Lovereading.co.uk
Helping you choose your next book

You loved your last book...but what are you going to read next?

Using our unique guidance tools, Love**reading** will help you find new books to keep you inspired and entertained.

Opening Extract from...

A Dick Francis Novel

Refusal

Written by Felix Francis

Published by Michael Joseph

All text is copyright © of the author

This Opening Extract is exclusive to Love**reading**.
Please print off and read at your leisure.

REFUSAL

A Dick Francis Novel

by

FELIX FRANCIS

MICHAEL JOSEPH
an imprint of
PENGUIN BOOKS

MICHAEL JOSEPH

Published by the Penguin Group
Penguin Books Ltd, 80 Strand, London WC2R 0RL, England
Penguin Group (USA) Inc., 375 Hudson Street, New York, New York 10014, USA
Penguin Group (Canada), 90 Eglinton Avenue East, Suite 700, Toronto, Ontario, Canada M4P 2Y3
(a division of Pearson Penguin Canada Inc.)
Penguin Ireland, 25 St Stephen's Green, Dublin 2, Ireland (a division of Penguin Books Ltd)
Penguin Group (Australia), 707 Collins Street, Melbourne, Victoria 3008, Australia
(a division of Pearson Australia Group Pty Ltd)
Penguin Books India Pvt Ltd, 11 Community Centre,
Panchsheel Park, New Delhi – 110 017, India
Penguin Group (NZ), 67 Apollo Drive, Rosedale, Auckland 0632, New Zealand
(a division of Pearson New Zealand Ltd)
Penguin Books (South Africa) (Pty) Ltd, Block D, Rosebank Office Park,
181 Jan Smuts Avenue, Parktown North, Gauteng 2193, South Africa

Penguin Books Ltd, Registered Offices: 80 Strand, London WC2R 0RL, England

www.penguin.com

First published 2013
001

Copyright © Felix Francis 2013

The moral right of the author has been asserted

All rights reserved
Without limiting the rights under copyright
reserved above, no part of this publication may be
reproduced, stored in or introduced into a retrieval system,
or transmitted, in any form or by any means (electronic, mechanical,
photocopying, recording or otherwise), without the prior
written permission of both the copyright owner
and the above publisher of this book

Set in 13/16.5pt Sabon LT Std
Typeset by Jouve (UK), Milton Keynes
Printed in Great Britain by Clays Ltd, St Ives plc

A CIP catalogue record for this book is available from the British Library

HARDBACK ISBN: 978–0–718–15936–8
PAPERBACK ISBN: 978–0–718–15937–5

www.greenpenguin.co.uk

MIX
Paper from responsible sources
FSC™ C018179
FSC
www.fsc.org

Penguin Books is committed to a sustainable
future for our business, our readers and our planet.
This book is made from Forest Stewardship
Council™ certified paper.

ALWAYS LEARNING PEARSON

For my grandson Samuel Richard Francis
and with my special thanks,
as always, to Debbie

1

'No,' I said. 'Not a chance.'

'But, Sid, you must.'

'Why must I?'

'For the good of racing.'

It was a familiar tactic.

'I'm retired,' I said. 'I told you. I don't do that sort of thing any more.'

Sir Richard Stewart, currently chairman of the British Horseracing Authority, hadn't worked his way up from Saturday-morning shelf-stacker to become chief executive of the country's largest supermarket chain by taking 'no' for an answer.

'Come on, Sid,' he said with a knowing smile. 'Everyone knows that Sid Halley is still the best of the best.' Sir Richard playfully punched my arm. 'And you know you want to, really.'

Did I?

It had been nearly six years since I'd opted out of the private investigator business. Six years in which I had established myself as a moderately successful independent investor, dealing primarily in blue-chip stocks on the major markets but also, with increasing frequency, bankrolling individual inventors who had good ideas but little or no cash.

Six years of mostly stress-free living with no one trying to beat me up, or worse.

'No,' I said again with finality. 'I don't want to, really, not now, not ever.'

I could tell that Sir Richard wasn't happy, not happy at all.

'Sid,' he said, drawling the word out for a couple of seconds, 'can I tell you something in confidence?'

'Of course.'

