

**NICE FROCK**

by

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**NICE FROCK IS A ONE-MAN PLAY.**

MIKE IS IN HIS FORTIES.

WHEN MIKE IS PLAYING THE VARIOUS CHARACTERS IN THE STORY, THE DIALOGUE IS IN INVERTED COMMAS.

WHEN MIKE IS ADDRESSING THE AUDIENCE, THERE ARE NO INVERTED COMMAS.

KIERA ‘Love you, Dad!’

MIKE That’s what she said to me the day we bought the dress. She hugged me on the pavement outside the shop.

KIERA ‘I love my dress!’

MIKE She hugged me and said –

KEIRA ‘Love you, Dad!’

MIKE It was a big hug, a real hug, the first one really since she was little. Which is why I particularly remember that day, the day I thought I’d got her back.

MIKE Okay, I think I’m pretty good at drawing a line under things. You have to be otherwise you can’t move on can you, but sometimes, when I’m trying to get to sleep, I think about certain days, certain moments which are pleasurable to recall.

MIKE Trouble is, other stuff comes barging in, the not-so-good days, the not-so-good moments, then you’re fucked. Not getting any sleep now! Get up, open a bottle of wine, even though you know it won’t help.

MIKE But apart from that, I think, on the whole, I've really moved on, really drawn a line.

MIKE So this was one of the good days. It was my daughter Kiera's 18<sup>th</sup> birthday, she was going clubbing with friends in the evening so we went into town to have some lunch, buy her a dress. It was the first time she wasn't celebrating with us but I can't blame her to be honest, Julie and I were barely speaking, we couldn't be in the same room for two minutes without trying to kill each other.

MIKE Verbally, I'm talking about verbally here, just to be clear.

MIKE Julie is my wife. Was my wife.

MIKE So me and Kiera had this little routine on her birthday, we'd go into town, we'd go to Selfridges and have lunch at Yo Sushi. You know, where the food goes round on a conveyor belt. One time I grabbed a bowl of something, tuna I think, I was a bit slow, it was almost past me, I made a grab, missed, knocked over some noodles. Kiera was mortified.

KIERA 'Dad, you're such a loser!'

MIKE She wanted to leave but I stopped her and we sat there, watching this mess trundle past everyone on the conveyor belt, and the thing is, nobody took a blind bit of notice, too busy stuffing their faces, I swear it went round a couple of times until one of the staff spotted it.

MIKE So we had a laugh, then I said –

MIKE 'You see? I screwed up but nothing bad happened.'

MIKE Because this was one of the things Kiera had issues with. To Kiera, life was just this gigantic trap designed to catch her out, to make her look stupid. For example, she used to ...

MIKE Alright, wait ...

MIKE Okay, the birthday routine thing, it's not strictly true. We didn't have a routine, this was only the second time we'd been to Yo Sushi. I wanted it to be a routine, alright? I wanted to say to people –

MIKE 'No meetings today, it's my daughter's birthday, we go to Yo Sushi for lunch, then we go shopping, it's our thing, carved in stone, keep the diary clear'.

MIKE Me and Kiera would do this every year, even when she was married, whatever, even when she had her own kids, we'd still do it. Our ritual, our thing.

MIKE Just the two of us.

MIKE We'd laugh about the time I chucked raw fish all over the place.

MIKE So. Not a routine, Twice doesn't make a routine, obviously, but I was working on it, the intention was there, okay?

MIKE The plan was, we'd have sushi then go shopping for a dress. We'd look round Selfridges, stroll down Bond Street, I told her she could have whatever she wanted because we were doing very well, Freddy and me.

MIKE That's Freddy Baxter my partner, we were on a roll, we were about to close a deal on this industrial premises in Shoreditch, we were going to convert it into loft apartments, forty of them, it was the biggest thing we'd done, it was going to make us rich.

MIKE Yes, well ... I'll get round to that in due course.

MIKE The thing is, at this particular point in time, Kiera had issues, she had issues with the way she looked, she had issues with her body. What I want to say is, and I want to be absolutely clear about this, she is not ...

MIKE Okay, she's tall, she's a big girl, fair enough, but totally in proportion. Beautiful, as I was always telling her. And when she was twelve, thirteen, yes, I admit, Julie and I had our worries. This was before she shot up, before she grew like ten inches in a year. But when we were worried, I never said a word to her, never. Whereas Julie ...

MIKE Look, I can say this now. Julie, my ex-wife, she was obsessed with her appearance, her weight, everything. If you want my opinion, Julie was borderline anorexic. She was definitely on the spectrum, definitely. And that is why she gave Kiera such a hard time, always on her case about her weight, how much she was eating, what she was eating. And I have to admit, Kiera was eating a lot. Food was disappearing from the fridge, there was stuff under her bed, pizza boxes,

sweet wrappers, half-eaten sandwiches. Seriously. I mean, what is that about? Someone's going to find them, right? Her mother is going to find them, we're talking about a mother who searches her daughter's bedroom on a daily basis, we're talking about the Gestapo here. Freddy said –

FREDDY 'She wants you to find them , it's a shout-out for attention.'

MIKE 'No Freddy, it's teenagers, it's hormones, hormones make you stupid.'

MIKE Freddy was right about some things, but not everything as you'll find out.

MIKE Anyway, I'm living with these two women who are locked into this thing, this rivalry that dominates our lives. The Food Wars. Who can eat the least, who can eat the healthiest, who has the most allergies.

MIKE Lactose intolerance, gluten intolerance.

MIKE Good cholesterol, bad cholesterol.

MIKE Carbs, glucose.

MIKE Every meal was a minefield. We're sitting there eating shredded courgette, the fridge is full of, I don't know, soya milk, tofu, kale, and nobody's talking needless to say, then Julie asks Kiera one of her killer questions -

JULIE 'Why do you always eat so quickly?'

MIKE That was a favourite.

MIKE The killer questions aren't real questions, they're accusations. There's no way of answering them. However you answer them, you lose. Though I must say, Kiera would give it her best shot.

JULIE 'Why do you always eat so quickly?'

KIERA 'I don't, you're just slow.'

MIKE Or –

KIERA 'Cos I'm greedy.'

MIKE Or – and this would be my personal favourite –

KIERA ‘Fuck off, Mum!’

MIKE Then it kicks off. Big, big, fight. Meltdown. Shouting, screaming. Next thing you know, Kiera’s storming out to ‘meet friends’ which of course means cheap vodka and the chicken shop.

MIKE Then it’s my turn, I’m in the headlights now.

KIERA ‘Why do you always take her side?’

MIKE Another killer question with no possible answer, and next thing Julie’s working her way through a bottle of Pinot Grigio and hunting for the Marlboro Lights she thinks I don’t know about.

MIKE Health-obsessed? Puhlease!

MIKE Then Kiera shot up and suddenly she was beautiful. As I was always telling her. But things didn’t get any better with her mother. If anything, they got worse.

MIKE Go figure.

MIKE Anyway, there we are, me and Kiera, the day of her eighteenth birthday, eating sushi, no accidents I’m happy to say, then off we go to buy her a dress.

MIKE We go round Selfridges first, we go round quickly because she’s not really looking, she’s not comfortable, because what she really wants to do is go down the road to one of those cheap places, full of tat, full of kids, nightmare.

MIKE So that’s where we go, but here’s the thing. We get there, it’s rammed, and I’m walking round, following my tall daughter, and suddenly she stops, not looking at the clothes, just looking around her. I’m a few yards behind, I stop and watch her, she’s standing there, towering over all these girls clutching armfuls of, of ... you know, scraps of things, rags, things they’re going to wear once and chuck in the cupboard. And standing there watching her, I realise, my God, she’s a woman. And it was as if she realised it too, as if she suddenly thinks,

what am I doing here? And she looks round for me, sees me standing a few yards away, and she says –

KIERA ‘Let’s get out of here.’

MIKE So we find a shop off Regent Street, it looks expensive from the outside, but suddenly she doesn’t mind and in we go. I trail around after her, but now she’s really looking, she’s really concentrating. Suddenly she takes a dress off the rack, turns to look at me, holds it up.

KIERA ‘I love this! I literally love this!’

MIKE ‘Try it on.’

MIKE She checks the price tag –

KIERA ‘Oh. My. God!’

MIKE ‘Try it on!’

MIKE So she goes into the changing-room and when she comes out, she looks, she looks ... fantastic. I say –

MIKE ‘You look fantastic!’

MIKE And she knows it. Huge, huge grin on her face, her eyes are alight.

KIERA ‘Can I have it? Really?’

MIKE It was expensive. I mean, there wasn’t much of it to be honest. Yes, nice frock, but basically you’re being mugged, aren’t you? The thing is, she loved it. When we leave, we’re on the pavement outside and suddenly she hugs me.

KIERA ‘I love my dress!’

MIKE Then she says –

KIERA ‘Love you, Dad!’

MIKE Later that evening, Julie and I are in the kitchen, working our way through a bottle of Pinot Grigio, self-medicating for an evening

alone together, and Kiera's upstairs with a couple of mates, getting ready to go out, and eventually Kiera comes into the kitchen wearing the new dress, and she's looking a bit self-conscious.

