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Meltdown

Ben Elton

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Extract

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Good and thick

Jimmy Corby graduated from Sussex in 1993. He celebrated with five friends: Rupert, David, Henry, Robbo and Lizzie.

These six were to remain friends throughout the nineties and for most of the noughties.

Mates. Proper mates.

Through good and bad.

Through thick and thin.

Except that there never really was any bad.

And there wasn't an awful lot of thin either.

Apart from Rupert's Amanda. And Henry's Jane. And David's Laura. They were all very thin. But by choice.

Good and thick. That's how the times had been.

Jimmy and his friends stuck together through good and thick.

Tired and broke

Jimmy scarcely noticed being tired any more; it had become as much a part of his life as eating or breathing. Of course

he'd been tired sometimes in his old life. His fantasy life.

Seriously knackered, or so in his innocence he had believed. When shouting himself hoarse during an all-nighter with the Tokyo Exchange or pissed up at 5am in a pub with some of the guys, watching a live fight from Vegas. Or enjoying his second straight dawn, loved up on a beach in Ibiza with a bottle of Krug between his knees and a gap-year holiday-hippy chick on either side. Yes. He'd been tired. But not *really* tired. Tired to his core, tired in his *blood*. Tired to the point where he doubted his sanity. Tired until his mind dislocated itself from his body and just sort of floated a few feet above it as he went through the motions of being alive.

These days that was how tired Jimmy felt *all the time*. And there would be no respite, not for years.

He could hear the screaming long before he opened the front door. The screaming never seemed to stop. They could have recorded his life and used it as the soundtrack for a slasher movie. Both of the younger ones had clearly gone off at the same time and were competing to see who could drive their mother insane first. Jimmy knew exactly the sort of night that awaited him. Because it would be the same as last night. And the night before. The same as every night since that tearful moment when Jodie, the rock, the treasure, the person without whom they simply *could not do*, had left.

Jimmy thought about taking a last turn round the block. Of grabbing a few moments more of stumbling, agonized, half-conscious, semi-zombieficated peace before entering the maelstrom that was his home (or the bank's home since he had been forced to mortgage his entire equity in a failed effort to get on top of his mounting debts). But Jimmy was an honourable bloke. He loved Monica. He might have

failed her utterly like the sad swine that he was, but he loved her and he knew she needed him, if only to give her three minutes' respite to pop to the loo.

One by one he unlocked the four beautifully tooled Chubb deadlocks set perfectly along the rich, shiny edge of the huge bright-red front door of which he had once been so proud. Despite its great weight the door swung open smoothly. Of course it did, it was so expertly hung. Hung on its *eight* big brass hinges. Such a full, heavy, clunkingly satisfying movement. A Romanian guy had done it; they still understood wood in Eastern Europe. Jimmy had admired the guy at the time but now he envied him. He envied him so much. To have a *trade*. To be able to actually *do* something. A real, palpable, physical skill that you could offer for hire. How good would that be? Particularly now that the market for aggressive, cocky wankers shouting themselves hoarse into a telephone had so comprehensively dried up.

The marble-clad hall was empty, of course. Empty and echoing as the red door shooshed and clunked shut behind him. No welcoming cocktail served by a lovely, eager, semi-posh girl with a degree in Fine Food and Catering, fresh-faced, chef-coated and anxious to explain the details of that evening's menu.

'Hi, Jimmy. Cool day? Wicked. Hope you're in the mood for Chinese duck? I've been marinating it since two and my black bean sauce is awesome.'

No. That was history. Jessica had gone the way of Jodie. Her fabulous catering and hospitality skills were now being wasted at a Garfunkel's while she searched for a new private chef's position, along with all the other drifting Jessicas for whom the supply of mega-rich employers was so rapidly shrinking.

She was gone and the big marble hall was empty and cold.

The only thing in it besides Jimmy was screams. Blood-curdling, brain-mashing, life-sapping screams.

The volume ramped up massively as, head bowed with exhaustion, he made his way down into the basement. As he went, he noted that only one of the little lights that had once glowed so subtly beneath the thick frosted glass of the stairs was still working. How long had Monica agonized over the lighting? It had seemed so important at the time. She had had a pile of catalogues and magazines. A *pile*. All devoted exclusively to internal lighting.

Now there was just a single working bulb left. One by one the others had all gone out. Monica would probably see it as a metaphor for their vanished hopes and dreams. Or was it a simile? Jimmy wasn't sure; he wasn't bright that way, like Monica.

On the other hand, what had they been dreaming of in the first place, illuminating the steps of their basement staircase internally? It seemed rather a strange idea now, viewed from his new perspective. Now that his dreams involved feeding his children. But it really had seemed important at the time.

