

THE SECRETS OF THE TUMBLEDOWN

A Wilton-Blake Mystery

A DCI Jerry Blake and DI Rob Wilton Mystery

Laurence Cowley

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About the Author

Laurence Cowley was born in Cardiff in 1946. He will readily admit that he hadn't read a book from cover to cover until his mid-sixties, and even now no more than a few crime novels, so there are no outside writing influences.

'Secrets of the Tumbledown' is his fourth novel.

He is currently working on two new novels as well as a series of children's stories. Laurence says that everyone should attempt writing, it is very therapeutic, but as a story grips you...and often takes over your life...even though it becomes all-consuming, it is very enjoyable, very rewarding and very satisfying.

He believes that his books are not about academic achievement, or clever words, but about the story.

He says that his stories and characters are drawn from a varied work and business career, having worked as a salesperson, a manager, and a director, in more than one company. Having created his own textile business and having owned an up-market 'rosetted' country house hotel for ten years, he has converted many properties, been involved in financing other businesses, and has owned 13 funeral businesses.

He says that he may be called an opportunist or even a risk-taker by friends and acquaintances, but he's alive and kicking to tell the tale.

One small achievement he is very pleased with, which he says he is still 'milking' is that for his 70th birthday, despite suffering from chronic leukaemia, he completed the London Marathon (in 6hrs 20mins) and has the gong to prove it!



CHAPTER 1

2020, Camden Estates

It's Monday and Jan and Phil Phillips make their daily trip to their property rental and maintenance business premises, based in Camden Lock, from their home in Huntingdon.

Jan is ever frustrated by the tedium that has become her working week and the business that she inherited from her father almost twenty years ago. She is using a break in the traffic flow to vent her feelings yet again, towards Phil.

“God, do you know what Phil, I am absolutely sick of working in London. I'm headed towards fifty years of age and I want to get out of here and find somewhere in the countryside that's peaceful and quiet and away from everything. I'm just sick of the morning slog, the traffic, the jams, the diversions, having to jockey for position every day, the buggers that cut you up. We've been doing it for almost twenty years now and I'm just fed up with the lot of it. Oh, how I wish we could just sell up and move, before we're too old to do it, or run out of energy!”

Phil replied with some agitation. “For God's sake Jan, you've been saying that for more years than I can remember. Have you ever thought about it seriously? The upheaval, selling the house, re-locating or maybe selling our business, moving away from our friends and family. We need to consult them and consider what they want, too. Your aunt relies so much on you and my father is still alive. I mean, how would they feel if we were living as you suggest in the middle of nowhere? You're not thinking it through enough, it's just your fantasy, your dream. I suppose we all have to have one or two of those to see us through the weeks and years as they go by, or we would probably just stagnate and maybe go mad. You always seem to go through this when the business is

struggling, or a client has let you down and you've lost a bit of business that you thought you had tied up."

Jan replied indignantly, "Well, that's it. As soon as we get into the office, I'm going to email some estate agents and get on the internet to see what's available in Devon and Cornwall and see what the prices are like and what they have to offer. The house prices up here where we are are so much higher than the Westcountry. I've seen some of those programmes where couples sell a tiny terraced house in London, or even where we are, and buy a mansion in Devon or Cornwall or the wilds of North Wales. We should be able to buy something fairly substantial and hopefully be mortgage free so we can start to enjoy our lives before we're too old to care. I wouldn't even mind a 'doer-upper' as they say on 'Homes Under the Hammer'."

As Jan turned the corner into Castle Haven Road, she spotted that their next-door neighbour Dale, hadn't taken his usual prime position in their small car park with its carefully allocated white-lined spaces. *Brilliant*, she thought. It was a rare thing to beat her neighbour, Dale, whose business premises were located directly next door to theirs, above the parade of shops that overlooked the Regents Park canal. *I must have beaten him in to work or so, unless he's lent his car to that blond bimbo who's hooked her claws into him*, she pondered, as she made her way across the small courtyard at the rear of the row of shops along the waterside at Camden Lock. Dale waved from the first-floor window as she passed at the back of their premises. *Yes*, she thought, with a bit of a hint of jealousy, *lent his Porsche to that Barbie-girl!*

Jan and Phil had taken over a small property rental business some years ago from her father and managed to slowly build it up into a comfortable business. Jan didn't know her father well as he had died quite young and somewhat prematurely, as did her grandfather, whom she believed originated from Russia somewhere but she never ever seemed to have the time to research her family history. She was just *far* too busy, trying to keep all the 'balls in the air' and all the 'plates spinning'. Their business was a mix of small commercial outlets, offices, shops, showrooms etc., and domestic flats. In fact, they managed the whole row of shops where their own premises were located. Even so, Jan had become somewhat disillusioned with the way in which almost all of these

retail premises had garnered to the tourist trade and were now in-your-face trashy gift and takeaway shops. This was the core of their business but the add-ons, which they had cultivated over the years were as valuable as the rentals themselves. Each time there was a new tenant in any one of the premises domestic or commercial, there would be a new fee. To add to that, there would be an Inventory Report, a deep clean or in most cases a complete redecoration of that unit or premises. Invariably the supply of new carpets, sometimes blinds or curtains and occasionally a new or replacement piece of white goods, in the form of a cooker or a fridge or whatever was required. Part of their management percentage was also to provide Insurance for each of the premises within their portfolio, on which, as they ‘bought in bulk’ would yield a handsome percentage. Because they had proved themselves to be efficient and capable then their property rental portfolio increased in size and income value, year upon year to the stage where it was gaining value as a potential business sale.

2020, UK Heir Hunters, Camden Lock

Dale Scott, Managing Director of UK Heir Hunters, a three-partner business, sat swivelling in his chair searching the Bona-Vacantia and Government Legal Department for this-weeks set of Wills and Probate but more particularly unclaimed estates. Dale and his colleagues had done extremely well these last few years tracing the distant relatives of those wills which were worthy of chasing. In other words, those with such a substantial nett worth that he and his colleagues could take a good percentage from, usually twenty to twenty-five percent of the net value of that will, having invested heavily of their time to eventually have traced the inheritors or beneficiaries, of any said estate.