KIERA 'We're going now.'

MIKE And Julie says –

JULIA 'My God. Seriously?'

KIERA 'What?'

JULIE 'The dress!'

KIERA 'What about it?'

JULIE 'It's so tight!'

KIERA 'You mean I look fat!'

JULIE 'That's not what I said! Did I say you look fat?'

KIERA 'That's what you meant! Dad, you like it, don't you?'

MIKE The thing is, she looks, I don't know, different to how she looked in the shop, she's self-conscious, she's sort of hunched over, embarrassed, so I hesitate, and that's fatal, she's halfway up the stairs before I can say –

MIKE 'It's great, you look fantastic!'

MIKE Too late. Now it's my turn.

JULIE 'What were you thinking, buying her that?'

MIKE Kiera didn't wear the dress, she changed, went out in something else.

MIKE She never wore it, actually.

MIKE Which makes me very sad. Particularly in view of subsequent events.



MIKE This was all after I left the bank, of course.

MIKE So. I was working at the bank when I first met Freddy Baxter. I was a senior manager at ... look, I'd prefer not to mention the name for reasons that will become obvious, but it's a big bank, you've heard of it, you've seen the TV ads.

MIKE I was in the mortgage department, residential, I had my own team. My team was ... well, how can I put this? They were like the cast of some crap sitcom. You know, the joker, the drunk, the divorcee, the chancer. And me, the uptight boss, the straight man to all these weirdos. Manager? Don't make me laugh. Social worker, more like.

MIKE Anyway, one Monday morning, my PA tells me my 10.30 has finally showed up. It was 11.30. This was my first encounter with Freddy's idea of time-keeping. So I go out to greet him, majorly miffed to be honest, and there he was, Frederick Mayhew Baxter, large as life.

MIKE He'd only been in the office five minutes but everyone was milling around him. The divorcee, major man-hater, is showing him how to work his new phone, the joker is bantering about football, the chancer is quizzing him about his suit.

MIKE The Freddy Effect, I call it.

MIKE Okay, I'll try and describe Freddy. First thing to say is, he's tall, he's a big man, always a stone or so overweight. Blue eyes, dark brown hair and lots of it. He'd do this thing, ruffle it backwards and forwards when he laughed, like this, and Freddy laughed a lot. Or he'd do it when he was excited, when he got the sniff of a deal, an opportunity ...

MIKE Freddy always wore nice clothes, nothing but the best, but they never seemed to fit, even if they were made to measure. Tie crooked, five hundred quid shoes he never cleaned.

MIKE Anyway, there was my team fussing over him, and he looks up, grins, jumps to his feet, holds out a big mitt and says –

FREDDY 'Ah, this must be the top man.'

MIKE I was going to tell him we'd have to reschedule because he was late, but there he was, pumping my hand, grinning away ... and he apologised. He apologised so sincerely ...

MIKE You'd be surprised how rare that is nowadays. Good manners, I'm talking about. In the business world you'll find that good manners are often regarded as a sign of weakness.

MIKE But then, Freddy wasn't really a businessman, he was a ... what was he?

MIKE He was an adventurer, that's what he was. In the old days, he would've been off round the world, discovering tobacco or tramping the silk road.

MIKE Anyway, I take him into my office, he sits down, looks around and says –

FREDDY 'This is your office? Man oh man, they are not looking after you.'

MIKE The thing is, that remark really hit home. Because this was very much on my mind at the time. That they weren't looking after me. Actually, that nobody was looking after me.

MIKE Okay, on the domestic front, things weren't great. Kiera was what? Twelve? The problems at school, the eating, that was just kicking off though I didn't really know it, I mean the signs were there, I can see that now of course, but at the time I ... well, you put a positive spin on things, you're always hoping for the best, aren't you?

MIKE And as for work. Well, I was stuck in the office with the idiots. And I was under pressure from above because we weren't meeting our targets. People were coming to me wanting 100% mortgages, what am I saying, 120%, do the place up, why not? The market was good but I knew some of them were getting in over their heads, I knew they didn't have the means, so I felt it was my job - no, I felt I was my duty to say No. Because most people, they haven't got a clue and I've seen them all, believe me, I've had them in my office, brain surgeons, high court judges, pillars of the community, but when it comes to money? Children!

MIKE Then the word came down from on high, I was told in no uncertain terms that this was wrong, this was the old way of thinking, I had to get my head round the new way of thinking. Which was, apparently –

BOSS 'Give the poor bastards whatever they want! They can't hack it, it's not our problem, we're selling the debt on anyway!'

MIKE So that was the picture when Freddy comes into my office and tells me they aren't looking after me properly. I ignore the remark, sit him down and say -

MIKE 'How can I help you, Mr ... Baxter?'

FREDDY 'Well, for a kick off, you can lend me a shedload of money'.

MIKE He's grinning at me, the cheeky bastard and, well, I can't help it but I'm grinning back. The Freddy Effect, right? Anyway, Freddy tells me his mother has died, left him 100k and he wants to use it as the deposit on a house.

MIKE 'I'm sorry for your loss.'

FREDDY 'Well, the thing is, she had dementia, it was bad, so it was a bit of a relief all round.'

MIKE Then he tells me about the house he wants to buy. It's in some God-forsaken part of South London, he says he's been driving through this part of town for years, always makes sure the car doors were locked when he does. Then one day, he sees a new coffee shop. He parks up, goes in. Here beginneth Freddy Baxter's first lesson-

FREDDY 'When you spot the first vanilla latte – get in there!'

MIKE He bought a coffee, went for a stroll. Found a big house, five beds, two reception, two baths, total tip, 350k. Five minutes walk from the overground, two minutes from the vanilla latte.

MIKE 'So you're going to live there?'

FREDDY 'Round there? Joking! No, I'm going to flip it.'

MIKE He says he works for a company that runs a chain of pubs, it's boring. Before that, he was in retail, that was boring too. Before that he managed a spa, extremely boring.

MIKE He says he's always wanted to work for himself. He says he wants to use the 100k his mother has left him to kickstart a property portfolio.

MIKE He's opened an account at our branch with the 100k. He wants to borrow 250k so he can buy the house, plus 100k to convert it into flats.

MIKE He hands me a bit of paper. There are some hand-written numbers on it. According to the bit of paper, Freddy is going to make a profit of 450k on the property by the end of the year.

FREDDY 'Turn it over!'

MIKE I turn over the bit of a paper. There's a date, exactly five years on, and a figure. Twelve million pounds.

FREDDY 'My business plan!'

MIKE Hilarious, but I keep a straight face because you know what? I've seen plans written by professionals, people you read about in the business pages, that make less sense.

MIKE 'Very interesting. Mr Baxter but all I can deal with at the moment is your mortgage application. I will require proof of identity, proof of income, details of your mother's probate, bank statements, P60's, and all non-mortgage borrowing.'

MIKE I make it sound as long and complicated as possible. I want to make it clear to him, crystal clear, that I'm not going to write him a cheque for 350k there and then. When I finally finish, he grins -

FREDDY 'So that's a Yes.'

MIKE Cheeky bastard.

MIKE After he'd gone, I ran a few checks.

MIKE Go on, guess. You know what's coming. Freddy's credit-rating was a notch below disastrous, I couldn't find any record of his previous employers, apart from the pub chain he was allegedly working for, and it seems he'd parted company with them months ago.

MIKE What else? He hadn't posted anything on his Facebook page in over a year, the last thing was a photo of him drinking with a couple of Premiership footballers.

MIKE I came across an old gossip column piece about 'bon viveur' Freddy Baxter and the Mayfair cigar club he was about to open. I could find no record of said club ever opening.

MIKE Got the picture? He'd been turned down for loans just about everywhere. In other words: do not lend this man a tenner, never mind a quarter of a million quid.

MIKE But that was exactly what I was going to do -

MIKE Why? Good question.

MIKE You know that thing I said about Freddy being an adventurer? What I meant was, he was an adventurer who hadn't found his adventure yet. And the thing is, the thing I realised was, I hadn't found my adventure either -

MIKE - no, that's not right, I was different because I didn't know I was looking for one. Then I met Freddy and he flipped some switch in me and suddenly I wanted adventure so badly it hurt. Just ... something,. Anything. Just to ... just to rip the whole sorry mess up, chuck the pieces in the air, see where they land. See if I'm still alive.

MIKE I did the paperwork on Freddy's mortgage. I got some funny looks, it was ages since I'd processed an application myself, but the thing is, when you're Mr Do It By The Book, when you're the irritating old fart who wants every 'i' dotted, every 't' crossed, you've earned yourself a bit of leeway.

MIKE So Freddy's loan went through without a hitch, thanks to me, and a few months later he takes me out to lunch. We go to a French restaurant, Michelin star blah blah. Obviously I didn't know this at the time, but Freddy was prone to crazes, and at this point in time it was all things French - the food, the restaurants, he was even taking French lessons.

MIKE So we have this lunch, Freddy ordering snails and God knows what, and he's making me laugh, telling me about all the crap jobs he's had, all the fuck-ups, the sackings, all with a big grin on his face.