He would have liked to replace those bulbs. As a gesture of defiance, to prove to himself that he was still good for something. That he might be down but at least he could make the discreet interior lighting hidden in his basement stairs work. But he couldn't even do that. He didn't know if they had any spare bulbs. If they did have, he didn't know where they were kept, and anyway he wouldn't have known how to take the frosted glass off the stairs to get rid of the dead ones. Someone had always sorted that kind of stuff out for them.

Those were the days, when they had somebody to sort out their kids and somebody to sort out their light bulbs.

A nice little earner

The stairs had shone and twinkled like Piccadilly Circus a year earlier, looking as bright and jolly as Jimmy did himself as he perused the stock market on the gleaming new seventeen-inch MacBook that nestled on the breakfast bar among the cereal boxes.

'Wow,' he said. 'Whatever you're getting Rupert for Christmas, it isn't enough.'

Monica looked up from the couch on which she was languishing, her pyjama top pulled up over her huge tummy. She was rubbing coconut oil into it in a futile attempt to ward off stretch marks.

'Why? What's he done?'

'Only saved us about a hundred grand.'

'Jimmy, shh!' Monica admonished.

She didn't like him talking about money in front of their son Toby, or in front of Jodie the nanny for that matter. Particularly not such ridiculous sums. She said it just felt wrong somehow.

If Jodie had heard she certainly didn't let on. She and Toby were happily engaged in making an advent calendar for school. Constructing little cardboard doors that open requires concentration, even from a bright seven-year-old and a totally focused and almost insanely enthusiastic Australian girl with a degree in pre-school care and a Bondi Beach gold life-saving medal.

' 'Nother cup of fruit tea, Monica,' Jodie asked, laying aside the scissors and the Pritt Stick, 'before I get Toby in the car?'

'Go on then, let's go crazy,' Monica replied.

Jodie leaped to her feet, leaving Toby to his cutting and pasting.

'Strawberry Zinger? Lemon Pick-Me-Up?' she said, sifting through the various boxes.

'I don't know why you bother asking,' Jimmy said, still staring intently at his screen. 'None of them taste of anything at all.'

'Yes, it is weird,' Monica agreed, 'how anything that can smell so strong can taste of so little.'

'You might as well sniff a fruit pastille and drink a cup of hot water,' Jimmy suggested, trowelling butter on to his toast.

'Don't spoil her few pleasures, Jim,' Jodie said with a laugh. 'These things are about the only luxuries a preggers mum is still allowed.'

'They're only luxuries because they cost so much,' Jim said through a mouthful of toast. 'Work it out, it's 50p a shot for the smell of a raspberry. Insane. My dad would simply not believe it.'

'Five *pounds* fifty when I have one at the patisserie,' Monica admitted.

'Five pounds fifty for having a fruit tea in a patisserie in *Notting Hill*, dahhhling!' Jodie joked. 'Can't put a price on class, can ya?'

Having made Monica a Blackcurrant Booster, Jodie gathered up Toby's things, brushed his hair, sorted out his lunch money, assembled his sports kit, slipped a pack of Kleenex into his pocket because he had a sniffle and with her usual huge, cheery smile bundled him off to school.

'Come on, Tobes mate,' she said as they left. 'We'll play some more AC/DC in the car. This boy loves his full-on Aussie rock. He has to, I'm indoctrinating him.'

Toby spun round happily, sticking out his tongue and making the 'devil's horns' finger sign.

'For those about to rock,' the boy shouted, 'we salute you!'

'Right on!' Jimmy shouted back, punching the air. 'School is the new rock 'n' roll.'

'Do you want me to take Cressida as well?' Jodie asked Monica. 'She likes a bit of rock herself.'

Cressida, Jimmy and Monica's two-and-a-half-year-old, was currently exploring 'her' pan cupboard. The cupboard had been one of Jodie's many brilliant ideas.

'Leave 'em one cupboard they can open,' she had suggested, 'but don't tell them it's theirs. Fill it with plastic stuff and wooden spoons and let them find it themselves, then tell them they're very naughty when they do. Hopefully after that they'll never go looking for the knives and power drills.'

It had worked a treat.

'Aussie, Aussie, Aussie!' Jodie called across at Cressida.

'Oi, oi, oi!' Cressida responded dutifully, waving a plastic spatula.

'No, she's happy, let's leave her here,' Monica said. 'I'll watch her.'

'Okey-doke.' Jodie and Toby disappeared through the door.

'She's truly wonderful, isn't she?' Monica said after they'd gone.