UK Heir Hunters was a three-partner business. Dale was the Managing Director and the driver of the business, with his partners Roger, a failed Solicitor, or not so much a failed Solicitor, but a bright chap that lost interest in completing his articles. He preferred to work and earn a living, rather than wait for ever to get a senior job, or perhaps a partnership with a firm in the city. With his legal knowledge, he more than pulled his weight in the business. The third partner was Richard an Accountant. Although he was on ‘fast-track, with one of the big four accountancy firms in the city,

he linked up with Dale and Roger as an equal partner and as it happened, things were looking pretty good. The two younger partners were ten years the junior to Dale and still in their late thirties. Dale was ten years their senior and now in his late forties, with itchy feet.

Dale had always dreamed of building a property empire. However, the closest he had come was buying his flat over-looking the Regents Canal and investing in three other flats in the same block, in which he owned his swish apartment, with a fairly substantial mortgage. But life was good, apart from the tricky situation he found himself in, with his much younger and much demanding girlfriend, Samantha, whose sole goal in life was to marry and produce a child. In which order, she wasn't bothered, but time was slipping away from her, so for her, it was a now or never situation.

Dale was always on the lookout for those substantial unclaimed estates that would yield a good above average return. If he and his colleagues could find them, then perhaps locate a distant relative, unbeknown to them, that *were* a distant relative, then with a bit of jiggery-pokery, create a believable ancestral bloodline line that they bought into. Then they could sign them up as such and then yes, 'we're in the money'. It was then just a case of a brown envelope to their 'friendly manager' at the Probate and Wills Office to nod and sign off the estate to the new owner or the person who claimed to be the owner of the said estate, proven only by the heir hunters corroborating paperwork, substantiating and endorsing the claim. Couldn't do it too often, but every now and again it contributed cash into his and his two partners holiday fund. Afterall, it otherwise would only go into the Treasury coffers and who would benefit there.

Having had his head down all morning Dale decided he would visit his next-door neighbours, well actually just Jan, who he 'fancied the pants off'. Unfortunately, this was just a fantasy for him, forever searching for 'happiness'. It was always nice to have a chat with Jan, to relieve the pressures of the morning, and besides that, Jan was a pretty face to gaze upon and she always cheered him up. She was quite petite and nicely shaped, she was always well presented as a business woman, favouring smart blouses under well pressed suits. Her skirt was invariably shorter than it should

be, but Phil always complimented her on what he thought was a nice shapely pair of pins. Dale, also liked the way she wore her rich chestnut hair in a bob which showed off the large earrings she always deemed to wear. He often wished that he'd beaten Phil to the base and met her first, but alas it wasn't to be. Two marriages later and here he was at nearly fifty with a demanding thirty-two-year-old girlfriend, the envy of all his pals, but she was wearing him out and he was really feeling the pressure.

Business was no problem, they were getting their fair share of wills to chase and signing up plenty of clients. They seemed quicker off the mark than most of their competitors and his two partners, pals from their previous business of Estate Agency, all pulled their weight. They were a bit smarter than their competitors. Having a London base enabled them to send a runner to camp out at the Bona-Vacantia, Government Legal Department every day, and pick and choose what looked the best unclaimed estates to prospect from the regular release of wills published as unclaimed.

In that respect business was good, income was good, life was good but this girl was driving him mad. Although he wasn't a bad looking chap himself and turned a few heads in his time, still turned the occasional one or two, then of course he was flattered when this good-looking girl he met at 'Stringfellows' Night Club, showed some interest in him. Yes, she was a catch, and yes, he was definitely punching above his weight, and yes, it was great to be able to show off and have such a looker on your arm for all your mates to admire. Tall, almost statuesque, natural blond, smart dresser, partner in a local Solicitors practise, own money, own flat. Christ, what more would you want. Well, you wouldn't, would you, but the constant demand for sex and her need to have a baby with someone, and her mentioning marriage at every opportunity, morning noon and night was exhausting, it was all getting too much, just much too much. He'd done it twice before and swore that he would never do it again. Time to bail-out. If only he could pluck up the courage. At heart, he was just a coward and he knew it. But Jan would sort this out for him. She was a shoulder to cry on, an ear to bend, a nice hug and Jan who always smelled so sweetly, he knew that she would talk to him and help relieve him of the pain of another bust up. Dale made his excuses to his two partners in their large open office and left his desk for next door,

just along the landing.

Camden Estates Property Management

Phil Phillips was a studious, committed hard worker, sometimes lacking in fire or flare, but Jan made up for that in bucket-loads. Phil was a stocky five foot ten and at forty-eight, used to play rugby in his younger days, but now a bit stodgy and nothing like as quick as he was. He was frustrated, sometimes distraught, that he was seeing his hairline receding faster than he would like, showing more forehead than he was happy with, with his once blond hair, now thinning and drawn backwards to try and cover his balding patch. It was a misnomer that his eyebrows were still a dark blond colour, sitting over his watchful brown eyes, as was his neatly trimmed beard. But his smile when he did deem to smile, which wasn't often nowadays, could light up the room and it would remind Jan of the early days when they first met. She often cast her mind back to when she screamed on the touchline, for her handsome young man sporting the number 15 Full-back's shirt, with his broad chest and his muscular legs. Saturday nights at the club, after a winning match were to be remembered in the dim and distant past with much affection. Sunday's relaxing, with Jan massaging Phil's muscular body, were to be cherished, leading to long-gone feats of sexual magic, were also now a dim and distant memory.