MIKE I tell you what, that lunch felt like a two week holiday, and when we leave the restaurant the sun's shining, and we jump into Freddy's car, a new BMW which I assume we paid for, and he drives me off to look at the house we also paid for, and when we get there, it's swathed in scaffolding, blokes swarming all over it, there's an architect and a structural engineer and Freddy's like a kid with a new train set, telling me about underfloor heating and granite work surfaces, ruffling his hair in the excitement of it all ...

MIKE I mean, the area is, it's, what can I say, I wouldn't live there if you paid me, and I'm thinking, I can't see the kind of person who likes granite work surfaces forking out to live round here, vanilla latte or no vanilla latte.

MIKE Which just goes to show how much I know, because six months later, the house was finished, the flats sold immediately, the market had gone up 5% since Freddy bought it and he made a 100k more than his projection.

MIKE He came back to me pretty quickly, wanted to borrow a mill this time, add it to the half a mill he'd made, buy a couple more houses in the same area, same deal, convert them into flats, flip one, rent the other out.

MIKE I said yes, and we had a lovely lunch. The building work was under way, when he came back with another proposal.

FREDDY 'Four garages, Stroud Green, it's sweet. No planning permission yet but I know someone. I need two mill – 150k to buy them, the rest to build four houses, plus a little for appetisers.'

MIKE 'Appetisers?'

FREDDY (Laughs) 'Promotional purposes!'

MIKE 'Fair enough.'

FREDDY (Ruffling hair) 'Excellent! Lunch?'

MIKE I think that was the lunch when Freddy said he had to leave early.

FREDDY 'Got to see my Mum. She's not very well.'

MIKE ‘Not very well? I thought she was dead.’

MIKE He had the good grace to look embarrassed, he even blushed a little.

FREDDY ‘Yes, well, I was kind of playing the sympathy card. Actually she’s still alive.’

MIKE ‘Actually I know.’

FREDDY ‘Actually I know you know.’

MIKE And we both started laughing. Of course I knew! He never came back to me with the probate documents, in fact he never came back to me with any documents at all, apart from his passport.

MIKE We were still laughing when we said goodbye outside the restaurant. The sun was shining, so I took the afternoon off, went for a walk in the park. Me? Take the afternoon off? Unheard of.

MIKE But I was changing my working methods, wasn’t I? I was waving loans through, doling out money left and right. Result? Big pat on the back from the powers that be, permission to expand my team and move into a bigger office.

MIKE Everything is going swimmingly and one day I find myself eating shepherd’s pie in some wood panelled dining-room with a bunch of aging public schoolboys. I have no idea why I’m there. After lunch, I’m asked if I might be interested in moving over to the ‘private banking’ side. That means looking after rich people’s money, by the way.

SHEPHERD’S PIE MAN ‘Would you be interested?’

MIKE ‘Absolutely!’

SHEPHERD’S PIE MAN ‘Splendid! Good man! I’ll pass that on!’

MIKE ‘Jolly good!’

MIKE Listen to me. Dropping into the lingo like the sad bastard I am.

MIKE But the better things got at work, the more they fell apart at home. Laws of nature, I suppose.

MIKE First off, Julie started having problems at work. She was working at an insurance broker's, it was a very good job, when we first met she was already earning more than me and now she was all set to become a partner, get some equity blah blah, it was all good, then out of the blue, there's restructuring, right-sizing, the usual, and Julie gets a new boss and this boss turns out to be a bit of a problem.

MIKE 'A problem? What kind of problem?'

JULIE 'I think he's bipolar.'

MIKE 'What do you mean?'

JULIE 'He has these mood swings. One minute he's all friendly and jokey, then suddenly he switches, turns hostile. He definitely has anger management issues.'

MIKE Okay, you've got to bear in mind Julie is a very attractive woman, she turns heads, really, and I'm not just saying that. And I know that some men can't cope with close proximity to attractive women in the workplace. Or any place, come to that. So they go one of two ways – the flirting way or the hostile way. Or both, so make that three ways. So I say something like –

MIKE 'Maybe he fancies you and he just can't cope with it.'

JULIE 'Oh, don't start that again.'

MIKE 'Start what?'

JULIE 'You know what I'm talking about.'

MIKE 'No, I don't actually!'

JULIE 'The jealousy thing!'

MIKE Alright ... alright, you're thinking, you're looking at me and thinking, yes, well, he's married to this very attractive, very successful woman and he's sitting in his beige office under a fluorescent light, he's got a stapler with his name magic-markered on it and he's poring over some poor bastard's application to buy an overpriced bedsit in the



badlands. Of course he's going to be jealous, he's going to be jealous on every level imaginable, he's going to be on her case 24/7.

MIKE And you'd be wrong. You'd be wrong about the office for a start because by then I'd got a rather nice office with a Heals sofa and a view of the park. So there.

MIKE And you'd be absolutely wrong about the jealousy, it never occurred to me to be jealous, because Julie is, was, a serious person, the thought of her having some sort of fling, it just doesn't compute.

MIKE But the thing is, once she said that, once she planted the idea in my mind, the jealousy idea, I started noticing things. Like she was getting home late a lot, it was drinks with clients or meetings that ran over, the usual, and in the past I wouldn't have thought twice about it, but now ...

MIKE Anyway, a few weeks after this, I'm off sick, I'm working from home – tell the truth I've got a hangover, I fancy hanging round the house, there's cricket on television – anyway, I'm having the first coffee of the day and my phone rings, it's Stephanie Ellison, a friend of Julie's, we see quite a lot of her and her husband James ...

MIKE Personally I would prefer to see a lot less of them, James belongs to some golf club I'm supposed to have heard of, the talk is all golf and house prices and of course I get my ear bent about mortgages, I get so bored sometimes I feel like poking my eyes out with a steak knife.

MIKE Anyway, it's Steph on the phone. She says –

STEPH 'Hi Mikey, how are you love? Yeah, we're good, we're great, fabulous, anyway Julie left her phone here last night, didn't she say?'

MIKE Steph sounds weird, talking too fast, the way people do when they're making a call they don't want to make. And I can hear golfing twat James growling in the background.

STEPH 'Thing is Mikey, we're going away for a few days –'

MIKE More growling from golfing twat in the background –

STEPH 'Could you come over and pick it up? Fabulous, byeee ...'

MIKE It was news to me Julie was at Steph's the night before, in fact there was something off about the whole phone call. So I drive over to Steph's, it's only ten minutes away. Golfing twat answers the door –

JAMES 'I want a word with you, chum.'

MIKE Chum? Chum? Anyway, he's holding the door open so I go in. Steph is hovering in the background. She's obviously been crying. She puts a hand on James's arm.

STEPH 'Please, James –'

JAMES 'No, this has got to be sorted!'

MIKE Next thing, I'm being led upstairs.

MIKE Just the tiniest bit worrying.

MIKE They've got a spare room on the first floor. Darren's golf clubs are in one corner, a treadmill in another, and a single bed, but you can't see much of anything because of all the shopping bags.

MIKE Shopping bags from every designer shop you've ever heard of.

JAMES 'Mate, I want this crap out of here.'

MIKE I don't know what to say. Why is he telling me this?

JAMES 'I want your wife's crap out of my house. And I want my five grand back.'

MIKE 'Five grand? What five grand?'

JAMES 'The five grand this silly bitch lent her.'

MIKE He jabs Steph in the chest. I swear I thought he was going to hit her. Then he says –

JAMES 'It's down to you isn't it, now Julie's lost her job.'

MIKE What?

MIKE Okay. Deep breaths.

JAMES 'Did you hear me mate? You owe me five grand'.

MIKE 'Okay, I'll – I'll look into the situation a.s.a.p.. Obviously I'll need to see some paperwork –'

MIKE They both laugh, not nice laughs, though for the life of me I can't see what's so funny. I turn to leave, I don't want to be in the house a second longer, I head down the stairs followed by Steph. She hands me Julie's phone, then grabs my arm before I can get out of the door.

STEPH 'This is your fault. You need help!'

MIKE So.

MIKE So it turns out Julie has given notice, she only has one week of her notice left to work. She can't stand the job anymore apparently, it's changed. The culture, the attitudes, it's not what she signed up for blah blah. No mention of her boss's behaviour.

JULIE 'I was going to tell you, I was waiting for the right moment.'

MIKE 'The right moment? How about before you gave notice? So we could discuss it, so we could discuss the financial implications –'

JULIE 'There! There's your first thought! Money! Not me, not the fact my job is making me ill, it's the money!'

MIKE 'Did you tell Steph and James I was tight-fisted?'

JULIE 'Is that all you're worried about? What Steph and James think?'

MIKE Julie went over to Steph's and picked up her shopping the next day. When I came back from work, she and Kiera were going through it in the living-room, it was like Christmas, Kiera thought it was hilarious.

KIERA 'You bought three of these? The same colour? Mum, you are such a weirdo!'

MIKE I opened a bottle of wine, sat in the kitchen, listened to them, talking and laughing away. Eventually Kiera came in and sat down with me.