'No better,' Jimmy agreed, eyeing with some suspicion the exquisite bowl of fruit salad that Jessica had prepared last thing the previous evening and left in the fridge. 'I suppose I ought to have some of this to make up for the toast and half a pack of butter. Want a flat tum for my new tatt.'

Jimmy had four tattoos: a Maori bracelet design round an ankle, a Gaelic cross on his right shoulder and the names of his two children in gothic script on each inner forearm. Having run out of arms, he had decided to locate the name of his third child beneath his navel in the manner of a

number of premier league football players he admired.

'Yes, stretched tatt's not a good look,' Monica admitted, eyeing ruefully the cooing love doves she had had inked in above her right hip. 'Our wedding logo's starting to look like a couple of fat pigeons having a fight.'

'Looks good to me.' Jimmy smiled. 'I find preg birds sexy.'

'Hmm,' Monica replied. 'I seem to recall you don't find post-preg birds quite such a turn-on.'

'All I ever said,' Jimmy insisted, 'was that if you're going to spend five grand a year on gym membership you should use it occasionally, that's all.'

'Yeah. Right.'

'It was a financial observation, not an aesthetic one.'

'Oh absolutely,' Monica smiled, 'which is why you've decided to save the five grand by spending a quarter of a million sticking an entire flipping health club on the second floor of our house.'

'That's right.' Jimmy smiled disarmingly.

'Not very subtle, Jim.'

'I'm just saying if you want to use it, it's there. No pressure.'

'I'll think about it,' Monica said.

'And in the meantime Jodie can use it for her kick-boxing.'

'Speaking of whom, we'll have to give Jodie a raise when this one arrives, you know.' Monica patted her stomach.

'Do you think she'll be all right looking after three, or should we get another girl?'

'Don't even breathe it! Jodie would go mental. Can you imagine two girls trying to divide the childcare? How would it work? One and a half kids each? No. Jodie will want the lot and I don't even think she'd expect to be paid extra, but of course we would.'

'Oh for sure. Gotta be another third. Don't know what it is with these Aussie girls, they're just so positive.'

'It's because they know they're only doing it for a few years before they go and climb Everest for charity then marry a cricketer.'

'Well, she definitely gets a raise.'

'Amanda says we're insane what we pay. She says it isn't only workers that get exploited. It can happen to employers too. She says if you pay people too much it distorts the market and in the long run everybody suffers. Like the seventies car industry.'

'Amanda is a Nazi.'

Monica sipped her fruit tea. 'Yes, a nice Nazi but a Nazi nonetheless. We should certainly offer Jodie a raise. Everybody always seems to have an excuse for acting badly. It's like with recycling. Amanda says we're mad to bother because it's all a con and it gets shoved in landfills just the same. Or exported to China where *they* shove it in landfills. But how does she know that? It's a convenient theory because it means you never have to rinse out any bottles. But how does she *know*?'

Jimmy shook his head. 'We'll bloody double Jodie's cash and Amanda can stuff her distorted market up her cosmetically whitened rectum!'

Monica spluttered into her drink. '*God*, Jim, I didn't tell you about that, did I?'

'Yes you did and I wish you hadn't. The image lives with me still.'

'She swore me to secrecy. I must have been a bit pissed.'

'You were.'

'God, I'm *awful*. Poor Lillie.' Monica caressed her bump.

'Don't worry, you get drunk on a sniff of the cork at the moment, you're so hormonal.'

'I shouldn't have told you though.' Monica giggled. 'Mand said she was just getting Botoxed and they offered it up. I said God, Rupert doesn't bother you round *there*, does he? She said certainly not and that she did it for herself.'

'Let's not go there.' Jimmy grimaced.

'Speaking of Rupert, how did he save us so much money?'

Jimmy looked up from his fruit salad. He was doing his naughty grin. He put his finger to his lips and gave her a little wink. Jimmy could get away with winking. It never looked arch or smug with him, just *naughty*. He was blessed with a twinkle in his eye.

'What?' Monica insisted. 'Don't do your bloody little boy thing with me.'

'Which, incidentally, you love.'

'Which I do *not* love. I may have *said* I loved it, once, early on. But I do *not* love it. Now come on. What's Rupert done?'

'You don't want to know.'

'I *do* want to know.'

Jimmy grimaced as if he was about to confess to stealing the last biscuit.

'You know Gordon Brown's co-opted Rupert on to this Financial Services Advisory Board?'

'No, I didn't know actually,' Monica replied, 'or if I did I forgot somewhere between guzzling Gaviscon for my reflux and trying not to pee involuntarily on the sofa.'

'Well, he has, and consequently Rupert hears all sorts of stuff. He gave me the heads-up yesterday morning to say Caledonian Granite was going to hit the wall.'