The first sight they had of each other was at a Young Conservatives Dinner Dance which they had attended both under protest against their respective parents, but in the event enjoyed the evening as they had met and it seemed to have worked well ever since. Though the last few years had seen the lustre wear off a little. Jan had inherited her father's property rental business and the business that Phil and Jan had built up over the past twenty years was to be admired. By comparison, Jan was still a pretty thing, still able to turn heads, though not as many as she used to, at five foot two, rich chestnut bob and clear blue eyes. Still full of life, though the tedium of the workplace was beginning to tire her. She was without doubt, the driver of the business and her pretty looks were certainly an asset when it came to negotiating with the men who dominated their client base.

Some of the corporate clients they had built up, were to be envied. Four banks entrusted them to look after their properties,

both locally and in the City, used for senior employees and visiting staff from overseas branches. This was great steady income with regular changeovers so a maintenance charge, each time and a new inventory. The Accounts Department of each bank just paid each invoice as they presented it, there was never ever a query, after all it was only bank money. They were very wealthy operators and the invoices that Camden Estates presented were fairly modest by comparison to the invoices they received every day.

Jan and Phil enjoyed their business, but Jan more and more was finding the journeys into London, progressively monotonous and soul-destroying. Tourists from all over the globe seemed to have discovered Camden Lock and even getting into their private parking spaces was a challenge. They had gotten to the stage where it was easier to take a cab to visit a client in the city or even out in the provinces, than to take their own car. Inevitably, on a regular basis, the entrance to their small car park would be blocked by a rogue parked vehicle invariably that led to a fracas. Jan really was fed up with it. Even the journeys home, were becoming more and more of a nightmare as the city and all the arterial roads became jammed up, every time there was some sort of transportation strike. By the time they arrived home after the long slog, often an hour and a half and sometimes two hours, Jan was too tired to cook so it was yet another 'chuck it in the oven' tinfoil or tray-bake meal.

The morning had gone by quite quickly, as always, there were several changeovers today and the cleaning girls were in and out collecting instructions and keys. Their full time Decorators Paul and Dawn a husband and wife team, had also been in to collect a different set of keys to be able to do a quick tidy up before the cleaners went in the following day. As the office cleared, the door opened and in popped Dale Scott from next door, probably in for some more sympathy Phil thought. As Dale entered, Phil, who felt quite inadequate in Dale's company, called out across the office. "Jan, I'm just out to the bank, won't be long."

Dale walked through the open plan office with three girls all tapping away and chatting at the same time. He tucked his way into the seclusion of Jan's separated office, she kissed him on the cheek and he gave her a hug, which lasted as long as he could make it last, and then slumped into the armchair tucked into the corner. Jan

cheerily, but cheekily chastised him. “Well Dale, as if I didn’t know what you want. Well, no more sympathy from me, I’ve told you what I think about your situation, you’re digging a big hole for yourself. If this girl has your baby, you are committed and if it doesn’t work out. I hate to say it and I doubt it will, the age difference is too great, then you are going to be paying for this child for the next, probably twenty years, ‘til you’re in your seventies.”

Jan stopped and took a deep breath and bared her teeth with a wide grin.

Dale piped up. “Ah Jan, you lovely creature, you’re just like my mum, looking after me, and I appreciate that you are of course quite right and I came to tell you that I’ve heeded your advice and I shall be sorting the situation with Samantha tonight. However, that’s not why I came to see you. Apart from to gaze on your loveliness—” Jan waved a finger at Dale suggesting he gets on with what he wanted to say, “I have a proposition for you. Now, I know your dad’s name was Morris, so I guess that this was your maiden-name and by co-incidence. There’s an estate come up in Cumbria that we’ve been working on for several weeks with the same name, which is what prompted me to talk to you. My team and I have pretty much exhausted all our leads. It’s not exactly an uncommon name, so the time spent in researching that name has been an enormous uphill struggle. In other words, we can’t find any living relatives who might have a potential stake in this will. We have been around and around in circles. There is no-one. So, if we cannot find anyone to claim the estate, this reverts back to HM Treasury and frankly after all the work we’ve put in, not to get something out of that would be not only a tragedy, but a travesty. All that work and the estate goes into the Crown or The Treasury.

“But then I got to thinking. As you bear the same family name, we might be able to tweak your ancestry to show that you are distantly related to the deceased members of that estate and therefore put in a claim. We are coming up to the twelve-year deadline for claims, I only discovered this after it had escaped the usual press announcements searching for relatives. It’s ten years old, so to keep the claim alive, I would propose to create a family tree for you and tie this in with this estate which is currently intestate and with the Government Legal Department or as it’s

known Bona-Vacantia. There, that's what I came to say. What do you think of that as a proposal?"

Jan had listened quietly to Dale's soliloquy and pondered the complexities. She cross-questioned him. "Woah, blimey Dale, that sounds like a helluva plan, but would this not be a case of defrauding the Crown, or The Treasury of funds that were due to them?"

Dale replied, "Mmm, well technically yes, but if some distant relative finally turned up, then the estate would have gone to them anyway. There's not that much difference and the Treasury still get their dues in the form of death duties, which would be a big chunk of this estate. You wouldn't have to do anything. I can research your family and create a link, so far back, that even the best sleuth amongst the heir hunters would struggle not to find this as a valid claim. We have once or twice presented cases that were border line and tied up the estate for very distant families. The Legal Department of the Treasury tend to trust us Heir Hunters as we do a fairly thorough job on their behalf. It works!"

Jan replied hesitantly, "Ooh Dale, it sounds like a great idea, but I have reservations, it sounds far too dodgy to me. I wouldn't want to get into any trouble. Why don't I speak to Phil about it and come back to you?"

At that, Dale gave Jan another hug and took in her perfume. "Do you know what Jan, let's just keep this between you and me for the time being and I'll work on an ancestry family bloodline for you. In which case we could present a 'fait-accompli' to Phil, as if it were the genuine thing. Also, if there were any queries from wherever, which I don't think there would be, then you can blame it on me as your heir hunter, who got it wrong. That makes it risk free for you. What could be simpler? Now does that sound like a better proposition, go on tell me honestly, what do you think? And just for a bit of fun, if you give me a saliva sample, I'll send away a DNA test and see exactly where your family tree is extended to. I already have mine. I did it some years ago and I'm 'so English' it's not true."