KIERA 'We're not going bankrupt, are we, Dad?'

MIKE 'No, we're not going bankrupt.'

KIERA 'We're not like ... poor?'

MIKE 'No, but we're going have to watch the pennies.'

KIERA 'Oh you always say that.'

MIKE And off she went. Back to unwrapping the 'presents'. Not a care in the world.

MIKE We had a joint account for the mortgage, utilities and so on, but we both had our own accounts as well, we divvied up on holidays, big spends, furniture, stuff like that.

MIKE We had personal pensions I'd arranged through the bank. Julie had cashed hers in. Plus she'd run up a big overdraft. Plus she'd maxed out four credit cards. Then there was the money she owed Steph. I had various investments, ISA's and so on, I cashed them in, paid everything off.

MIKE We had a couple of 'talks'. Wine was usually involved. I mostly listened. It would go something like this: I was jealous of her, always had been, she was more successful than me so I undermined her, I made life impossible for her, how could she run a home, deal with Kiera and have a career all at the same time, it was impossible, that's why she'd been passed over, that's why she hadn't got the partnership ...

MIKE And then there was the money thing. I was a control freak, I used money to control her, I had issues with money, I needed help.

MIKE I mean, it was just nonsense, obviously, total fantasy. I would try and point out the realities to her, the nuts and bolts of the situation, but it didn't make any difference whatever I said, no difference at all, and you know what, I actually felt worried for her, worried that she believed this nonsense, that she had to spin herself these fantasies to make sense of her life, to make herself feel ... better.

MIKE And not long after the shopping revelations, we go to a parents' evening at Kiera's school. The first teacher we see is her English teacher,

nice bloke, Kiera's favourite teacher actually, but he seems a bit surprised to see us. He says to Julie, in this weird, 'caring' way:

TEACHER 'How are you?'

JULIE 'Fine, thank you. How's Kiera getting on?'

TEACHER 'Obviously I can't answer that. I've hardly seen Kiera this term'.

MIKE Me and Julie stand there, mouths open – what did he just say?

MIKE So. It turns out Kiera has been bunking off most of the term, she's been forging letters from Julie, quite good letters actually, remarkably eloquent, the first ones were about dentist appointments and so on. Then Kiera told the headmaster her parents were splitting up, there was a lot of trouble at home. Then she told him Julie had cancer, she told him Julie was dying for fuck's sake!

MIKE So we confront Kiera. We have lots of 'talks'. There's shouting and screaming, door-slamming, then there are tears, then there are hugs.

MIKE Hugs for Kiera and Julie but not for me.

MIKE Because I don't know how to do these conversations, I don't know the rules, whatever I say is wrong!

MIKE There they are, my daughter who hasn't been to school in months, my wife the binge shopper who's cleaned me out, there they are with their outrageous behaviour, their lies and their secrets, laughing and crying in each other's arms, and I'm on the outside, always on the outside, nose pressed against the window.

MIKE Mr Boring. Mr Keeping The Show On The Road.

MIKE Not long after the bunking-off school thing and the secret shopping thing came to light, I had a meeting with one of the aging public schoolboys from the shepherd's pie brigade, to talk about me moving into the 'private banking' side. And I have to admit, I was feeling pretty confident about that, I really thought this was going to happen.

MIKE But as soon as I walked into the wood-panelled room and saw him sitting there, charm all over the shop but this sad smile on his face, I

knew it wasn't going to happen, I knew I was fucked, stuck in my office with the idiots for good, and I didn't listen to his reasons, I zoned out ...

MIKE What an asshole. Really.

MIKE Me, I'm talking about.

MIKE I was the asshole.

MIKE I was everybody's asshole.

MIKE So I decided there and then to stop being an asshole. A few days later Freddy Baxter came into my office, gave me a tin of foie gras he'd brought back from France.

FREDDY 'Great with a sweet white wine, Sauternes is best, lightly chilled Mike, don't freeze it to death'.

MIKE 'Yes sir'.

FREDDY 'Okay, cut to the chase. There's an old dairy just off the North Circular, I reckon I could squeeze ten flats and two retail units out of it. I need four mill. Any chance?'

MIKE 'I don't see why not'.

FREDDY (Ruffling his hair) 'Oh, top man, love you to death, truly. Lunch?'

MIKE 'Yes please'.

MIKE Over lunch, Freddy asked me if I'd consider leaving the bank, coming to work with him.

MIKE I said Yes, Yes, yes, yes. After a lifetime of saying No, I was going to be the bloke who says Yes.

MIKE Freddy was delighted. ruffling his hair back and forth, laughing.

FREDDY 'Garçon, encore une bouteille de champagne s'il vous plait!'

MIKE Of course I had to be a bit canny. It is not good form to wave through a big loan then shoot off to work with the guy you lent it to. So I

had to be patient, a little bit crafty with the paperwork, I got the odd funny look from the team, but I was still Mr By-The-Book, and the market was on the up, we were still in fantasyland, so it was all good.

MIKE I stayed on at the bank for another six months, waited till the four mill loan for the old dairy had gone through and Freddy had the project up and running then gave in my notice. The team took me out for drinks on my last day, a seriously depressing occasion. I think they were expecting some display of emotion on my part. I think they thought I was going miss them. How wrong can you be.

MIKE So me and Freddy set up a company, I'm not going to tell you what it was called, you'll just google it, and get a totally false impression, the press coverage was very biased, outrageous actually, let's leave it at that.

MIKE I was in charge of the financial side obviously. Everything was going to be done by the book. I made that very clear to Freddy.

MIKE Julie was, how can I put it? Bemused? Irritated? I was acting out of character. Leaving my job? To become a property developer? I think at first she thought it was a plot to undermine her in some way, though she couldn't quite figure out how.

MIKE Julie had a new job at this point, for a High Street broker, less money but an easy commute, the people were lovely blah blah, and Kiera was going to school, most of the time anyway, there were still problems, but at least she was doing some work, so there was this period of, of ... normality. Normal family life. The calm before the storm, I suppose. And of course I wasn't around much, maybe that's why it seemed normal, maybe that's the secret of a happy family, just stay out of each other's way.

MIKE It didn't last long of course, till about a year before Kiera's 18<sup>th</sup> birthday, the day I told you about, the day we went shopping.

MIKE By which point we had an office in Clerkenwell, nothing massive, 900 square feet, and a permanent staff of six, plus Myra the office manager who'd worked at a big architect's and knew the ropes ...

MIKE I mention Myra, lovely person, keen gardener, because her name will crop up again.

MIKE Anyway, we had various projects on the go – the old dairy out by the North Circular was done, there was the industrial premises in Shoreditch, a couple of house conversions in Peckham and a new build in Holloway, our first project from scratch, luxury apartments and retail units with some affordable housing round the back to satisfy the council.

MIKE It was all going very well indeed, but I admit some nights I wasn't sleeping.

MIKE Okay, here's what I was dealing with – you've got architects and contractors obviously, but you've also got your surveyors, your Rights of Light surveyors, your quantity surveyors, you've got your services engineer, you've even got your Acoustician. Noise? Very big deal, noise. Then there's your environmental issues. Oh boy. Even bigger deal than noise. Carbon footprint and all that, and God help you if bats are involved. Or newts.

MIKE Of course we had help, professional help, the best, I made sure of that because I'm Mr By-The-Book, dealing with all this bureaucracy was right up my street, whereas Freddy ... well, Freddy's attention span was limited to say the least, and sometimes, in meetings, I'd see his eyes glaze over, I knew he wasn't listening, and I'd get a little irritated to be honest, and then suddenly he'd say something like:

FREDDY 'Why don't we just make the windows bigger?'

MIKE Or, on one legendary occasion:

FREDDY 'Why don't we just turn the whole building 45 degrees?'

MIKE And there'd be a deathly silence, and then someone would say:

SOMEBODY 'Actually, that might work'

MIKE And Freddy would get up and say:

FREDDY 'Sweet. Can you sort the details? I've got a lunch'.

MIKE Can you sort the details? If I had a quid blah blah.

MIKE So you can see why I was never at home.



MIKE Freddy bought himself a flat in Covent garden. Hardly any furniture. Massive fridge with some chocolate and a pair of trainers in it.

MIKE No, I don't know why either.

MIKE There was a rowing machine he never used and a big framed photo of this house built over a waterfall. Frank Lloyd Thing, Frank Lloyd Wright. This was Freddy's new craze, architecture.

MIKE He'd drag me out at all hours to look at some building, sometimes in the middle of the night.

FREDDY 'You've got to see it at night, and there's a full moon, you've got to see it with a full moon over it!'

MIKE He loved the Shard. We went there for a drink once. I said:

MIKE 'Be nice when they finish it'

MIKE He knew I was winding him up, but I wasn't really. That bit at the top, it still annoys me. But Freddy loved it.

FREDDY 'We're going to build something like this one day, something they give a nickname'.

MIKE But I'd get impatient, I'd want to be back in the office, there was always so much to do, I was always running to catch up. If Freddy wanted to roam around gawping at buildings in the middle of the night, that was fine by me, that was his job, let him get on with it. Because that's how he found stuff. You think you know a part of London back to front, then Freddy would sniff out something you'd never noticed – a mews, a cul-de-sac, an old building.

