

Emily's Algarve Escape

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DCR Bond

*This book is dedicated to
Eluned and Ian*

Prologue

Emily shot the estate agent a quizzical look, before arching her eyebrows at Mark, who was still grinning like a child on Christmas morning. He put his arms around her.

‘It’s time for an adventure. *We* are emigrating to *Portugal*.’

No consultation, no explanation. Her husband – the architect of their game plan for over 20 years – expected her to uproot her perfect life in London and decamp to a country she’d never visited before.

Why?

Chapter One

5 days earlier

At six in the morning, crickets were chirping in a quiet residential square in London's Knightsbridge. For a few seconds, facedown, hands cradling the pillow, Emily listened to the soft trilling noise. It stopped, and she rolled onto her side. She could see Mark standing by the window. He twitched back the curtain – letting in a chink of light – then turned and padded off, his brow furrowed. Why, she wondered, it was Monday, Mark lived for Mondays, it was his favourite day of the week. What was troubling him? Was it just a challenging deal? She saw him pad across the carpet and jerk open the door. A streak of fur rushed in, and Emily felt the bedclothes tug, then tighten under the weight of two small dogs. She curled her legs around them and went back to sleep.

Over an hour later, Emily heard a soft scraping noise and blinked open her eyes. Across the duvet, she saw a mug on her bedside table and flipped over onto her back, wriggling herself upright against the silk pillows. 'Thank you, just what I need,' she said, yawning and reaching for the mug.

Svetlana, a stocky lady who reminded Emily of a school matron, appeared in the doorway of the ensuite bathroom, hugging a bundle of laundry to her chest. Her face was distorted, and Emily braced for the storm.

'Why can't he put his washing in the basket like you?' she demanded.

'Sorry. Soggy towel on the floor again?' Emily asked, blowing on the tea.

Svetlana's head bobbed up and down like a wagging finger as she complained, 'And water everywhere, the bathroom floor, the carpet, even walls – how?'

'The walls?' Emily grimaced. 'He's in the throes of a big deal;

you and I have lived through this before. We'll both suffer until it's completed. Yesterday was ghastly.'

Yesterday, at a lunch party in Wimbledon, Emily had watched Mark's eyes light up whenever his phone buzzed and cringed when he snatched it up and disappeared into their host's garden without so much as an apology. Later, going through her nightly beauty regime, she'd demanded an explanation. He'd been prickly all weekend. 'You spent half the lunch party in the garden,' she said as she dabbed a little more night serum onto her forehead. 'Big deal on?'

'You don't want to hear about it.'

'No, I don't. You were rude today. To me, to our son, and to our hosts.'

Mark admitted hiding behind his phone to avoid the female guests fawning over Alex and his surfing stories.

Picking up his discarded toothbrush and placing it next to hers in the holder, she scolded him. 'Our son is a talented surfer; you should be proud of him.'

Mark stalked past, talking over his shoulder. 'So, he can stand up on a surfboard! What about standing on his own two feet financially? He's twenty-two, not twelve.'

In unison, they pulled back the duvet and slithered underneath. As she dropped off to sleep the hum of a black taxi gliding past the house had soothed Emily's mind. London was such a wonderful place to live.

At least yesterday there'd been no sharp words between her two men; Mark was bound by a longstanding promise never to bark at their son in someone else's home. Now, Emily clicked her tongue and huffed. *Why couldn't they both try to get along?*

Svetlana was tying the arms of a shirt around the laundry bundle.

Emily winced an apology 'I'll have another word with him, but I can't promise it will change. His mother spoilt him.'

Svetlana grunted and waddled out of the bedroom.

'Off you go, breakfast time,' Emily said, using her feet to ease the two furry bodies off the bed. 'I've got a list to make before walkies!' The dogs jumped off and trotted after the disappearing housekeeper.

Bonus Day. Emily could sense it, the way her two dogs could sniff out an impending rain shower. Any day now. She must pull

together a shopping list. Her big ask was a villa in Spain but, she concluded, sipping the hot tea, the villa wouldn't eat into his bonus: Mark would finance it with debt, like he did all their properties. As the level in the mug dropped, her list grew: an automatic cover for the basement pool, new gym equipment, and a trip to a health farm in Austria. She popped the empty mug onto the side table, slid out of bed, and over to the walk-in wardrobe that spanned the width of the room. Flicking through the hangers, her eyes dropped to her tummy; a 12 might be more comfortable than a 10. New Year's resolution – no chocolate. At five-foot-three, every extra pound showed.

