. The worst possible score. He wondered whether he saw the slightest of smiles on her lips. He sighed and looked down, his eyes lost their focus and his vision blurred, and he stood instead in his Aunt's house at the stairs to the first floor. He walked through into a large room. Diamonds. A red room. He looked to right and left. On the bed, on the floor, on the table. He counted. Fast. He drifted up, ghostlike, emerging in the jet black room above. And then, rising again, he now floated in red, and then a moment later, in black once more. Kings gone, queens, jacks. How many tens? Fifteen, sixteen? He had forgotten. Or miscounted. Drop a floor. How many hearts were there? He saw three. One remaining. No. Wrong. The last one, it was there, in his room, mislaid. On a straight backed chair. There, to his right. A row of *Caps*. Nines? A line of *Cuffs*, but the numbers blurred. Eights? One left, or was it two? Sixes. Fives. Fours. Fours and *Cores*. Apple cores, brown, wilting. *Fours. Fours.* And his mind blanked. *I don't know*, he thought. One heart? Two diamonds? No clubs, no spades? He paused again, his eyes lost their glassy stare and he gazed around

the table. The other players looked at him, and he knew he had to take a gamble.

He looked up and signalled. A card was flipped over. A diamond card. A four of diamonds. He breathed out and closed his eyes for a moment. He heard a flutter around the table. *The old devil*, he heard someone say.

He swivelled his neck to the left and then to the right. The croupier dealt her own hand, and bust. He loosened his tie and took a sip of water. He stood up.

"That's enough for me," he said, and gathered in his chips. There was a crowd around the table. They caught his eye as he pushed through. He realised he was sweating. *Excuse me*, he mumbled. He needed a drink. *Please, can I get through.*

They sat in armchairs in a corner of another room in the club. The tables had become crowded, the guests more boisterous. Through an open set of double doors, above a constant but subdued hubbub of people moving and chattering, they caught the occasional expletive, the odd whoop of laughter or surprise.

A bottle lay upside down in an ice bucket on a low table between them. Tim watched Sanjay call over a waitress by her first name and point at it.

"How much did you win?" he said as she moved off.

Tim thought for a second. "Hundred and fifty. Plus change."

"Is that all?"

"Why?"

"How long were you there for? An hour?"

"So? It was fun."

Sanjay smiled and shook his head. He pointed back into the gaming area. "I hope our other customers are not so cautious."

Tim shrugged.

The waitress arrived with a new bottle. She opened it and poured two small measures. As Sanjay spoke to her, Tim picked up his glass and took a gulp. He lay back and draped himself across the folds of the leather cushions. He stretched his arms

over the edge of the sofa. The waitress walked away. Sanjay remained on the edge of his seat, poised. He sipped his wine.

"You still using your system?" he said.

"I try. I was a bit rusty."

And it had been a bit tiring, Tim thought. He leaned his head back, and loosened his tie.

"You know that we try to spot it when people do that?"

"Of course."

Tim closed his eyes. The conversation skimmed over him

You never thought of trying to make a living out of it?

You're not giving up the day job just yet?

You City people. I guess you just earn too much money.

Tim started. He had a vague sense of being pigeon-holed, and somehow subtly demeaned. He opened his eyes, and remembered from the old days a fine tension, a kind of sparring in their conversation.

"You City people," Sanjay was saying. "Making money out of nothing."

"I..."

"I guess you just need phone lines and PCs these days."

"We..."

"Video conferencing. The internet..."

"Sanjay." Tim was almost shouting.

Sanjay was silent for a few moments. Tim wondered whether he had been over-sensitive.

"We are a bit different," he said. "We're not like all those others. My company is not even based in the City."

"Where are your offices then?"

"Not far from here. In casino land. Actually."

We were once close, Tim thought. Once. Something had bound them together. Those ties had not loosened.

A tension. If he could just talk for a while. Without interruption.

"As I said. We're a bit different. And we don't do much internet stuff."

Tim leaned forward. He finished his drink. Sanjay took a moment before answering, "Why's that?"

"Too public. Too political. It's..."

He poured himself more wine. Sanjay placed a hand over his glass.

Sanjay rubbed his chin and then swore silently. Sometime earlier on in the day he had mislaid his pocket shaver. He listened to Tim talk, he absent-mindedly stroked traces of stubble and wondered how long he would need to stay.

"Yes? It's...?" he said.