FREDDY 'Nobody really looks'.

MIKE That was his mantra. Freddy had the gift, absolutely.

MIKE The domestic calm lasted about a year or so. Of course, it was property that kicked it all off, it would be, wouldn't it? Because we were still living in our three bedroom suburban semi, and Julie couldn't understand why. There I was with my company, buildings going up, deals being done, Freddy with his flat in Covent Garden, and there we were, still stuck in Boredom Villas.

MIKE Look, Freddy and I were taking a basic salary, I was actually earning slightly less than I did at the bank, and yes, okay, we were taking extra money in dividends, but still ...

MIKE We owed various banks a lot, millions in fact, but that's the way it works, you don't use your own money, do you? The thing is, I know how to borrow from banks, I know what they want to hear, I know all the boxes they need to tick.

MIKE But I wasn't going to get carried away, I've seen that too many times, people make a bit of money, suddenly they think they've acquired super powers, they're immune to the laws of nature, in this case debt. Nobody's immune to debt, believe me.

MIKE But Julie wouldn't buy it. She thought I was hiding money away while I plotted my escape. She thought I didn't want to buy a bigger house because I'd have to give it to her when I left her.

MIKE Which, in her paranoid mind, was what I was planning to do.

MIKE Julie hardly spoke to me. Neither did Kiera for that matter, not much anyway. I'd come home, they'd be talking in the sitting-room, they'd shut up until I got to the kitchen, heading for the fridge and a bottle of wine naturally, then start again, voices lowered.

MIKE I'd be in the kitchen with a drink, nobody's cooking dinner needless to say, Kiera would come to me like some sort of intermediary.

KIERA 'Dad, Mum says can you give me some money for this school trip'.

KIERA 'Dad, Mum says can you give me some money for driving lessons'.

KIERA 'Dad, can we move? I want to change schools'.

KIERA 'Dad, why can't we move? Living here is making Mum depressed'.

KIERA 'Dad, she's been to the doctor about it!'

KIERA 'Dad, Mum won't take her anti-depressants, she's frightened they'll make her fat!'

MIKE I would try and explain. I'd talk about the company, about how we were doing really well but the future was still really uncertain, I had to take one step at a time, but I could tell they didn't believe a word.

MIKE Sometimes Kiera would walk out while I was talking.

MIKE Sometimes, I have to admit, these conversations made me pretty ... angry.

MIKE Kiera and Julie had grown a lot closer since the bunking-off school and the binge-shopping melt-down, and that hurt, it had always been me and Kiera, us against the world. Now it was Kiera and Julie.

MIKE I felt like I had lost her.

MIKE That's why I was so happy that day, the day of her 18<sup>th</sup> birthday, the day we bought the nice frock.

MIKE Because I suddenly felt like I'd got her back.

MIKE Anyway, not long after that Freddy and I went to France. Marseille, to be precise.

MIKE Long story short, Freddy had met this French bloke in the directors' box at a Chelsea game, not that Freddy cared about football, but he said it was good for networking. Anyway, he met this French property developer who, reading between the lines, had succumbed to the Freddy effect, charmed by Freddy's excruciating French maybe.

MIKE Anyway, this Frenchman and his partner were looking to invest in London, France was impossible apparently, too much red tape, too much bureaucracy. So he'd invited us to Marseille to meet his partner, look at some of their projects down there, talk about the possibility of doing a deal.

FREDDY (Ruffling his hair) 'They've got so much money, they've got so much cash, they don't know what to do with it'.

MIKE Well, I've heard that before, and it's strange how these cash-rich people can suddenly change their tune when it comes to handing some of

it over, but the truth is, an injection of cash at this point would've been very welcome. I'd just been to the bank to borrow more, we were buying this old factory out in the Lea Valley. I wanted to wait, get the Shoreditch apartments topped off and sold, get the Holloway Road up and running, but Freddy said No, keep the momentum going, the Lea Valley site is going to double in value over the next twelve months, nobody knows about it yet, but they will soon.

MIKE So if we could raise the money to buy it without going back to the banks, well, that would be a very good thing. That was why I agreed to the French trip. I was sceptical to be honest, and I almost changed my mind when Freddy said he wanted to drive to Marseille. Drive? To Marseille?

MIKE Now, I didn't have a clue what Freddy did with his money. He had the flat in Covent Garden which was unfurnished except for piles of books on architecture, he bought nice clothes which looked nice on him for about ten minutes, he always had good cars but he never cleaned them, they got bashed and scraped, he'd forget to get them serviced, hopeless. So I was a bit taken aback when he said he'd bought this Lamborghini and started raving about it. That's why he wanted to drive to Marseille.

MIKE Madness. Also, though I didn't say this to Freddy, there was a bit of an atmosphere at home, you could say situation normal, but this seemed, I don't know, different. Something was going on, something was in the air, and needless to say no-one would enlighten me.

MIKE 'We'll fly. We'll fly down, take the meeting, fly straight back. We've got too much going on here to be away more than a day'.

FREDDY 'Chill, Mikey. We've got a good team, let them do their job. Stop micromanaging everything'.

MIKE 'Well, it's a good thing someone is'.

FREDDY 'What's that supposed to mean?'

MIKE 'Nothing'.

FREDDY 'It didn't sound like nothing, it definitely sounded like something'.

MIKE 'I'm knackered, that's all'.

FREDDY 'There you go. You need a break, mate'.

MIKE So I said Yes, very reluctantly.

MIKE Kiera and Julie were weird about it.

JULIE 'Going to France? Who with?'

MIKE 'Freddy of course!'

KIERA 'France? Why? What for?'

MIKE 'To meet these investors'.

JULIE 'Why have you got to meet them in France?'

MIKE 'They're French!'

KIERA 'Who are you going with?'

MIKE 'I just told you! Freddy!'

MIKE This was the night before I left, there was a big row, a big row about, oh, about everything, everything and nothing, and it ended up with me in the house alone, them out, situation normal, and that thing I said about getting Kiera back, well it didn't last long. Anyway, I was up at dawn, Julie in the spare room, nobody talking to me.

MIKE Actually, Freddy's car turned out to be a Maserati, a four door job, almost like a normal car, I was dreading some sports car thing, I was having bother with my back, but as it happened the sodding thing was quite comfortable.

MIKE Needless to say Freddy hadn't figured out how to drive it. There was a huge touch screen he kept prodding, doing the satnav, messing about with the controls.

FREDDY 'We're in sport mode now, can you feel the difference?'

MIKE 'It feels like about-to-die mode, can you slow down please?'

FREDDY ‘Warp factor 5, Mr Sulu!’

MIKE ‘Woooah ... ‘

MIKE Freddy didn’t care, he was so excited, he was like a kid, what with the car and being in France. He was talking about Marseille and how we were going to have bouillabaisse, he’d been told about this place that made the best bouillabaisse in Marseille, and bouillabaisse came from Marseille, therefore this would be the best bouillabaisse in the world, wouldn’t it?

MIKE We got to Marseille about nine o’clock. We were booked into this hotel overlooking the sea, ludicrously expensive but we had to put up a bit of front according to Freddy.

MIKE I tried calling Kiera. Left a message. Texted.

MIKE Same with Julie. Nothing.

MIKE I thought I’d never sleep, lying there in the dark, hallucinating motorway as it rushed towards me. Listening to this mad city in the street down below.

MIKE Hoping to get a call from my daughter.

MIKE I dropped off for a couple of hours when it got light.

MIKE We had a late breakfast, Freddy on his phone all the time, talking terrible French then giving up because everyone spoke English anyway.

MIKE We sat in the hotel lobby and waited. And waited. An hour, two hours. I was thinking It’s a Freddy fantasy, someone’s been bullshitting him, spinning him a line in some executive suite, the champagne flowing, and Freddy buying it, trusting idiot that he is – then, guess what, they do turn up, or a driver does at any rate. Big bloke, suit, unshaven, a little unfriendly to be honest, and we get in this big Merc, and we end up at this restaurant in the Old Port.

FREDDY ‘Oh my God, this place is famous, mate. This is going to be awesome!’

MIKE Well, it doesn’t look awesome to me. Faded photos of old football teams on the walls, ceiling yellow with fag smoke, couple of ancient

waiters, And nobody there except a bloke in the corner, Freddy's friend it turns out, a surprisingly normal bloke, fortyish, respectable, like a teacher only better dressed. He leaps to his feet, kisses Freddy on the cheek, once, twice, three times for good measure, shakes me by the hand as Freddy introduces us. His name's Michel. The guy speaks perfect English of course, says a friend of his is joining us for lunch, a friend he would really like us to meet. There's a bit of banter about football, then some tourists try to come in, shorts and baseball caps, but the door's locked, one of the ancient waiters shoos them away and to tell the truth I'm starting to feel a bit uneasy.