Still mulling her spending plans, she summoned the lift, hollering down the staircase, 'Floria! Tosca!' During her descent, she mentally relocated the health farm expedition to California and added a garden makeover; Mark had enjoyed a stonking year. The lift doors opened to the clattering sound of tiny nails hitting the parquet floor. Emily leaned over the "teddy-bear" faces of her West Highland terriers fondling their stubby little white ears. She called out, 'Svetlana, I'm off. When I get back, let's tackle my wardrobe, fish out some pieces for the hospice charity shop. Why not see if there's anything from last year's collections you like?'

Emily clipped leashes on her pets, and the pack lurched towards the door. She stumbled down the front steps, forced to walk clown-like, her legs akimbo, to avoid tripping. They made slow progress, pausing to inspect each lamppost, before picking up speed at the Brompton Road. In front of a man selling *The Big Issue*, Emily reined in her charges. 'I'll collect it on my way back,' she said, handing over a twenty-pound note. 'Keep the change.'

She dashed across the traffic to Hyde Park, where a woman dressed in a practical waterproof coat, hands stuffed in the pockets, stood by the Queen Elizabeth gates. Mary's coat personified Emily's friend of over twenty years. She was a no-nonsense lady who spoke her mind, so Emily wasn't surprised by her opening gambit.

'Everything OK between your men? I thought Alex looked a little out of sorts yesterday.'

'I'm fed-up refereeing. Why can't they play nicely? How do I convince Mark not to keep shouting at Alex about wasting his life?'

'That's why he's hiding in Devon. To avoid Mark's temper. What

Alex needs is a job he wants, regardless of what his father thinks.'

Emily let out a deep breath. She was conscious of badmouthing her husband, remembering the little note she'd found taped to the bathroom mirror earlier that morning. *Thanks for a wonderful weekend. I love you. M xxx.* He may not be the best father, but he was a good husband. Mark never commented on her frivolity: her spa days, shopping trips, and lavish lunches. He didn't complain about her donations to charity, or the time she devoted to her causes. She switched to a more flattering tack. 'He thinks eventually Alex will respond to insults, which is strange for a man so brilliant at strategy that clients pay millions for his advice!' Emily glanced at her friend. 'He wants Alex to get a job that involves wearing a suit and sees any other result as a failure.'

'Whose failure? Alex's or his own? What's he living off down there anyway?'

Emily didn't answer.

'You're not still sending him money!' exclaimed Mary.

Emily gave a short laugh. 'Should I tell Mark?'

'Short of drama, are you?'

Emily huffed. 'You're right. I'm not up for another rant about Alexander's politics. I can't face another lecture about the perils of socialism.'

Mary had a warning. 'And when Alex asks for more cash?'

Emily threw back her head and laughed. 'This year's bonus will be so huge, a few thousand quid to Alex will get lost in the rounding!'

Mary took a small ball from her pocket and tossed it across the grass. Three dogs scampered off, their legs moving so swiftly they might've been hoverboarding towards the toy.

Emily glanced up at the watery sun. 'It's 20 degrees all week in Malaga,' she moaned.

'How's the villa search going?' asked Mary.

'Brr. Let's walk!' suggested Emily, rubbing her gloved hands together. 'I've got tickets for the overseas property show. Perfect timing. It's Bonus Day soon, and he's had a thumping year. I do love the man, but haven't I suffered.' She gave a mock shudder. 'I've barely seen him all year, and he's a monster when he's busy!'

Mary arched perfectly manicured eyebrows at Emily. 'It wasn't

just his job that stopped you seeing much of Mark last year, you were pretty busy yourself!’

Emily threaded her friend’s arm through her own then slowed to walk in lockstep. ‘I won’t be short-changed two years in a row. Last year, Tosca was ill, and I didn’t make a proper list, so he owes me big time.’ She tutted. ‘All I really asked for was my Bentley.’

‘He knows what he married.’

Thinking how perceptive Mary was, Emily scrunched up the dog leads, easing each one into a coat pocket as gently as if they were eggs. Money was part of the Ellis understanding. As a teenager, Emily had been alerted to the constant struggle to match her father’s army pension to the cost of his perceived social obligations. She loved her parents, especially her domineering father who, despite all her efforts, she never seemed able to please, and she didn’t resent her make-do-and-mend childhood, but it had taught her the value of financial security. When Mark, with his brash Essex accent, brim-full of ambition, elbowed his way into her life, her parents warned against the match; her father wanted her to marry an officer from a smart regiment – preferably his own – but Emily didn’t want her mother’s life, and Mark had offered a safe future. He made an extra marriage vow: to deliver his wife’s dreams. At least he’d kept that one.