"I'll tell you. The oil market. You see, it's a bit ... political. There are always sanctions against someone, embargoes. Special tax regimes. Sometimes we need to be careful how we step round these. The company likes to keep quiet about what it does. Move behind the scenes. Head office's moved out from New York. Zurich's the place now."

It had been interesting to meet Tim again. For a while they had been close. They had shared a few times together. But those times were past, long finished with. Tim seemed edgy. But he, Sanjay, he no longer cared. It seemed to him that they had little now to offer each other. He sat, he nodded, he made conversation, and a part of him began thinking of excuses, something he could come up with to get away without giving offence. There was other business to deal with that night.

"I guess it's all about..." Sanjay massaged his chin, his cheeks. "...it's about margins. A cent here, a cent there. High volumes. Options, derivatives, all that kind of stuff?"

But then something happened to change his mind.

"We do those things," Tim said. "But mostly our guys just trade in the old fashioned way. Trading at its simplest. They buy, they sell. They figure out how to get one of those massive supertankers from one side of the world to the other.

"It's a global business. We have agents. Agents everywhere, all over the place, every capital in every country."

But there was something Tim would say. That same evening.
“It sounds complex,” Sanjay said.

“It’s not. It’s not, really. You need a phone, you need the best possible comms links, you need the right contacts. And also a hundred million dollar line of credit at a Swiss bank.”

Sanjay’s eyes narrowed. He stared at Tim. Suddenly he suspected he would never make his excuses.

“I remember when I first started working for them. I was put on some of their accounting systems. I couldn’t believe what I was seeing. Especially after this bleak old factory where I had been contracting before in North London, where they needed special authorisation to take you out for lunch at McDonalds. Every week their accounts people would produce pages and pages of this drivel, pages of the minutest detail of company expenditure, company trivia, fifty quid here, a few hundred there, every item down to the last penny. Huge payroll runs, thousands of people on minimum wage. Accounts payable, desks, paper, loo rolls for God’s sake, each one itemised. Grey old men with cardigans and clipboards quibbling over expense accounts from salesmen in their Mondeos and B&Bs in the north of England. And suddenly there was this new world, where I had a single trade counted in millions. Twenty, thirty, fifty mil. A single contract, one stroke of a pen, one phone call, one shake of the hands. One deal, gobbling up the entire turnover of most ordinary companies.”

Sanjay wondered for a second what was up with Tim, this compulsion to talk, he seemed unable to stop, and then the thought disappeared from his mind as he knew he would not leave, nor would he complete his other business. And the evening would begin to take on a surreal quality in Sanjay’s mind, whose importance he would struggle to assess the next day.

“I began to see these deals every day. I still do. Annual turnover is in the stratosphere. Costs are low, our offices, London, New York, Zurich, they’re comfortable, discreet. There are no prestige tower blocks, no bloated employee rolls. The

people who run the company hide behind their billions. And this is a business that never goes away, one that's only marginally affected by recession, by war, by revolution. It's a trade that's somehow strangely democratic, egalitarian. Arab sells to Jew, Chechen to Yank. If the UN steps in and imposes sanctions, well, then, you fly under another flag. We sell to the US and to Cuba, we buy from Iran and Iraq, I'm sure that as we speak there are men quietly signing deals in Zimbabwe and Indonesia, in Basra, Beijing. They do deals with presidents and dictators, with prime ministers and sheikhs. But these despots won't ever dare reveal how it all works. I tell you, their people would rise up and slit their throats.

"The oil majors hate us. Shell, Exxon, BP. They say they do all the work, and we reap the benefits. And yet if there's an oil glut and they can't sell, we take the slack. If they fall short on a deal, we make up the difference. We're like hyenas, scavengers after the big beasts have made the kill. We clean things up, then we pick off the weaklings on the fringes. We keep the system lean and efficient. It works. Because of us."

Tim paused to pick up his glass. He waved to a waiter passing by.

Sanjay spoke to the man as he approached. He watched him walk off before turning back to Tim.

"Buying and selling. That's all it is. The myth of the barrow boy, the kid with the big mouth, the *chutzpah*. The myth's true. But then it's not. There's something else you need. You need the ear of the banks. And I mean the kind of banks that don't have branches in the high street. You need colossal lines of credit, you need to borrow by the bucket load, at an instant's notice. You need them to move this mountain of cash instantly around the world.