MIKE Freddy tells me to get my computer out, show Michel the CAD stuff on the Holloway Road project and some stuff we had thrown together for the Lea Valley, this is the important one in my view, this is the one we need investment for. So I start talking Michel through the presentation but all of a sudden one of the waiters is unlocking the door, everybody's jumping to attention as another big Merc pulls up outside, and this bloke gets out, bright blue suit, black hair, dark glasses, jacket draped over his shoulders the way they do, and he strides into the restaurant, the ancient waiters bowing and scraping, and this bloke is, well he's tiny but, you know ... powerful. Bit scary, to be honest.

MIKE And suddenly I'm in a movie, I'm in the Godfather for crying out loud!

MIKE So there are introductions, kisses, handshakes, an old bloke appears from the kitchen, the owner presumably, practically throws himself at Didier's feet – Didier, that's the Godfather's name, he's the man alright and boy does he know it.

MIKE Then I notice that our driver and the Godfather's driver have come in, they're sitting side-by-side at a table at the front facing the door, and I notice another bloke in a suit on the pavement outside, on his phone, smoking.

MIKE So we all sit down and Michel says

**MICHE** 'I must tell you, Didier is a very good friend of the mayor. A very good friend'.

MIKE I look at Freddy, I'm thinking So What? He knows the mayor of Marseille, big deal, how is that going to help us in the Lea Valley? But Freddy is smiling and laughing, having the time of his life.

MIKE Then the food arrives, bouillabaisse of course, and everyone's talking about it, Michel and Didier arguing about the best fish, the best restaurants, Freddy putting his oar in, making them laugh, the Freddy effect, and nobody takes much notice of me which is frankly something of a relief, I'm sweating in my best suit and I'm not great with seafood and this fish stew, there's bits and bobs floating around in it, God knows what, and the glimpse I got of the kitchen when the owner came out, well, I'll leave it to your imagination.

MIKE So nobody talks business, and the Godfather tastes the fish, goes into ecstasies but doesn't eat any more, sensible bloke, then suddenly he's on his feet, says he has to go, so there's more kissing, more hand-shaking, more grovelling, then this weird thing happens, the Godfather puts his hand on my shoulder.

DIDIER 'Please, my friend, walk with me'.

MIKE And Michel is gesturing at me Go! Go!, so I get up and walk out of the restaurant with this little bloke in his blue suit and then we're standing by his big Merc outside and he takes me by the arm, got a grip on him actually, quite painful –

DIDIER 'So Freddy tells me you are a banker'.

MIKE 'Was a banker, but now –'

DIDIER 'Yes, yes, yes, now you work with Freddy, but for us to have an arrangement, we must understand, all of us, the movement of money, the complications, the many complications, and I think you know this better than Freddy perhaps'.

MIKE And suddenly me and the Godfather are talking about reverse VAT, exchange rates, transaction costs – look, I'm not going to bore you with the details, but this was serious stuff, and there were Freddy and Michel peering at us through the window, kids watching the grown-ups, frankly it would all have been way over their heads.

MIKE Then the Godfather kissed me, gave my arm one last squeeze, ouch! -

DIDIER 'Freddy is lucky to have a man like you at his side'.



MIKE And off he went. Well, I thought, at least someone appreciates me!

MIKE Then Michel takes me and Freddy to look at one of his projects.

MIKE Nobody paid for lunch as far as I could see.

MIKE We drive for about an hour to some building site, going to be luxury flats apparently, you can just about see the sea on the horizon, plus it's boiling hot and I'm wishing I had a hat because my brain is frying, not just with the heat, it's the wine, I really shouldn't drink at lunchtime, and the fish is repeating on me, and I can't concentrate, and there's still no news from home -

MIKE Then Michel's phone rings.

MICHEL 'It's Didier!'

MIKE He says this as if it's the Pope or something. Freddy's wandered off, looking round the site, kicking bits of concrete as if he knew something about it. Michel looks at me, eyes all shiny, as he jabbars away into his phone. By the time he's hung up, Freddy has wandered back.

MICHEL 'I have some very good news, actually I think you will agree it is the most fantastic news. We want to invest thirty million Euros in your project'.

MIKE And he gives me a big hug and he gives Freddy a big hug and I say -

MIKE 'This is great news, now we can buy the River Lea site!'

FREDDY 'Yeah, sweet, *bonne nouvelle*, Michel, *vraiment. Merci*'.

MIKE Or something like that. But Freddy's voice was flat, there was something in it I'd never heard before.

MIKE But I didn't think much of it at the time because frankly, what with the sun, the champagne, the dodgy fish, the whole bloody trip come to think of it, I wanted to be back at the hotel, I needed the *en suite* handy.

MIKE Yes, well, I'll spare you're the grisly details.

MIKE I was just starting to feel a bit better when there was a knock at the door. It was Freddy with his new 'serious' look.

FREDDY 'We've got to talk'.

MIKE 'Do come in'.

MIKE A feeble attempt at banter because Freddy was already in the room, pacing round, picking up random stuff - the TV remote, the room service menu - picking them up, looking at them as if he'd never seen them before, putting them down again in the wrong place.

MIKE 'What's up, Freddy?'

FREDDY 'What were you talking about, you and thing, outside the restaurant?'

MIKE 'What, Didier?'

FREDDY 'Yeah, shortarse with the dyed hair. Aren't you going to tell me what that was all about?'

MIKE Ah, so that's what it was. Freddy felt left out. He had to sit on the sidelines, a spectator, while I had a one-to-one with the main man, the Godfather! Because Freddy was supposed to be the star of our show, not boring old me in my crap suit. Everyone loved Freddy, he charmed the pants off people while I did the sums, that was our M.O. but it hadn't occurred to me that he could be so sensitive.

MIKE 'It was money stuff, Freddy, that's all it was, currency transactions, I'll explain it if you - '

FREDDY 'He had a gun!'

MIKE 'What, Didier?'

FREDDY 'No, his driver! He flashed it at me, that's what these blokes do, they let you see it so you know what's what. Our driver did the same. Why do you think they're wearing those coats in this heat?'

MIKE 'Well, I didn't see any guns'.

FREDDY 'No, because you weren't looking. Like you weren't looking at that building site. Rubbish blowing everywhere, rusting bars sticking out of old concrete, weeds growing, there hadn't been any work done on that site for months, years even!'

MIKE I didn't say anything. I'd never seen Freddy so worked up.

FREDDY 'And I googled whatsisname, shortarse. He's done time, Mike, for fraud, he's currently under investigation for bribing government officials, and there was this journalist who was on his case? Well, she 'drove' her car off a cliff! Get the picture? We're not doing business with these guys, Mike, they're gangsters for fuck's sake!'

MIKE 'We'll lose the Lea Valley site, Freddy. I can't go back to the bank again this year'.

FREDDY 'So be it. There'll be other opportunities'.

MIKE 'Alright, Freddy, fine. If that's the way you feel, we won't touch it.'

FREDDY 'Really?'

MIKE 'You're right, it stinks'.

MIKE Freddy perked up when I said that. Smiled, did the hair-ruffling thing. Then he said -

FREDDY 'Look, back in the bad old days, I associated with some people who were, what can I say, they were bad people, but I was lucky, I got out in one piece. Then I met you, and my life turned around, you turned it around, Mike. You said to me 'We do everything by the book, that's non-negotiable' and I loved it when you said that, and that's what we've done, and you know what, Mike? It's been the best the five years of my life because you've been my mentor, you've shown me the way. Let's not fuck it up, eh?'

MIKE He gave me a big hug and said -

FREDDY 'Love you, mate. Truth'.

MIKE Then he went.

MIKE I thought about what Freddy had said. And it was true, I hadn't really noticed before, but he'd changed. His hair was almost under control, his clothes fit, he'd lost a bit of weight.

MIKE I suddenly realise he'd been growing up ever since I met him. And the idea that I might have had something to do with that was ...

MIKE ... I suddenly felt quite emotional.

MIKE At least I would have if I hadn't been feeling nauseous.

MIKE When I was feeling a bit better, I called Julie and Kiera three, four times, left messages. Nothing. I was used to Julie not returning my calls, but Kiera usually got back to me sooner or later.

MIKE Needless to say I hardly slept.

MIKE First thing in the morning we started the long drive home. We didn't talk much.

MIKE Of course I'd checked out Didier the Godfather as well, found the same stuff Freddy had, I hadn't mentioned it because I thought well, let's see how things pan out, you never know. I mean, thirty million Euros!

MIKE But Freddy was right, we shouldn't go near it, absolutely not, they would eat us alive.

MIKE And the trip had cost us God knows how much, it turned out Freddy had paid for that lunch while I was chatting to the Godfather. 750 Euros on the company card! Mugged!

MIKE Then, roundabout Paris, Myra forwarded me a string of emails about some party-wall problem with the Shoreditch project. And I wasn't getting any response from my so-called family.

MIKE You know something? I suddenly missed my old life at the bank. Suddenly it felt like the good old days. I mean, I was miserable, obviously, but at least I knew where I stood on a day-to-day basis!

MIKE So that was my mood as we headed home. Not great. And about to get a whole lot worse.

MIKE Because when we got back to London, everything truly went to shit.