He leaned forward towards me as if he didn't want to be overheard, which was rather strange considering we were alone in the sitting room of my Oxfordshire home.

'I am seriously concerned that the whole future of our sport is at risk.' He pursed his lips, raised his eyebrows and nodded at me as if emphasizing what he'd just said. 'Racing only survives due to its integrity. Oh yeah, sure, everyone has stories of races being fixed or horses getting nobbled but, overall, racing is very clean. If it wasn't, the public wouldn't have the confidence to bet, and then where would we be?'

I said nothing.

'That's why we at the BHA invest so much time and money in our dope-testing facilities, and then punish any wrongdoers so harshly. We don't exactly enjoy taking away people's livelihoods, but we do want to deter others from trying.'

I nodded at him. I knew all this.

'So why all the panic?' I asked.

'I am convinced that someone is beating the system –

manipulating the results of races. That's why we need you.'

'How about the BHA's own Security Service?' I asked. 'Why can't they deal with it?'

'I have urged them to,' he said with a sigh. 'But they tell me that there's nothing amiss and that I'm mistaken. But I know I'm not.'

'How do you know?' I asked.

'I just do,' he replied adamantly.

It wasn't exactly convincing, but Sir Richard was a man who had often staked his reputation on his beliefs, and he'd rarely been wrong.

'I'm sorry,' I said, standing up, 'but I still can't help you.'

Sir Richard looked up at me. 'Can't or won't?'

'Both,' I said. 'And I probably wouldn't be of any use to you even if I tried. I've lost the investigating knack.'

'What nonsense!' said Sir Richard, also standing up. 'Have you lost the knack of breathing as well? The Sid Halley I used to know could find out more with his eyes closed than the whole of the Met Police with theirs open.'

I stood looking at him from a distance of about nine inches.

'I am no longer the Sid Halley you used to know.'

He looked straight into my eyes for a few seconds, until I turned away.

'That's a real shame,' he said with a sigh.

I felt wretched but there was nothing more I could say.

‘I think I’d better go,’ Sir Richard said leaning down to pick up his briefcase from the sofa. ‘I’m clearly wasting my time here.’

Now he wasn’t only unhappy, he was angry with it.

‘I’ll show myself out,’ he mumbled, barely able to maintain the usual pleasantries. He turned to go.

‘Sir Richard,’ I said, putting a hand on his arm to stop him. ‘I’m very sorry but I no longer do that sort of thing.’

‘That’s what dear Admiral Roland told me last week, but I didn’t fully believe him.’ He paused and looked again into my eyes. ‘Sid, I am firmly of the opinion that racing, as we know and love it, is under threat.’

He was scared, I thought. Really scared.

‘What evidence do you have?’ I heard myself ask.

Dammit. No. No. I must not get involved.

Sir Richard opened his briefcase and pulled out a clear plastic folder containing some sheets of paper. ‘I have made a list of those races where I believe the result has been manipulated in some way.’

‘But what actual evidence do you have?’ I asked.

‘Don’t you believe me?’ Sir Richard snorted, pulling himself up to his full height, which was a good six or seven inches above my head.

‘It’s not important if I believe you or not,’ I said, ignoring his indignation. ‘But I would still need some hard evidence to look at.’

‘So are you saying you will help after all?’ He was suddenly more hopeful.

'No,' I said. 'I'm not saying that. But I'll have a quick scan of your list if you like.'

He handed me the folder. 'Keep it,' he said. 'I have other copies.'

'Who else have you spoken to about this?' I asked.

'What do you mean?'

'Who else, other than the BHA Security Service, have you spoken to about this? Who else has seen your list?'

He seemed surprised by my questions. 'A few, I suppose.'

'Who?' I asked, pressing him.

'Some of my fellow BHA directors have seen it. And my secretary, of course. She typed it for me.' He smiled.

'Anyone else?'

'A few others at my club. The Admiral, for instance. I was trying to get him to approach you on my behalf.'

I inwardly sighed but stayed silent.

'Is that a problem?' he asked.

'Perhaps it might be more prudent to keep your concerns to yourself. At least until they've been proven.'