On the other side of London, as he did virtually every Monday, Mark was standing by his office window, electronic diary in his hands. He wore a dark-blue suit, tailored to make the most of his almost six foot svelte, fit frame, and a bright yellow Hermes tie. He always wore dark colours – Emily was adamant darks matched his skin tone and thick black hair. Longmuir cufflinks adorned his crisply ironed white shirt. As with previous Mondays, Mark was contemplating the tempting titbits of his day. He watched people scurrying along the pavement below him, dipping arms into bags and coat pockets, fishing for security passes while balancing oversized, recyclable cardboard cups of coffee as they disappeared into buildings. The streets of London were not paved with gold, but the computer screens in Canary Wharf offices were the pathway to small fortunes.

Unusually for a Monday, Mark was scowling. He had a team call in ten minutes. Any moment now the project director would

knock on his door, hopefully having stopped at the coffee shop as she usually did. But Mark's mind wasn't focused on the call or his need for caffeine. It kept settling, as it had all weekend, on a different appointment: the departmental work-in-progress meeting scheduled for 10 o'clock. Mark rolled his neck, then his shoulders – both uncomfortably tight; it felt like he'd crammed himself into a shirt several sizes too small. The tension eased a little, but his muscles were still knotted. His archenemy Paul was chairing that meeting. The two had been colleagues for a decade, but Mark had never rated the other man's abilities and was responsible for a push-back against Paul being promoted to the top spot four years ago. That successful intervention earned Mark four years working with supportive Henry as his boss, and barely suppressed hatred from his colleague. Sadly, Henry was relocating back to Sydney. As of Friday, Paul was in charge, and Mark couldn't dispel the sense of the crosshairs of revenge lining up on his forehead. At 10 o'clock, it would be Paul sitting at the head of the boardroom table, lording his new power over the assembled managing directors, no doubt wearing his bloody regimental tie and pinging his stripy braces like a circus ringmaster cracking his whip at a group of performing animals.

Mark turned his attention back to the worker army below, reassuring himself he was getting into an unnecessary flap; he'd made peace with his enemy. Tipped off in advance about Paul's promotion, Mark had promptly laid the groundwork for a sensible relationship with the new head of department by eating a large slice of humble pie, standing for twenty minutes outside Paul's office, hanging around wasting time like a medieval noble waiting to be granted an audience with the king. Paul must've loved that!

Mark rid himself of the memory of waiting on the department naughty step and switched his thoughts to the subtle warning he'd delivered to his haughty new boss. Fees are the only currency that matter in an investment bank, and Mark had reminded Paul to be careful with the revenge baton: Mark generated fees the way Lionel Messi scores goals.

Hearing the door to his office open, Mark turned to find a slim, toned man smiling at him wearing bright red braces and a shirt ironed so sharply it looked like it was made of cardboard. The smile was a

good sign, thought Mark.

‘Morning Mark, just seeing who’s in today. Good weekend?’

Was this how it was going to be, Paul doing the rounds like a regimental sergeant major inspecting the troops? He leaned on his desk, eyes darting from Paul’s perfect posture down to the man’s brogues, which gleamed up at him like pools of water. Mark stuffed his hands in his pockets and told himself to relax; he must learn to be nonchalant around the new boss.

Mark tried, but failed to inject a note of camaraderie into his voice. ‘I’ve had better. You?’

‘Shooting with friends on Exmoor. Glorious day.’ Paul kissed his fingers and lifted them towards the ceiling, a faint smile on his face. ‘You don’t shoot, do you?’

That’s not a smile, it’s a smirk, thought Mark. ‘No. It wasn’t an afternoon activity my school offered.’

Paul pursed his lips, gave a tight nod, and said, ‘Pity. It’s a brilliant way to entertain clients. Plenty of time to chat between drives.’

Mark balled his fists, stretching the fabric of his pockets. ‘I’ve never lost a client. I find doing a good job for them helps.’ A smile flickered at the corners of his mouth. ‘Speaking of which, I’ve a call scheduled. See you at the 10 o’clock meeting. I’ve got several interesting new mandates I’m pursuing.’

Paul’s head dipped a farewell nod.

Mark leaned over his computer, clicking on the link to the call. Through the glass front of his office, he saw a figure come to a halt at the door. He glanced at his watch – the director was cutting it a bit fine – and cleared a space on his desk for his second cup of coffee, reliving the chat with Paul, confident he’d driven his message home. For all his bluster, Paul wasn’t as talented as Mark, and as the head of department, had a hefty sales target to meet; Paul would find a way to accommodate Mark’s vast fee-earning expertise. The niggling worry Mark had yet to overcome was the other ways Paul could swing the revenge bat. Uppermost in his mind was this year’s bonus – a subject his wife enquired about as regularly, and with as much enthusiasm, as a young child speculating about a trip to Disneyland.