MIKE Freddy dropped me off at home. Nobody there. I called Julie, I called Kiera. Left messages. Texted.

MIKE Nothing.

MIKE I opened a bottle of wine, drank it. Sat there thinking to myself, is this what it's come to? Here I am, on my own, with **all these plates I'm supposed to keep spinning ...**

MIKE I'm talking about the pressures, the many pressures I was under, and the fact that a little support, a little interest from my wife and daughter would have been very welcome, thank you very much.

MIKE Then I hear the front door slam. It's Kiera, I can tell from the way she runs upstairs.

MIKE 'Kiera? Hallo?'

MIKE No response. Ten minutes later she comes down, pokes her head round the door.

MIKE 'Hallo, love. Where's Mum?'

KIERA 'Out'.

MIKE 'Where?'

KIERA 'I don't know, out!'

MIKE 'I've been ringing you for days, I was worried you'd had your phone stolen or something'.

KIERA 'Where's my dress?'

MIKE 'Dress? What dress?'

MIKE I haven't a clue what she's talking about.

KIERA 'The dress you bought me for my birthday, obviously! I can't find it'.

MIKE I don't answer straight away, I'm a little taken aback to be honest.

MIKE 'Oh right, the dress. I think I took it back to the shop'.

KIERA 'Seriously? It was mine! You bought it for me!'

MIKE 'You didn't wear it! And it cost a lot of money!'

KIERA 'So you gave my birthday present back? Thanks a lot Dad!'

MIKE 'You want a dress, fine, we'll go out and buy another one'.

KIERA 'No! Just give me the money and I'll buy one myself. I'm eighteen for fuck's sake, I don't need my Dad with me to buy clothes!'

MIKE 'Hey, that's enough Kiera! Watch the language!'

KIERA 'Are you going to give me the money or not?'

MIKE 'They didn't give me the money back, they gave me a credit note'.

KIERA 'So give me that for fuck's sake!'

MIKE 'You're getting nothing if you talk to me like that, young lady!'

KIERA 'You haven't got it, have you?'

MIKE 'Not on me, no, of course I haven't!'

KIERA 'I bet you gave it to Myra'.

MIKE I'm gobsmacked. What did she say?

MIKE 'I gave it to who?'

KIERA 'You heard! Myra, your P.A!'

MIKE She laughs.

KIERA 'Your face!'

MIKE 'Myra'?

KIERA 'Mum reckons you've been having a thing with her for ages'.

MIKE 'She what? With Myra? That's insane - '.

MIKE 'I don't want to hear it, Dad. The thing is, Mum wants a divorce. That's what I came to tell you. She's got a lawyer. She only wants what's fair so don't do your weirdo thing about money. Give her what she wants or I'll never talk to you again'.

MIKE 'Wait - '

MIKE But she's gone.

MIKE 'Kiera! Come back!'

MIKE Bang. The slam of the front door.

MIKE Doors slamming, The soundtrack of my fucking life.

MIKE Myra? I'm having a thing with Myra? Madness!

MIKE I spent the night in the house on my own. I lay there in the dark, thinking.

MIKE Thinking about the unfairness of it all.

MIKE Because the thing is, actually ...

MIKE ... I did give the credit note to Myra - wait, wait!

MIKE Just wait!

MIKE Look, the thing is, when we were starting the company, Myra was brilliant, totally loyal in the midst of all the lunacy, the one person I could depend on. Then, one day, I'm in the office and suddenly everyone's eating cake and drinking champagne because it's Myra's birthday, and I had no idea, or I'd forgotten, whatever, then I remember the credit note for the dress sitting in my desk. Problem solved!

MIKE Spur of the moment thing, okay?

MIKE Now, can you imagine me explaining that to Julie and Kiera? And getting a fair hearing? Of course you can't! Not going to happen, is it?

MIKE Look, I'm a rational man, I don't let my emotions run away with me, I've always regarded this as one of my strong points, and here I was, lying in the dark on my own, emotions everywhere, emotions swirling round inside me, like a ... like a storm.

MIKE Then a real storm blew up, a gale force wind, incredibly violent, howling round the house, trees lashing, windows rattling, it felt like the house was being attacked.

MIKE It felt personal.

MIKE It felt like I was being attacked.

MIKE The next morning I dragged myself to the office for a meeting with our surveyor about the party wall in Shoreditch.

MIKE The thing is, party wall awards, they're a nightmare, whether it's a semi in the suburbs or a high-rise in the city, it's expensive, it's time-consuming, and if your neighbour, the person on the other side of the party wall, wants to make your life a misery, well it's not difficult, believe me. It's not the end of the world, we'd been through this sort of thing before, you roll your sleeves up, sort it, all part of the job blah blah.

MIKE Then the phone rang.

MIKE The bloody storm last night. Apparently it had caused quite a lot of damage in London. Trees and power cables down, train services disrupted, the usual.

MIKE Plus an entire felt roof had blown off a small block of flats near the North Circular. It landed on the eastbound carriageway causing a pile-up involving four vehicles. It happened at dawn, thank God, so the road wasn't that busy.

MIKE The block of flats in question was the old dairy Freddy had converted with the loan I rubber-stamped before leaving the bank.



MIKE Imagine. Poodling along the North Circular in your 2003 Volvo estate, suddenly the sky goes dark and a carpet the size of a football pitch lands slapbang on top of you.

MIKE That was a retired university lecturer and his wife on their way home after a weekend with their daughter in Reading. Fractured pelvis and tibia, severe concussion.

MIKE Behind them was a twenty-year old youth who'd borrowed his Mum's Ford Focus to go clubbing in Shoreditch. Uninsured and over the limit. Three mates with him, one of them lost his spleen.

MIKE Then an old Transit driven by a self-employed plumber. Two broken ankles. He was on his phone at the time, idiot.

MIKE Last but not least, an Audi Q5 driven by a thirty-five year-old estate agent, male, not a mark on him or the car but of course he suffered severe whiplash injuries which resulted in significant loss of earnings, divorce, depression blah blah. His dog was on the back seat, even he got in on the act, I think he had his own lawyer.

MIKE The felt roof that blew off the building was supposed to be glued to the insulation membrane beneath it but the contractor had failed to apply the bonding adhesive as per the spec.

MIKE I am conversant with these details, indeed they are etched on my mind, because of the various insurance claims and counterclaims and lawsuits that dragged on for months, years afterwards, indeed some of them are still unresolved as we speak.

MIKE It turned out the roofing contractor had sub-contracted the North Circular job to somebody else.

MIKE 'Fucking Doug' Freddy kept saying. Doug was the roofing contractor.

MIKE Another phone call. The party wall issue in Shoreditch was looking more serious than we thought. Apparently there was an 'anomaly' in the architect's drawings.

MIKE 'Fucking Piers' Freddy kept saying. Piers was the architect.

MIKE So. Nightmare day. At the end of it, Freddy took me to some tapas place he'd discovered, made me eat anchovies.

MIKE I'm haunted by fucking seafood.

MIKE Anyway, he gave me a pep talk.

FREDDY 'Shit happens but look, we're a great team, we've done brilliantly, this is just a bump in the road, okay?'

MIKE I told him about Julie and Kiera, about Kiera threatening to never speak to me again.

FREDDY 'She's angry mate. When you're that age you're angry about everything. Give her time. You're her Dad for fuck's sake, she loves you'.

MIKE Thank you very much Freddy Baxter, world's leading expert on family relationships.

MIKE To be honest, I was little pissed off he was taking her side.

MIKE I slept in the office that night. I say 'slept' but I didn't. Everything felt wrong since we got back from France, starting with that storm. It felt like something bad was going to happen, not the flying roof or the Shoreditch nonsense, those were just the teasers, the main attraction hadn't arrived yet.

MIKE Well, it was about to.

MIKE Next morning we were in a meeting with the lawyer, discussing tactics for the party wall dispute. We'd just got going when my phone rang. It was the structural engineer: could we come to the Holloway site, there was a problem.

MIKE I told Freddy to go, he was delighted, he had the attention span of a gnat when it came to legal stuff.

MIKE I'd been with the lawyer for about an hour when the structural engineer rang again. I had to come to the site, it was urgent.

MIKE 'Isn't Freddy there?'

ENGINEER 'He was. For about five minutes'.

MIKE So I went to Holloway.

MIKE 'Running sand'. Sounds quite poetic, doesn't it?

MIKE Okay, 'running sand', it's not really sand and it doesn't really run. It's not really liquid, on the other hand it's not really solid, but the thing is, it moves. It's an underground river of slow-moving ... stuff, and that's what we had at the Holloway site, we had 'running sand', and the one thing you can't do, for obvious reasons, is build on it.

MIKE They'd drilled trial holes but missed it.

MIKE The engineer was quite distraught.

MIKE He started telling me what we would have to do. Something about sinking sheet piles, re-routing the running sand, pouring concrete to stabilise it. Blah blah.

MIKE He admitted it could take months.

MIKE I half-listened. It was a nice day, the sun had come out. I was looking out over the site. I was looking at diggers and pile drivers, I was looking at a queue of lorries loaded with foundation piles, I was looking at blokes standing around in hard hats, thumbing their phones.