"Mmmm Dale, it sounds like a bit of a plan, you obviously have such a cryptic mind, you could probably pull it off, but I am nervous. Why don't you create a family tree for me and show me how it would work and then I'll give it a bit more thought? Though

I would be fascinated in a DNA test. Yes please, let's do that, thank you."

Dale smiled. "Promise me you'll seriously think about it. Also consider that this estate has around a hundred and twenty-three acres, possibly more. According to some old plans that I have managed to find, it has an old tumbledown house on it and has a stream running through it, large woods and has enormous potential. And, Jan, as far as Samantha is concerned, I will deal with that tonight, I promise. Don't forget, just think about it, we don't have much time. See you soon."

Dale left Jan's offices quite elated at the prospect of tying up something as large as this estate, and in Jan's name. As he took the short walk along the corridor to his office, his world was turning nicely, as it should. The sun was shining, the birds were singing, he could see folks chugging along the canal in their hire craft, trying to avoid canoeists and rowers. Office workers, hikers, mums with kids in prams were enjoying walking the towpath, the world was turning nicely, as it should, he thought. He was a happy man. Not just contented, but more than that he felt elated and quite excited.

On his return from the bank, Phil seemed anxious and a little tentative. He sat at Jan's desk opposite her, to voice his concerns at the dialogue that he had just had at the bank.

"Jan, I don't know whether this is good or bad news. There is a new regional director, who has been looking at all contracts the bank has with small companies. They say that they have been approached by a much larger management company, who are prepared to halve the fees that they are paying us, for 'like for like' services. This also fits into their structure of less small accounts and more larger companies. Apparently, the new company are only interested in building up their management portfolio. They want us to contract to carry out all of our usual reports, inventories, decorating and all of the other jobs we undertake as well as adding their account to *our* portfolio. That actually means that we lose may be twenty percent of our fee income from bank rentals, but gain possibly forty percent on add-ons, which as you know is where we make most of our money. Unfortunately, this wasn't a negotiation from our angle, it was presented as a *fait-accompli*, so I pretty much had to say thank you. There was not much more I could say

as our contract with the bank expired many weeks ago. The new management company, The London Real Estate Company Ltd, will send us their contract in the next few days. So, I am trying to put a positive on it, and treat it as it's sort of good news. We shall have to see."

Jan's day came and went. It was yet another hectic day, and she hadn't even had time to nip out to the Tesco Metro, just up the road past the lock gates, to pick up something for supper. Here they were again, having just had a screaming match, which almost came to blows, as Phil tried to clear the gates to their private parking by some lazy, inconsiderate tourist parked illegally, right outside their premises. And here they were as usual, jockeying for position in the outgoing traffic 'snailing' along trying to leave the metropolis. She was gripping the wheel as if her life depended on it and getting angrier by the minute.

"Don't start again," Phil rebuked.

As Jan grew more frustrated, she thought about the unclaimed estate with the tumbledown' that Dale had spoken about. One hundred and whatever acres in deepest darkest Cumbria, old house to be renovated and even a stream running through the property. *Oh bliss*, she thought. *Absolute heaven, peace and quiet at last.* Her thoughts were broken by the anxious bells of an approaching fire engine, coming from behind her. Miraculously, the dead-locked traffic parted, leaving a clear path for the big red beast that was in a hurry, to get to its destination. As soon as it had passed, all the traffic filled the space (like the miracle of the children of Israel having passed through the 'parting of the waves'), then it was back to gridlock and misery. She thought deeply about the conversation that she had with Dale but otherwise didn't mention it as she thought Phil would object somehow. Maybe she would chat again with Dale tomorrow evening when Phil had gone to his Ex-Round Table, Forty-One Club meeting at The Holiday Inn as he does every Tuesday just up the road. *I guess it suits me, as he thinks it gives me a chance to catch up on a few hours of paperwork. Actually, I guess it's a bit sneaky not telling him that I go out occasionally for a few drinks with my old girlfriends. It's just nice to do now and again, and it takes away some of the boredom, having a few drinks and a couple of laughs with your mates. I guess I can't really tell Phil, he takes everything so personally, I think he might be quite upset if I told him. Keep it to myself then, yes, but I might just give*

Dale a call and chat through this plan he has about this estate in Cumbria, or wherever he said it was. Wow, some dream, a hundred and whatever acres.

Yes, why not... I'll phone Dale. Jan closed her office door and phoned Dale.

“Good afternoon, UK Heir Hunters,” Dale answered.

“Dale, it’s me Jan. The more I think about it, the more I am intrigued by your proposal or at least the conversation we had about that estate in Cumbria. Phil attends his Forty-One Club meetings on a Tuesday evening, so would that be a good time to chat? I could come to your place or would you like to meet in my office? It’s fairly quiet here, I don’t mind either way?”

Dale was pleased that Jan had obviously thought about the proposition and received a positive response. “Hi Jan, well yes, but come to mine, you’ve been here before and it’s only another flight up and you’ll like the views. I can see for miles along the canals either way and if the weather is as nice as to day, we can sit out on my veranda and chat.”

“Okay, that’s a date then, I’ll wait until Phil has left the office. That’s usually around six when he goes off and meets up with his people, I think it’s just an excuse to have a couple of drinks, though in fairness they do raise a lot of money for charity. Okay then, I’ll come to you. I’ll bring a sandwich.”

“No Jan, don’t bring a sandwich, I’ll cook. Are you okay with salmon or chicken, in say a cream sauce, no allergies? ...And I’ve got plenty of wine here, so no need to bring a bottle.”