'You mean the building society? It was all over Radio 4 this morning, I was listening in my bath. They wouldn't shut up about it and all I wanted to know was if Britney had been allowed access to her kids. It's collapsed or something, hasn't it?'

'Big time. First run on a Brit bank in centuries.

Monumental balls-up, turns out they were giving mortgages away like loyalty points and now they're fucked. We owned fifty thousand shares.'

'Owned?' Monica asked with a tiny touch of suspicion.

'Part of a portfolio I put together a couple of years ago. Bought at 98p, yesterday morning they were at £2.02 and now . . .'

'They're worth one and a half pence, according to Radio 4.'

'Exactly. Bloody disaster for some.'

'But not us?'

'No. Thankfully. We got out.'

'So you sold up yesterday?'

'Well, it would have been pretty stupid not to, what with Rupert telling me they'd gone tits up. Nice of him to think of me really. I suppose he was feeling guilty because he'd suggested I buy in the first place.'

Jimmy returned to his fruit salad, searching about among the mango and star fruit for the last strawberry. He was avoiding Monica's eye.

'Jimmy . . .' She did not sound happy.

'Mmm?' Jimmy affected an innocent look. The same doe-eyed, open-hearted expression that prior to Monica's entry into his life had persuaded so many girls that when he said, 'You know, just for a last coffee,' he actually meant it.

'Don't look at me that way, Jim,' Monica said. 'Are you seriously telling me you acted on a tip-off? You *sold shares* on the basis of a tip-off?'

'Oh come on, Monica!' Jim smiled. 'What was I supposed to do? Sit there and watch us lose a hundred grand? That would be insane.'

'Rupert should never have told you.'

'But he did tell me. That's not my fault, is it? But once he *had* told me, I was stuck, wasn't I?'

Jimmy crossed over and took his wife's empty mug from her hand, fishing out the dead tea bag and flicking an expert slamdunk into the waste-disposal unit installed in the third of the three massive stainless-steel sinks.

'Jimmy, you *shouldn't* have done it.'

'Oh come on, why not?'

'Well, for a start it's hardly fair, is it?'

Jimmy frowned slightly and sprinkled grated chocolate on to his coffee while he thought for a moment.

'I don't really think *fair*'s got anything to do with it,' he said finally. 'I mean money's a yo-yo, isn't it? Everybody's trying to guess the bounce.'

'Yes, but not everybody has access to government information, do they? Jimmy, I really think it's . . . it's . . .'

Monica glanced at the illuminated stairway as if wondering whether somebody might be at the top of it, listening to their conversation.

'Is the baby listener on?' she asked.

'Monica, it's not a walkie-talkie, it doesn't work both ways, besides which there's nobody upstairs.'

'Turn it off anyway.'

Jimmy sighed and did as he was told.

'There's no one but me, you and Cressie in the bloody house,' he assured her. 'What's on your mind?'

'I really think,' she said with a face that was suddenly very serious, 'that you selling those shares after Rupert told you what he told you could be construed as insider trading.'

Jimmy was quite taken aback, not least because it was so unlike Monica to show an interest in that sort of thing. They always divided the Sunday paper with perfect equanimity. She took the review section and he took the business bit and they never swapped back.

'God, Mon,' Jimmy said, 'what do you know about insider trading?'

'I know that it's against the law.'

Jimmy tried to shrug in a nonchalant manner, but in truth he was slightly thrown.

'Well, I don't *think* it's insider trading,' he said finally. 'I mean, surely Rupert wouldn't have suggested it if . . . I mean, it's just like gossip, isn't it? A tip at the races or something like that. A bloke gets wind of something, he tells a mate. You take your luck where you find it.'

'That American friend of Lizzie's went to prison, didn't she? Martha Stewart. She just took a tip-off.'

'Gossip, Mon. Not a tip-off as such.'

'Jimmy, Rupert wasn't passing on gossip so much as *facts*. He's a government adviser. He's actually in the loop.'

'Well yes, but . . . I mean insider trading is like when you run a company and you know everything about it and then you make trades using information, privileged information that isn't available to the public. That's why it's illegal.'

'Exactly . . . and?'

'Well, Rupert doesn't own or run Caledonian Granite and nor do I. Neither of us has any association with it at all, so how can we be insiders? . . . It's fine. I *know* it's fine.'

'It does sort of *seem* like insider trading.'

'But inside what? I don't know anyone who works for Granite and nor, I imagine, does Roop.'

Monica didn't reply and Jimmy stared into his fruit salad for a moment. Insider trading? The thought had not even entered his head. Money just flowed towards him and he grabbed it, that was all. That was how it had always been for him. It wasn't as if he'd mugged anyone or put his hand in a till.