MIKE That's what I was looking at but it wasn't what I was seeing. What I was seeing was money, our money, and it was running out faster than the river of sludge under our site.

MIKE Basically, we were fucked.

MIKE 'Where's Freddy?'

SOMEONE 'I think he went for a drink'.

MIKE A drink? It was half ten in the morning.

MIKE I found him in a bar round the corner, a grungy dive, deserted, gloomy, stinking of stale alcohol and God knows what. It took me a moment to adjust, then I saw Freddy sitting at the far end of the bar. He

downed a drink as I approached. There was some paperwork on the bar in front of him. I climbed onto a stool. Freddy ignored me, shouted:

FREDDY ‘Garcon!’

MIKE A skinny kid with a neck tattoo appeared.

FREDDY ‘Large Glenfiddich, two rocks’.

MIKE I’d never seen Freddy drink whisky before. Freddy wasn’t a drinker, he made a fuss about wine but a couple of glasses would last him all night.

MIKE There was a TV above us, the sound turned down. A bloke was singing, grabbing his crotch, semi-naked women prancing around him. I said –

MIKE ‘Look, it may not be as bad as Steve’s making out, you know what a worrier he is.’

MIKE The skinny kid plonked a drink in front of Freddy. He picked it up, drank half of it. He turned to look at me. His face changed colour with the images on the TV. Blue, yellow, pink, blue again.

FREDDY ‘What?’

MIKE ‘The running sand. It may not be as bad as Steve is making out.’

FREDDY ‘I couldn’t give a fuck about the running sand’.

MIKE Freddy shoved this paperwork at me. It was from our lawyer. Didn’t take me long to work out what it was about ...

MIKE Look, I ...

MIKE Okay ...

MIKE Okay, here’s the thing.

MIKE Since Freddy and I started out, it was me who ran the business side, that was always the agreement, I insisted on it. The admin, the cash flow, the tax stuff, disbursements, dividends, all the boring stuff, that was my purview because let’s face it, I was the grown-up in this

relationship, I was the one who understood money, and it hadn't taken me long to work out that Freddy did not have the aptitude or the interest or the, the brain to deal with these extremely important matters.

MIKE So ...

MIKE Okay, so what I actually did was set up two companies, two companies are useful you see, one can lend money to the other, you can re-route cash – look, I'm not going into details, it's all legit, it's all standard business practise. I was the director of one company, Freddy was the director of the other.

MIKE I hadn't told Freddy about this, why would I? In one ear, out the other. No point. It was a mere technicality, it meant nothing really ...

MIKE ...until the current problems arose because ...

MIKE ... because Freddy's company was Shoreditch, the Holloway project, all the big stuff we were doing.

MIKE My company managed a couple of houses in south London we'd converted into flats, we rented them out, they brought in just shy of five grand net a month, every month, on the dot, it kept us ticking over, Freddy called it our 'walking around money'.

MIKE What I'm saying is, the company that was fucked, what with the flying roof and the running sand and the party wall, that was Freddy's, that was his responsibility legally-speaking, it was his name on the company records ...

MIKE I know, I know, but think about it, please. I was going into business with a man I didn't know, a man with a history of bad debts and failed enterprises, a man who lied to me about his dead mother, who failed to provide me with appropriate paperwork on numerous occasions, who dragged me to France – at great expense! - to eat fish stew with a bunch of gangsters! I mean, come on! I had to take precautions, I had to protect myself, didn't I?

MIKE I only did what any sensible person would have done –

MIKE 'Freddy, listen to me –'

FREDDY 'You fucker –'

MIKE 'Freddy – '

FREDDY 'Unfuckingbelievable! '

MIKE 'Freddy – '

FREDDY 'Fucker - !'

MIKE 'Will you please just listen to me, we can sort this! '

FREDDY 'Fucking traitor! – '

MIKE 'Traitor? Traitor? Listen to me, my friend, when I met you I had a job, a good job, I had a family and I had a home and now I've lost everything, all gone thanks to you, and I'm the fucking traitor? -

MIKE (CRIES OUT IN PAIN)

MIKE Freddy had got up, yanked me off my bar stool. It's weird, I thought for a moment he was going to give me a hug, but he lashed out, he was pissed of course and almost fell over, but he still caught me on the side of the head with one of his big mitts.

MIKE Next thing I was on the floor, my ears were ringing, I was seeing double, I saw two Freddy's looming over me, swaying back and forth, fists raised.

MIKE I thought he was going to hit me again or kick me, so I doubled up, covered my face with my hands –

MIKE 'No!'

MIKE Not very dignified.

MIKE I heard him say –

FREDDY 'Man oh man, I got you so wrong'.

MIKE Next time I looked up he was gone.

MIKE That was the last time I saw him.

MIKE Funny, I never had Freddy down as a violent man.

MIKE People show their true colours sooner or later, don't they?

MIKE Freddy fled the scene, he went straight to the airport after attacking me in the pub, Ibiza I think. The shit hit the fan, of course. Legally, financially, every which way.

MIKE A week later, the retired university lecturer died in hospital. There was talk of corporate manslaughter, but the bloke had pre-existing conditions, a pacemaker and so on, so the CPS decided in the end there wasn't sufficient evidence to prosecute. There were law suits of course, a civil case, you can imagine, but it was Freddy's company, I wasn't in the firing line.

MIKE I had my own problems, didn't I? There was the divorce, and that was very traumatic. The thing Julie said about only wanting what was fair? Well, that went out the window on day one.

MIKE To be frank, it was brutal.

MIKE I was left with nothing.

MIKE Almost nothing anyway.

MIKE I moved into one of the South London flats.

MIKE It's fine, I manage.

MIKE (LAUGHS) Got the granite work surfaces, haven't I?

MIKE Vanilla latte round the corner.

MIKE Kiera's at Uni now, third year. There hasn't been much contact to be honest. I get the odd text, but it's always about money. I do what I can but I had out-goings, a lot of out-goings, I mean, the legal fees alone, you can imagine. And during the divorce, she took her mother's side one hundred percent. Look, Julie's fine, she's in a far better position than me to help.

MIKE I was mugged, basically.

MIKE I follow Kiera on Facebook, Instagram and so on.

MIKE I keep track. She's got a boyfriend. I haven't met him yet.

MIKE When she's grown up a bit, she'll see things differently. Like Freddy said, give her time. I can wait.

MIKE There are rumours about Freddy. He's in Florida, he's in Moscow. He's running a hotel in Belize, he's selling real estate in Uruguay, whatever, the usual Freddy bullshit.

MIKE And I keep busy, thanks to Didier.

MIKE Yes, the Godfather. Well, I stayed in touch after our chat in Marseilles, didn't I?

MIKE Look, think what you like, but we understood one another pretty much straight away. He's not interested in building things like Freddy, and neither am I to tell the truth. No, Didier just wants a solid return, nothing flashy, and that I understand, that's my philosophy too. So we've got a few things ticking over in the UK. Low-key stuff, nothing to frighten the horses.

MIKE Student accommodation, always a safe bet.

MIKE B & B's, half-way houses sort of thing, very promising with the change in the immigration laws.

MIKE Care homes, that's the latest. Very excited about that. We're offering units starting at 20k. We've applied for charitable status and we may be in with a shout. Terrific tax advantages.

MIKE Basically each unit represents a bed. You get a return almost immediately. And we're offering bespoke parcels of ten or more beds at very attractive rates.

MIKE If you're interested, see me afterwards. Happy to discuss.

MIKE I think about Freddy sometimes.

MIKE I wonder if I'll ever see him again.



MIKE Sometimes I think, if I knew where he was, I'd maybe go and see him, put my side of the story. Try and make him see it from my point of view.

MIKE Show him I don't hold any grudges.

MIKE But I don't dwell on it. Too busy for a start.

MIKE And Myra comes round most weekends. She's been brilliant, really kept me on the straight and narrow. We've talked about her moving in but I'm not ready for that yet, maybe never will be, I'm quite vulnerable at the moment, I think if I was let down again, I'd ... well, we'll see how we go, that's what I tell her. She understands.

MIKE I sleep well. Mostly. Sometimes I wake up in the middle of the night and start thinking.

MIKE I see the same pictures over and over, like a slide-show.

MIKE I see Kiera in that shop, coming out of the changing-room, wearing that dress.

MIKE I see the look on her face.

MIKE I see her hugging me outside the shop.

MIKE 'Love you, Dad!'

MIKE I see Freddy in my office, ruffling his hair, laughing.

MIKE Or driving that ridiculous car.

MIKE Then the pictures change.

MIKE I see Kiera walking out on me, saying she'll never speak to me again.

MIKE I see Freddy in that bar, the last time I saw him. The bloke dancing on the TV, Freddy's face changing with the TV. Blue, pink, yellow, blue.

MIKE Me on the floor after he hit me.

MIKE Bastard.

MIKE I mean, come on! Really?

MIKE But I get up, go to work and the pictures fade.

MIKE Let it go, I say.

MIKE Keep busy.

MIKE Move on!

END

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