'But it seems that no one *is* going to prove them,' he said irritably. 'Everyone thinks I'm making it all up. Including you.'

'I still think it might be better not to broadcast your suspicions. The wrong ears may hear them. If there is indeed something going on, you don't want the perpetrator finding out that you're investigating.'

'I'm not bloody investigating, am I?' he retorted

angrily. 'And talking to a few members of my club is hardly broadcasting.'

I decided not to say anything further but, if a decade of being a private investigator had taught me anything, it was that secrecy and surprise were usually the best policy.

And being a member of Sir Richard's club was no guarantee that an individual was an upstanding member of society. For hundreds of years there has been a steady flow of fraudsters, swindlers, thieves and murderers passing through the gates of British prisons, many of whom had been members of London's most prestigious gentlemen's clubs.

'Sid, will you help me?' Sir Richard asked. 'For the good of racing.'

'I'll look at your list.'

'Good.'

'But I will not investigate anything,' I said quickly. 'Like I told you, I've given that up.'

'But you will tell me what you think?'

'Yes,' I said. 'I'll look at the list and I'll tell you what I think.'

He nodded as if satisfied. 'I'd better be going or I'll miss my train.'

'Are you going back to London?' I asked.

He shook his head. 'No, to my house near Winchester. There's a direct train from Banbury every hour.'

'Do you need a lift to the station?'

'No, thank you.' He smiled. 'I have a taxi waiting for me.'

We went outside into the March sunshine and I saw him into the taxi. Then I stood and waved at him as he was driven away. Was he imagining things or was there indeed something wrong in British racing? And did I care enough to get involved?

I was still out on the road with my right arm raised when Marina swept down the hill in our Range Rover and turned in through the gates.

'Who was that?' she called, climbing out of the vehicle with a bright green shopping bag.

'Sir Richard Stewart,' I said.

'And who's he when he's at home?'

'Chairman of the British Horseracing Authority.'

'What did he want?'

'He wants me to investigate some corrupt goings-on in racing.'

She stood facing me stiffly on the gravel.

'And what did you say?'

'I told him I don't do investigating any more.'

She relaxed a fraction, the telltale rigidity in her neck disappearing as her shoulder muscles eased.

'Good.'

'What did you buy?' I asked, changing the subject.

She smiled. 'Something for Sassy. I couldn't resist it.' She reached into the bag and withdrew a child's pink dress with lines of blue and yellow embroidery on the bodice. 'Isn't it sweet? And it was in the sale.'

'Lovely,' I said.

Sassy was our daughter. Saskia to be more correct. Sassy by name and sassy by nature. Six years old,

going on sixteen, and growing up far too fast for my liking.

'She can wear it to Annabel's birthday party.'

Annabel was Sassy's best friend at school.

'Lovely,' I said again.

We went into the kitchen and Rosie, one of our two red setter bitches, came over and nuzzled up to my leg, hoping for a treat.

'What corrupt goings-on?' Marina asked in a deadpan tone.

'Nothing,' I said, waving a hand in dismissal. 'Sir Richard has some crazy notion that someone is manipulating results of races. But his own Security Service says there's nothing wrong, and they're no fools.'

'And you told him you weren't interested?'

'Yes,' I said. 'Don't worry. I have no intention of investigating anything. All I said to him was I'd have a look at a list he brought of the races he believes have been affected.'

'And will you?'

'I'll glance through them later.'

She wasn't happy. I could tell.

Marina and I had moved out of London when she'd been seven months pregnant with Saskia. It was to be a new beginning – one of rural tranquillity.

Marina hadn't quite made an ultimatum but she had been pretty resolute nevertheless. She'd told me how much she loved me and how she had tried to be positive about my job, but she found she couldn't go on living a life that involved checking for thugs with

knuckledusters or silenced pistols around every corner. Continuous fear was totally exhausting her and things would only get worse when the baby arrived.

I had to effectively choose between her and my job.

The choice had been easy.

Once before, when I'd been a jockey, I'd chosen my job over my then wife and, in hindsight, it had been a mistake.

I couldn't blame Marina. She had been shot, beaten up and repeatedly threatened, every time in a bid to get me to stop what I'd been doing.