'Look,' he continued, 'I know it's a *leeetle* bit Dodgy Brothers, babes. I'll admit that, not saying it isn't. But that's

the way things work. Knowledge, information. It's the petrol in the engine. Everybody does it. Sometimes you get lucky and pick up a tip, sometimes you don't. This morning we got lucky. Nobody died. The world's still turning. Yee-ha! That's Rock 'n' Roll. Don't knock it, dahhhhlin'.'

He could always make her laugh and she laughed now, but he could see that she wasn't convinced.

'I think you should give the money to charity,' she said suddenly.

Jimmy stared at her.

'Give it to charity?' he repeated. 'A hundred grand?'

'Yes.'

'We give loads to charity.'

'Not that much, and anyway we should give more,' Monica said. 'After all, that hundred K isn't really our money, is it?'

'What do you mean it's not our money? Of course it's our bloody money. Whose else is it?'

'If Rupert hadn't tipped you off you'd never have sold those shares and they'd now be worth as little as everyone else's. The money never would have existed.'

'But he *did* tip me off, Mon, and the money *does* exist.'

'Keep your initial investment then,' Monica said, 'and give away the profit. That's fair, surely.'

'Fair? Fair to who? We'd still be giving away over fifty grand.'

'I know,' Monica insisted, stroking her stomach, 'but we have another baby coming.'

'What, may I ask,' Jimmy said firmly, 'has that got to do with anything?'

'I just think it would be good karma. That's all.'

'Good karma!' Jimmy laughed. 'Giving away fifty grand! I can't do it.'

'Jimmy, I want you to do it.'

Jimmy could see that it was pointless to argue. Monica had her superstitious side and it was clear to him that after making the connection between a charitable act and her unborn baby she was going to stick to her guns.

'Give it away,' she said firmly, 'or I will.'

'Oh all-bloody-right,' Jimmy said. 'But I'm not going to just *give* it. That's too painful and boring. I've gotta make it interesting. You know, something fun.'

'O-*kaaay*.' Monica sounded suspicious. 'And how will you do that?'

Jimmy thought for a moment while spooning a glob of neat Nutella into his mouth.

'Tell you what, I'll stick it on a horse!'

'Tell you what back,' Monica said, '*no*!'

But now Jimmy was off on one, his imagination fired up with exactly the sort of idea that appealed to the eternal adolescent in him.

'I mean it,' he said. 'That's what we'll do. Some real long-shot bet. If it loses then nobody's any worse off, but if it wins . . . Now *that* will be a contribution worth making.'

'Fifty thousand pounds is a contribution worth making!' Monica exclaimed. 'I slave for months to raise that sort of money with my appeals.'

Monica worked very hard on her charity appeals. In fact people had no idea *how* hard she worked on them, something which Monica found just a little bit hurtful.

She always suspected that because she didn't actually have a proper *job*, her career-minded friends thought that she did nothing at all. They thought that she was a 'lady who lunched'. That really her 'charity work' was as much an excuse for social networking, meeting celebrities and having lovely meals in the restaurant at Harvey Nichols as it was for *making a difference*.

But Monica felt that she *did* make a difference. And she knew what a difference fifty thousand pounds could make too. She was a fundraiser for Asylum Action, a charity that attempted to bring aid and support to the crowds of desperate refugees who, having fled the violence and misery of their war-ravaged homelands, found themselves caught up in the violence and misery of a massive transit camp on the French Channel coast. Those people needed medical care, legal advice and access to interpreters. Fifty grand could help a lot.

'You can't do it,' she insisted. 'You can't bet that amount. It's bloody stupid.'

'Why is it stupid? We got the money speculating.'

'You got the money cheating, Jim.'

'Don't be such a square, babe! Life is a speculation, let's speculate a bit more. It'll be fun. We'll make a party out of it. Next year's Grand National! Or maybe the Alabama Derby! I've always wanted to see that race and if we give the gang enough notice we could all go over together. I'll put the money in gilts with my bookie and when the book opens he can put it on the longest shot on the slate.'

'Jimmy!' Monica tried once more to protest but Jimmy headed her off.

'It's a *brilliant* idea!' He stuck his fist into a box of Toby's Frosties and drew out a handful. 'If we go in at, say, twenty to one we could be looking at over a million for Asylum Action. The committee will go crazy!'

'Or nineteen chances of nothing at all.'

'Can't accumulate if you don't speculate, babes. Gotta be in it to win it.' Jimmy punched up the cappuccino machine. 'It is after all well known,' he added, 'that charity is the new Rock 'n' Roll.'