“Right Dale, must go, see you tomorrow evening. I don’t need to remind you *not* to tell Phil about your plot. He won’t like it. I’ll have to break it to him gently or I won’t be able to get him on board. For better or for worse he’s far too honest for his own good. See you tomorrow evening then. Bye.” At that, Jan replaced the receiver, quietly excited at the prospect of potentially ‘inheriting’ a hundred-odd acres in the wilds of Cumbria and a house to do up. This was what she had been dreaming about for many months, if not years, and here it was, almost a possibility.

Tuesday went by slowly. Jan kept falling into a daydream and Phil kept asking what was wrong with her, she wasn’t herself today. She’d just keep saying, “I’m fine, you carry on with what you’re doing, I’m fine.” The day kept dragging until she looked up at Phil who announced that it was five thirty and he was off to his Fort-

One Club, back for about ten, same as usual. He left with his usual goodbyes, telling her to have a nice evening and not to do anything he wouldn't do.

Well, what's that Phil? thought Jan. *There's not a lot you would do.* Jan was beginning to think that there were other things out in this wide, wide world. *Phil is getting monotonously boring. Time for a change,* she thought to herself. *No Jan, don't be ridiculous, grow up, you're nearly fifty for goodness-sake. You've got your twenty-fifth wedding anniversary coming up soon, stop dreaming.* At that, she looked up at the clock and it was finally 6pm.



CHAPTER 2

Dale was looking forward to having Jan on his own for a few hours, just to chat to and enjoy her company. They had been business neighbours for over ten years now and they had struck up a mutual friendship and an admiration for each other almost immediately. Dale was a nice-looking chap and had a very easy manner, warm and almost charismatic. He was friendly with everyone, had a great smile which showed a very expensive much cared for, set of sparkling white teeth. He was probably the direct opposite of her husband who tended to keep himself to himself. Dale had a big personality and yes, I suppose in another life, she could fancy him. Dale was much like Jan who also loved people, but had found that many of the friends that they had, had dwindled away because of their commitment to their business and never being able to get away. Even weekends, when they thought that they could relax, there often seemed to be a crisis. And, who looks after crises when there is a problem, well the owner of that business of course and that was them, so work-life balance was all out of kilter.

Jan knocked on Dale's front door. He called out, "It's open, come on in."

It was some years since she and Phil had visited Dale's flat, looking back she was remembering it must have been when Dale first moved in almost ten years ago. Wow, it looked different. Long gone were the small rooms off the entrance hall. It had been transformed into one large open space with huge sliding doors opening on to a veranda decorated with foliage in the form of yuccas, aloe-vera and palms, even a banana tree bearing little green buds which might have been young bananas, who knows.

"Come in, come in. What do you think?"

Jan *was* impressed with the remarkable upgrade on his flat, it

certainly had that ‘wow factor’, the type of place that made you feel good just to be enjoying this sort of space. She had made the effort as she always did to look good and Dale *was* impressed with her. He felt a missed heartbeat, a sudden flushing of his cheeks and a bead of sweat run down his back, even a stirring down below. My, she looked good. But they were here to discuss business. One hundred and twenty-three acres of business. Dale offered a drink.

“Red or a dry white, I’ve got a nice Merlot or some dry Sauvignon Blanc or I’ve got some Rose in the fridge, or I can do a G&T, whatever you fancy.”

Jan settled for a large glass of dry Sauvignon Blanc. Their conversation drifted into life’s challenges and life’s regrets and what they would do if they could start all over again. This of course was an ideal opener for Dale to chat through his plan to take on the inheritance claim of ‘going for begging’ hundred and sixty acres in Cumbria. He asked Jan to sit at the table that he had laid. He had already prepared a simple tossed green salad and the white marble table had been simply laid with the minimum of cutlery. Dale offered Jan a seat. He returned from the kitchen area with two plated deep pasta bowls, set with two chicken breast’s stuffed with a mushroom duxelles, lightly masked with a mushroom, cream and tarragon sauce, sat on poached tagliatelle. “Hey voila!”

Jan was further impressed and playfully remarked, “My, my, Dale. Are there no end to your talents? Maybe next time I think about getting married, I might just put you on my list. Mind you you’re going to have to compete with George Clooney and Brad Pitt. Now let’s get down to it and before you make any lewd comments you might regret. I am talking about your girlfriend. Have you done the deed?”

Dale answered triumphantly, “Yes Jan, I have. I told her last night that this was the end and that I wasn’t prepared to be the donor to the child she so desperately seeks. She seemed to realise that I wasn’t prepared to negotiate and she left last night, slamming the door behind her, breaking my lovely Lalique vase on the way out as the slamming of the door vibrated the display shelf. But that’s a small price to pay I can live with that. So yes, thanks to your advice, I finally did the deed and my, it’s a relief. I do feel a bit sorry for her, she is getting pretty desperate and I think that she might just settle for any port in a storm. There’s some poor fella

out there that is going to be dragged into her net. But, thank God, it's not me."

Jan's phone rang but she'd missed the call. She briefly listened to Phil's voicemail, letting her know he'd taken a room at the hotel.

Jan then responded to Dale, "Well young man, so you're saying that this is it for you for the rest of your life, a committed bachelor, I'm not so sure. I think you're the type that needs a good woman to keep you in order. And yes, to your earlier question, I would like another glass of wine and make it a large one.

"*That* Dale, was a very nice meal, I feel pampered and I haven't felt like that for a long, long time. I'm just beginning to relax – I think I'll flop on your comfortable sofa. Now tell me more about my inheritance, you know that big ol' place up in Cumberland or wherever you said it was."

Dale explained again how his company, Heir Hunters, worked and that he and his team at the office would begin tomorrow on researching Jan's ancestry. They had already researched the Morris family tree on the Bona-Vacantia listing at the Government Legal site for unclaimed or 'intestate' wills, and were at a dead end. What he now needed to do was take as much information from Jan about her father's side of the family as this was the bloodline that they needed to research. Then Dale could create a link or a connection, an association between the two families as if they were one.