"And the banks have made this gargantuan effort to automate the whole process, it works instantly, and we tap in to the whole network."

Tim paused. The waiter approached with another bottle.

Sanjay spoke softly. "I bet there's a ton of security. Your computer systems, the banks'..."

"IT security," Tim said, and he laughed. "People only start asking questions about it when something's gone wrong. When someone's hacked the system."

"And don't things ever go wrong?"

"We've been lucky. But you have to ask, if it all goes bad, who's gonna be behind it? Who has the knowledge to do this kind of stuff? The simple truth is that any time you have codes or passwords or access keys, someone has to program these things into the system, and the programmer is the one who knows it all.

"I guess most IT people are too straight, or too geeky, or too lacking in imagination to think about subverting the system."

"But surely..." Sanjay said, and he paused. He was not quite sure what he was asking. "I mean... Surely the banks wouldn't allow it, surely they would insist on the proper measures to prevent... the hackers..."

"The new systems are tight. You're right. They make sure that no one person knows all the codes. They have encryption technology, digital signatures, password management, dual key systems. But this is the new stuff. The legacy systems are different..."

"... Legacy?"

"The old systems. Old technology. Ones they haven't got round to rewriting yet. There's one of these – I'm now senior programmer on this rickety old piece of code, I know every part of it, every line of every program – it sends instructions to our lead bank in Zurich. Payment instructions. Pay money to somebody. Pay company x some cash. Pay them a fuckuva lot of cash. So there's this set of algorithms to calculate a certain test number. And all that's needed is that this number corresponds to the test code that the bank calculates itself when it receives the instruction. If it does, well then, the deal's done. They'll carry out the instruction. So..."

Sanjay leaned forward. He whispered. "Let me get this straight..." But he didn't need to.

"So, twenty million dollars is going to some New York bank? Fine. Set up the details on screen, put in the amount, the date, the currency. Calculate the code. Send. And that's it. Hours later. Money gone. Deposited with some scumbag corporation on Wall Street. And I know the algorithms. I've seen the documents from the bank. I've coded them into the software. I know it all. I remember thinking, the day before we went live, and we'd sent a dummy transaction for one pound into one of the company accounts, it could have been to me, some Channel Island account that I'd set up. It could have been me. Not one pound. One million perhaps.

"I sometimes wonder. That they allow me to know so much. But that's the way it is whenever you have these huge systems, it's the little guy who writes the code, the guy at the bottom, he's the one who makes the whole thing work. So if you ask why they allow it, I say, well, that's the way it has to be. What do you expect? What do you expect the company to do? If I screw up? You think I might end up face down in the river? These guys, they're mavericks. They duck and dive. They lose money? They'll make it up tenfold with the next big deal. It's not like that trader, what's his name, the Brit, the guy in Singapore, the one who lost all that cash, he was on the run for ages... God, my memory... what's his name?"

Tim shut his eyes and rocked his head backwards and forwards. He tried to lean over to pick up his glass, but the sofa was too deep. He groaned, and then lunged. His glass toppled. Sanjay leapt up, pulled a tissue from his pocket and dabbed at the puddle on the table.

Tim continued to talk. "Whatever... whoever he was... We're not like that, we're already on to the next deal."

Sanjay mopped.

"They pay you off to keep these things quiet. A few people get sacked. The company moves on. No police, no publicity, no... no..."

Abruptly Tim was silent.

After a while he said, "Let me get you another drink."

Sanjay smoothed his trousers. He sat down again. "No. Thanks, I'm fine."

Tim did not move. "I'm sorry." He had run out of steam. "I better call a cab," he said. "Is there a number?" He remained seated. The sofa seemed too comfortable.

Sanjay ordered coffees. He was thinking hard.

Later, just moments later, it seemed, Tim was on the pavement outside scanning traffic for a taxi. He couldn't remember picking up his bag from the cloakroom, but it was there, on his shoulder. Neither could he recall saying goodbye to Sanjay. And yet he must have done. He must have said something. He would ring. The next day.

He was angry with himself. For drinking too much. As if he were still a student. And for talking so recklessly. As if to brag, to compete. To cover up. Perhaps it was just meeting Sanjay again.

He thought of Imogen. He wondered whether she would be awake when he got in. His clothes smelt. Of cigar smoke and drink and late nights. He wondered whether to sleep on the sofa that night.