The Retirement Plan

A Novel

Sue Hincenbergs

WILLIAM MORROW
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For my boys:

Andy

Jack, Luke & Walker



One

You Don't Need That

Pam licked margarita salt from her lips, looked around her backyard table, and wondered which of her friends would die first. Not that she had a premonition, exactly; she just tended to be a touch morbid that way. Plus, she'd already seen the three other couples' kids graduate and parents buried, so at this stage of their lives it made sense the next event to pop up could be one of their own funerals. As far as she could tell, any of the eight of them had an equal shot of cashing in their chips. Though, if she had any say in who'd be first, she'd prefer it be Andre.

She slapped a mosquito on her neck. Others buzzed the table's citronella candles and the twinkle lights strung around her patio, fighting crickets and Van Morrison for the lead in the dinner's soundtrack. On a steamy night like this, Pam and her girlfriends should have been floating in her saltwater pool and sipping cocktails while their husbands cracked open beers in the hot tub. But they'd had to sell that house.

Pam studied Hank across the leftover burgers and corn on the cob. In the darkness, he was almost handsome again. The table's edge covered his potbelly, and the shadows hid his jowls. She searched for a glimpse of the man she'd married, but he was long gone. Sometimes she missed him.

"Get us another round, will ya, babe?"

He didn't get to call her that anymore, and she shot him a glare he didn't

catch. She pushed herself up from the weathered cushion and grabbed four dripping cold ones from the cooler. Hank accepted his and in one motion twisted off the cap and tossed it into her hydrangeas. Larry, Andre, and Dave followed his lead, and Pam made a mental note to collect that trash in the morning.

She padded back to the cooler for the pitcher of margaritas. That was the one good thing about Hank—he still made the best margaritas. Pam dropped a couple of ice cubes in each of her girlfriends' glasses, drained the jug, and stepped over her snoozing dog into her dim kitchen, her skin sticky from the July humidity. She opened the fridge and enjoyed the swish of cool air before reaching for Shalisa's chocolate mousse cheesecake and stepping back outside.

"Nance! Nance!" Larry interrupted his wife's conversation. "Who was . . . ?"

Larry often did that: force Nancy to troll her memory for some detail he couldn't be bothered to find. As though her sole purpose was to be the walking encyclopedia of his life. Nancy tossed back a high school math teacher's name before turning to Marlene. Pam pushed things aside on the table and made room for the dessert.

Dave caught Hank's eye and nodded toward the icy tumblers, drips of condensation sliding over a design of playing cards and dice. "Nice casino glasses, Hank. Stealing merch from the storeroom, are you?"

Hank smiled and shook his head. "New owner, new logo. We were throwing those out, so I brought them home for old times' sake." He winked. "You know I'd never bite the hand that feeds us."

The four friends touched their beers with a clink and took deep swallows.

Pam scowled. These guys. Anything for an excuse to drink—now they were toasting the casino, and two of them didn't even work there. What would be next? Cheers to Larry's bank and Andre's courier service? Seriously.

Dave wiped the back of his hand across his mouth and shifted his attention to the cheesecake. "Whoa. That looks amazing, Pammy." The candlelight hit the gleam of his smile, and Pam caught her breath. She'd forgotten what a looker he was—the way the corners of his eyes creased when he

laughed. That's what was different about Dave tonight. It wasn't the dusting of gray at his temples that Pam had just noticed; it was that he seemed almost happy. Pam gave Marlene a quick glance. They weren't fooling around again, were they? Marlene had told the girls that ship had sailed, same as it had for all of them. But had Marlene caved and gone back to giving her husband a good go? Dave interrupted Pam's thoughts. "Is that chocolate?" He licked his lips.

Andre answered, "Sure is. We brought it."

Typical Andre, horning in on the credit. Pam said, "Shalisa made it."

Pam set her hand lightly on Dave's shoulder as she offered him a plate, heartened at the sight of her old friend, but puzzled about his change. If it really was a change. She eyed Marlene, who was giggling with Nancy. Maybe she and Dave were having sex again. She'd ask her later.

Andre waved his slice off and as Shalisa accepted hers, he peered at his wife over the top of his bifocals and said across the table, "Hon. You don't need that."

Pam's head snapped up. She heard Marlene's soft gasp and saw Nancy cringe. The three women watched their friend tamp down her quiet surge of anger. Shalisa leveled her gaze at her husband with the same look that shut down the Curious Cathys who used to sidle up and ask why she didn't have kids. That's how Pam knew Andre's remark had started something he couldn't finish, even if he didn't. Shalisa twirled a slim braid around her finger and fixed her eyes on her husband while she ate every last morsel of her chocolate mousse cheesecake.

Watching, Pam sensed something shift in the night air. As she cleared the dishes, she looked around the table at her husband and the friends they'd made three decades ago, and wondered again which of them would die first.

Two days later, she knew.