Jan had certainly had more to drink than she was used to and she stood up to be able to make her way over to the sofa. As she stood up, so did Dale and they stood face to face she just trying to control her focus, he trying to control his ever increasing need to put his arms around her. Jan, (almost like a leaning tower of Pisa) slowly leant towards him until their fore-heads were touching, just slightly. He was taking in Jan's lovely perfume and her sparkling eyes, the way her lip was turning into an inviting smile. She could feel his warm breath on her face and that heady aroma of a rich wine on his lips. They leaned together and their lips touched and his hands cupped her cheeks and they kissed, (a full-blooded French kiss.) She put her arms around his waist and pulled him closer. She could feel his body against hers, but she was married and she couldn't do this.

She broke away. "Oh, Dale, that was very nice but you know I'm a married woman and apart from once before a very long time

ago, I couldn't cheat on Phil, it would hurt him so. Let's stay friends and if any-thing ever changes, you'll be the first to know."

Dale pulled away and the moment, no matter how lovely it was, had gone and he accepted that. Jan now feeling a little light headed realised she was not up to getting into her car.

"I don't think that I'm in a fit state to drive, so I am going to have to book a room in the Holiday Inn just down the road, I don't think I could drive home in this state. I'll ring now, Phil left a message to say he has taken a room, so I can stay with him." Jan found the number and dialled the hotel. She spoke to a girl on reception.

"Unfortunately, we can't locate a 'Mr Phillips' on our guest register, are you sure you have the right name? Perhaps he booked under another name?" asked the well-spoken young lady.

"No, there's no other name under which he would have booked. It is the right name – it's my husband, and you say it's not under our business name either?"

"No, unfortunately not."

"Okay, don't worry about it. I'll just have a single for tonight please and I'll be there in about a half an hour."

"I'm so sorry madam, but we really are fully booked, so I'm awfully sorry we can't help. Have you tried the—" Jan cut the call short, a little bemused.

Dale commented, "Jan that's crazy, if they can't give you a room, I have a spare room which has its own bathroom, so it's no problem, you can stay here. I'm sure one night won't hurt."

Jan rang Phil's mobile but it went straight to answerphone. She listened again to the message that he'd left earlier for her. The whimpering giggle in the background was niggling her. Maybe he made the message when he was in one of the public areas? She dismissed it without a second thought; she was in far too good of a mood to let a message upset her evening.

At The Holiday Inn

Phil had sat at the bar having just received a text from the chairman of his Forty-One club, and in view of the recent sudden demise of one of their members, it was with great regret that he was cancelling the meeting. Phil sat on a stool at the bar pondering whether to give Jan a call or just sit and have a quiet evening on his

own, a glass of wine, and a burger and chips. He sat there for ten minutes trying to decide what to do when he spotted Dale's ex, Samantha, coming in to the bar, though he didn't know then that she *was* his ex. She greeted him.

"Oh, hi Phil, didn't expect to see you in here. Where's Jan?"

"Ah," Phil replied. "Well, this is the evening for my Forty-One Club. We meet here every Tuesday, have a chat and a drink and organise meetings and charity things. I'm sure you know the sort of thing, no doubt you'll have done similar things in your time. But thanks for asking, Jan's fine, well as fine as she can be, if you know what I mean. Tuesdays are my evenings off, so Jan often stays at the office catching up on paperwork and though she doesn't think I know, I do know that she goes out for a drink with some of her pals occasionally. Who knows, it might be a fella, I think it may well be a bloke – we haven't been close for quite a while. She's taken to sleeping in a different room, saying she's too tired; it's a bit frustrating. But I'm sort of happy, it's nice to have an evening off once a week.

"Unfortunately, my meeting has been cancelled and as I phoned Jan, who didn't answer, she could be off with her fella, or some of her girlfriends, who knows. I guess I'm at a bit of a loose end. Can I offer you a drink?"

Samantha gratefully accepted Phil's kind offer. "That's kind of you Phil, a G&T would be very nice, thank you. Slice of lemon, no ice."

The barman served up a large G&T and Phil swiped his credit card in payment. Phil continued the conversation.

"So, is Dale with you? What brings you to the Holiday Inn this evening?"

Samantha answered, a little emotionally, "Dale isn't here. We broke up last night and he was quite firm and said he didn't want to see me again. He insisted that I move out of his flat yesterday. So, I have the decorators in at my flat and I've taken a room here for a couple of nights. It's very nice and it isn't that far from where I have my office. I really thought Dale was the one, you know. But he turned out to be a selfish ignorant pig, like some of my other beaus. I'm very upset as my time clock is running out and we had been trying for a baby and I really would like a baby before I'm very much older or I'm too old to cope. At this rate, I'll have to

have a donor!”

She stopped and paused and started to shed tears which trickled down her face. She searched for a handkerchief. Phil was quick to offer his packet of tissues from his jacket pocket out of sympathy and his arms around her. It was a long time since he'd had his arms around so soft and lovely a creature and although Samantha was maybe ten or who knows, even fifteen years his junior, it didn't seem wrong. In fact, it felt very nice and he was getting as much out of comforting her as he was enjoying the warmth of her body close to his.

She spoke in appreciation. “Oh Phil, thank you for your sympathy, I didn't mean to burden you I don't like to be such a wimp but I did need a shoulder to cry on and I feel much better having told someone of my woes. Thank you so much, you're such a lovely man.”

“Let's have another drink and maybe we can share some supper and drown our sorrows together. I'd like that if you would?” Phil was more than happy to help, so his offer of supper wasn't hard to refuse.

They walked towards the restaurant along a wide carpeted corridor at the end of which was an impressive atrium, full of foliage. Even a full-sized palm tree, hung with a glass ceiling and glass either side of this link that lined the walkway between the main reception the lifts and the restaurant area. Samantha linked her arm in Phil's. It felt comfortable for both of them. The waiter guided them to a table and they sat. Phil ordered a bottle of Rioja, one of his favourite reds, without thinking to ask Samantha, but she was more than happy that Phil had taken control. She was pleased and feeling very grateful for Phil's easy company and was already feeling much less distraught.