There was a knock on the door. Mark told himself not to waste a Monday morning worrying about the size of this year’s bonus –

he'd pulled in more revenue than anyone else last year. But – his inner voice reminded him – since the change in head of department, it would be Paul dictating who won large, and that didn't bode well for Mark or, more accurately he thought – loosening his tie with a finger, and calling out to the director to come in – his wife's expectations.

Forget it, he scolded himself. If they didn't pay up, he could always jump ship to a rival bank.

In the Devon seaside village of Croyde, Alex held a cereal bowl close to his mouth and shovelled in his breakfast. He was itching to hit the waves. He tipped the dish, poured the last of the milk into his mouth, then let it fall, clattering onto the kitchen counter next to the other discarded crockery, each piece containing the crusted dried-on remains of a recent meal.

Picking up his surfboard and rucksack, he cast his eyes around the room, at the dirty dishes, splodges of dried milk, and the carpet of cereal crumbs strewn across the countertop. The floor was patterned with dark brown stains where used teabags had dripped as they were hurled in the direction of the permanently open dustbin. His nose twitched: stale curry and grease.

Sandra will straighten everything, he thought. That's what she's paid for. If Alex tidied up, Sandra wouldn't have anything to do, and he couldn't be responsible for that. As a card-carrying member of the Labour Party, redistributing dollops of his father's wealth was a rewarding pastime. From the few to the many – it was important for Alex to do his bit.

After an hour using his six-foot frame to maximum advantage, steering his board across the crests of waves, he took a break and checked his phone. Two missed calls. He dug out a packet of biscuits from his rucksack and ripped it open, shoving two in at once, then took a swig of water before using a towel to scrub at the mop of thick dark hair he'd inherited from his father. He sat in the car – out of the wind – and dialled. His mother answered.

'Hello, darling. Got back safely? How's Devon? It's dry up here, bit of sun. I'm walking the dogs with Mary.'

Alex pictured his mother walking beside her best friend. He'd known Mary and her husband Charles all his life and liked them –

they were Labour party supporters like him. ‘Yup, sunny here too. Surf’s up.’

There was a pause.

‘Well, you didn’t call to chat about the weather!’

Alex suspected Mary was feigning disinterest in the phone conversation but, knowing she didn’t approve of his mother’s largesse towards him, he chose his words carefully. He should’ve asked over the weekend. ‘I’m a bit strapped for cash.’

‘*Again?* What do you do with it? I sent you a grand before Christmas!’

He winced. Mary would be clamouring to warn his mother off. ‘Sorry, Mum, I need money.’

‘How much?’

‘Five hundred?’

‘Hmm, that’s a lot of money when you’ve no bills.’ He listened to his mother breathing down the line, hearing distant sounds of London traffic. ‘It was lovely to see you over the weekend. When are you next coming up?’

‘Dunno. Is Dad in the office at the weekend?’

‘He hasn’t said anything, but it is only Monday.’

‘He didn’t speak to me once yesterday.’

Yesterday Alex had made a special effort not to antagonize his father – his mother had warned him there was a big deal being nursed to the finish line. How often had that excuse been trotted out over the years to cover his father’s tetchiness? Alex was standing by the front door at the allotted time, stayed silent in the car, and didn’t mention politics once. Yesterday, “the tottering big deal” meant his father spent half the lunch party outside in the drizzle, shoulders hunched, phone pinned to his ear like an oversized hearing aid. Alex entertained the party with surfing stories, but his eyes were constantly drawn to the figure outside where, oblivious to the rain, his father’s eyes shone with excitement. Alex tried to recall a single occasion when those eyes had looked at him with the same alert happy expression. In his early childhood, his father was a rarely seen figure of authority referred to as a last resort by his mother if Alex was very naughty. At boarding school, the few occasions Alex did see his father in a speech day or concert audience, it wasn’t long before he spotted the dark-

suited figure forcing other parents to shuffle their legs to one side, using his phone like a machete to drive a path through the jungle of bodies.

Was “the tottering big deal” about to be rolled out again as an excuse not to send money?

‘Please,’ his mother wheedled, ‘I hardly saw you over the weekend.’ He groaned as she gave a final push. ‘Come up soon. Do it for me and I’ll see about the cash.’

‘OK.’ Alex needed the money, and anyway, it was January – bonus season – so next week might be the perfect time to be in London.