They chatted and enjoyed their meal and more than that they enjoyed each other's company. Phil ordered another bottle of Rioja, as the last one seemed to have evaporated, so he ordered a third. By ten o'clock, they were both getting very giggly and very happy. When Mantha, Smartha, Sam, Samantha, whatever, suggested that they finish the last bottle of red in her room, to Phil it seemed like the natural thing to do. ‘Ah sod it, why not’. They giggled their way across to the lift, doing their best to walk in a straight line, amusing other guests who observed the tipsy couple.

The lift dropped them off at the third floor and they giggled their way along to room 3008, thankfully not too far from the lift. Sam fumbled for the room card in her bag and eventually opened the door. The soft folds of the bed beckoned and they fell onto it. Fortunately for him, he thought, he was awake enough to phone Jan and let her know that he'd had too much to drink with the chaps as it was one of their birthdays and it was Champagne all-round, that he was going to take a room and stay for the night and that she should drive home. Also could she please to bring a clean shirt and clothes for tomorrow along with his electric razor.

When Jan rang Phil to enquire what room he was in as she thought she would stay the night also, 'as it was getting late and she'd done enough paperwork for tonight to sink a battleship', Phil's phone rang, but he didn't hear it.

The pair had fallen into a semi-drunken slumber and had crawled under the bedcovers. Phil woke about an hour later and gazed down on Sammy's half-dressed body. She'd removed her skirt and blouse and was left in just her pretty pink underwear. He couldn't remember having done it, but he had removed his trousers, though his crumpled shirt was still half buttoned and on his chest. He turned towards her and gently kissed her neck. She was still in a half-daze but awake enough to put her arms around him. They kissed and she unbuttoned, then removed, his shirt.

Dale showed Jan into the spare bedroom. It was as beautifully decorated as the rest of the apartment. He returned with a spare shirt for Jan to sleep in. There were plenty of fresh towels in the en-suite bathroom. Dale stood just inside the bedroom door and they embraced for what seemed like several minutes, until Dale kissed Jan on the forehead and wished her a good night's sleep, saying that if she needed anything in the night, just to help herself.

Dale and Jan said goodnight and closed their respective bedroom doors.

Samantha was enjoying the warmth of Phil's body beside her. He was awakening her senses and she was starting to respond. Maybe this was meant to be? She turned to face him, they gave in to the inevitable and it was enjoyable for both of them for different reasons. The sheer excitement for him, the love and comfort she

needed from him, or probably anyone, whatever or whoever it was, it was good, and they fell heavily asleep.

Jan awoke in the middle of the night. The telephone message that Phil had left her was niggling and irritating her, more than worrying her. She listened to Phil's message again and there was definitely what she could only describe to herself as a disguised, whimpering giggle in the background, and if he wasn't in his own room at the hotel, where was he? She tossed and turned for an hour or so and then quietly opened her bedroom door and tipped toed around the corner in the half-light. The slanting rays of the moon gilding the polished granite tiles on the kitchen floor. Her mouth was dry, she ran a half glass of water from the tap. She stared at the door to Dale's bedroom. She took a deep breath and exhaled. She opened the door, took two steps towards the bed. The room was bathed in moonlight, she carefully lifted the satin sheets to gaze momentarily on Dale's body and slipped in below the sheets, feeling his warm skin. She undid the oversized shirt he gave her to wear as a night gown and discarded it on the floor. He woke as if in a dream, a wonderful dream, with Jan centre stage but she was here, here in his bed and pressing her warm body against his.

Phil's mobile rang at his usual time of six am. Allowing the early morning routine of bathroom and a light breakfast and to jump in the car and be on their way by seven to make the daily journey to Camden. Phil could feel his head pumping blood around his fragile brain, which was banging against the sides and the forefront of his head, trying to get out.

He turned over to bury his head in the pillow. *Shit!* The realisation hit him like a sledgehammer. *Oh my God, what have I done? How am I going to tell Jan? How can I get out of this, oh shit, I'm in big trouble here. Fuck, I'm in trouble.*

Samantha rolled over and looked adoringly at Phil, her wonderful lover. "Good morning darling. My, my, you're a dark horse. Where did you learn to make love like that, it was wonderful. I can't remember when I enjoyed sex so much. Wow, they do say it's the quiet ones."

Phil was dumfounded, he could hardly remember a thing and my oh my, how his head pounded.

“Oh God, Sam, what are we going to do? I daren’t tell my wife, if she finds out she’ll divorce me, things are already shaky. I need to get dressed and get into work. She knows I stayed at this hotel last night, or that’s what I told her.”

Sam responded affectionately. “Phil, it was a wonderful evening, I loved your company, it was a lovely experience, don’t go regretting it. And why would you tell Jan? What she doesn’t know won’t hurt her. It was a rare and precious experience. You truly are a lovely man and a very good kind and caring lover. I can’t remember the last time I felt so loved. I would do it again, any time. Thank you.”

Phil stepped into the shower and while he was in there relaxing under the warm shower, letting the warm stream sooth and reduce, if not take away, his headache. Samantha was pressing his very crumpled shirt using the ironing board from the cupboard. He stepped naked out of the shower, wrapping a towel around his waist. Samantha gazed at the strong masculine shape of his body as he dried himself. They started to embrace and she pulled him back onto the warm bed. It was over in minutes and they both fell backwards on the bed, very satisfied. But Phil’s guilt was growing like Pinocchio’s nose as was his resolve to sort out his marriage with Jan. He quickly dressed and phoned Jan. Jan’s phone went straight into voicemail. Phil left a message.

Jan, it’s me, I’m going to have some breakfast with the chaps that stayed last night. We made a bit of a night of it, so I might be in a little late. I’m sure the girls at the office can hold the fort. See you later, Bye, love you.’

Jan was just about to get into the shower when she heard her phone ring. She picked up Phil’s message noting that he was going to be late in. She dropped her towel and stepped into the inviting warm shower.

Dale stood just inside the bathroom door watching Jan covering herself with shower gel, creating swirls of soapy bubbles on her body, streaming down her neck, breasts, tummy and legs. He stood there mesmerised and in wonder that she had made one of his desperate fantasies come true last night. In the early hours of the morning, when all things were quiet and still in the outside world, their two bodies had melted into each other and they fell asleep as one. Oh, that it could happen again. Dale hoped that it wasn’t a one-off fantasy.

Jan turned to see him standing there. She felt completely at ease, smiled, slid the shower door partially open and stretched out her arm to Dale. Dale let his dressing gown fall to the carpet and he stepped in. Jan wrapped her arms around him and he put his arms around her soapy, slippery, sweet-scented body. He felt the shape of her back, his fingers up and down her spine. They kissed, with the warm stream of water pouring across their melded bodies. It felt natural, it felt comfortable. She turned away from him. She reached for the top of the shower cubicle and bent her body slightly forward. He responded, warm and luxurious against her soapy body. It was over in little more than a couple of minutes and they turned and embraced. Jan finished showering and stepped out of the shower. Dale followed and they both sat at the kitchen bar, looking at each other and holding hands, she in one of Dale's silk dressing gowns, Dale in his towelling gown. They enjoyed their coffee and decided that this was a one-off. A wonderful one-off. Not to be repeated as far as Jan was concerned. She needed to re-assess her marriage to Phil and their whole lifestyle.

She picked up her mobile to speak to Phil, but it went into voicemail. She left a message.

Phil, it's me. I was up very late last night and I'm very tired, so I won't be going in today. I'm taking the day off. I'll see you tonight when you get home. Bye.'

Dale was pleased.

At the offices of Camden Estates, Jan and Phil saw the remainder of the week fly by. It was soon the weekend and then Monday again in Camden Lock.

Dale had worked hard on the 'Morris' family tree, tying Jan's bloodline into the 'Morris Estate' up in Cumbria. It took all of his skills, to not only create a bloodline that tied in with Jan's family, but he had to create birth and death certificates as well as marriage certificates for the invented brother. He was one of the last Morris's to have owned and worked the timber mill.

Today was Monday and he couldn't wait for Tuesday evening, when he would not only present his findings and 'creations' to Jan, but be able, he hoped, to revisit the evening and night of passion that they had enjoyed last week.



CHAPTER 3

Camden Estates Office

Monday morning and both Jan and Phil seemed to have had a cloud removed from their shoulders. They were both thinking about the unplanned and very pleasant diversions that each of them had had last week, not feeling the least bit guilty, nor thinking about confessing to their respective partner. Why should they? Nothing had changed, it was just nice to know that they were still desired in some way or other, it was a good feeling. A very good feeling. In Jan's mind, she was waiting in anticipation of Phil letting her know that he was thinking of staying overnight at the Holiday Inn again. He suggested he might, as drinking with the lads, discussing football and golf and rugby, was quite refreshing, after their Forty-One Club meeting. It seemed to have given him a new spring in his step. Jan was more than happy to play to his need for a bit of bonding with his Forty-one Club pals, particularly as she had hinted to Dale, that a second evening might be on for them on Tuesday, if he was up for it. Dale needed absolutely no encouragement at all. He was all for a repeat performance, with supper.

It was coming up 12.30, lunchtime and Jan was doing her best to stick to a trimming routine, if not a slimming routine so decided to nip out to the Deli for a tub of pasta salad.

As she was leaving the office she called out. "Anything for you Phil?"

Phil replied enthusiastically, "Yes, please honey, I'll have whatever you're having. Thanks."

Blimey, Jan thought to herself. Phil's happy, that's the first time he's called me 'honey' in as many years as I can remember. Long may it last. And in front of all the office staff as well. It's probably the fact that I've let him off

the book and let him spend Tuesday night with 'the boys'. Maybe he's looking forward to it, and that's what's cheered him up. Jan replied enthusiastically, "Okay, Sweetheart."

Blimey, Phil thought to himself. That's the first time she's called me that in as many years as I can remember. Long may it last. And in front of all the office staff as well.

As Jan left the office for the Deli, Phil, who was sat in the glazed office, within their open plan office, closed the door. He furtively looked out on the staff, working and chatting away, generally minding their own business, and dialled Samantha.

"Samantha, it's Phil. I had such a wonderful evening with you last week, I wondered whether you would like to repeat the evening, I mean a meal, and or a drink. You know, even supper and a bottle of wine perhaps?"

There was a silence of what seemed like hours to Phil. He thought he was having a panic attack when his heart started pounding like mad, and his blood pressure seemed to be increasing with every fraction of a second the delay continued, in anticipation of a positive answer.

Samantha eventually answered, "Oh, Phil." Then paused.

I've blown it, Phil thought.

"Oh Phil, yes, that would be lovely, I thought you'd forgotten about me and weren't going to ask again. So yes. Yes, I'd love to."

Phil was taken aback with the positive response from Samantha. But nervousness and a touch of guilt crept into his thoughts.

"Oh good. That's wonderful. Do you still have a room at The Holiday Inn, or shall I book something?"

"Yes, Phil, my flat will take a few more days to be finished. The decorators are re-tiling the bathrooms as we speak, so I still have the room at The Holiday Inn for a few more days. Shall we meet in the bar at say seven, as we did last time?"

Phil answered, in a slightly more relaxed tone as it looked as if his feelings were being returned, and with some joy. "Okay, Sam, that would be lovely, I'm so looking forward to seeing you again. Tomorrow evening then, seven o'clock. Bye."

Phil, from sitting on the edge of his chair, let his tense body relax, and fall back into the leather, office chair. He let out a sigh of relief, coupled with a satisfaction that came from achieving what