It had become common knowledge in criminal circles that beating up Sid Halley was counterproductive. He would simply come after you with increased vigour and determination.

So the low lifes, which I tended to encounter all too regularly in my occupation, had taken instead to attacking my girl, attempting to use her as a lever against me.

And, in the end, it had worked.

There is only so much that one is prepared to allow in the pursuit of truth and justice. The world, I decided, would have to get on with its business, legal or otherwise, without the intervention of Sid Halley.

So I had become the loving husband, and subsequently the doting father.

But my former job remained the elephant in the room – always large, always there, difficult to ignore, but rarely spoken of.

Only occasionally, like now, did the elephant raise

its head a little and send shivers of dread down Marina's spine.

I took the plastic folder with me when I went to collect Sassy from school.

'Don't forget to collect Annabel as well,' Marina shouted to me through the kitchen window. 'She's here tonight for a sleepover.'

'Bit unusual for midweek, isn't it?'

'Tim and Paula have gone to London for the night. Some livery dinner or something.'

'OK, I won't forget.'

Collecting my daughter from school was one of the true pleasures of my day. She would bound out to the car, grinning from ear to ear with excitement, and would be so keen to tell me about everything she had been doing that she would almost forget to breathe.

Her school was only a mile away in the next village but I was habitually early and often would be sitting waiting for ten minutes or more before Sassy appeared. Today I had left home especially early, as I wanted time on my own to look through Sir Richard's lists.

As usual I parked the Range Rover opposite the school gates, and then picked up the plastic folder from the passenger seat.

There were nine races listed on two sheets of paper but there was precious little reasoning as to why each race was on the list. At first glance there was nothing

remarkable about any of them and nothing that would immediately link them together.

Three of the nine had been hurdle races and the remaining six were steeplechases. All had been run during the preceding six months, the main months of the jumping season, always on major racing days, but none of them was actually the big race of the day. Only two had been won by the favourite or the second favourite and all of them had been won at prices of six-to-one or greater.

Nevertheless, I could see nothing particularly noteworthy or unusual about any of them.

So why were they on this list?

Sir Richard Stewart may have been fanciful in his suspicions but he was not stupid. There had to be a reason why he had put this list together and he had obviously expected me to notice it. But I couldn't at first glance. Perhaps watching the video of each race would help.

'Afternoon, Mr Halley,' called a voice.

I looked up from the papers in front of me and over to the school gates on my right.

'Hello, Mrs Squire,' I called back through the open window.

Mrs Squire was the head teacher and it was her habit to stand at the school gate at the end of the day as the children departed.

'I understand you're also collecting Annabel Gaucin today.'

'Yes, that's right.'

Mrs Squire nodded at me and then turned to speak to a group of mothers waiting near the gate, some of them with pushchairs occupied by future school pupils.

The children spilled out of the building and there was the usual mad rush across the playground. I climbed out of the Range Rover and crossed the road. Sassy was always one of the first to get to the gate – I put it down to her racing heritage – but Annabel was clearly more ladylike in allowing others to go first, so Sassy and I had to wait a few seconds for her to join us.

'Hello, Daddy,' shouted Sassy, waving madly.

I would surely never tire of being called *Daddy*.

'Hello, darling,' I shouted back.

Mrs Squire allowed her through the gate and she rushed over to me and took my hand, my right hand, my real hand, rather than the plastic-and-steel doppelgänger that existed on my left.

In due course, Mrs Squire also released Annabel and she joined us.

'Take Saskia's other hand,' I told her, and we crossed the road safely in a line, continually looking both ways. There were almost no cars moving in the village other than those collecting the children from the school but one could never be too careful.

Saskia was my pride and joy, arriving exactly nine months to the day after my marriage to Marina.

'Wedding-night baby,' a friend had once said to me with a wink. 'Good job she wasn't early.'

I had smiled back at him knowing that, in fact, it had been a good job she'd been late. Marina had def-

initely said 'I do' with a bun already cooking nicely in the oven.

It had all seemed so easy. We had ceased the birth-control precautions and – hey presto! – Marina had become pregnant instantly. It made it all the more frustrating that she had been unable to conceive again since Saskia's birth.

We had seen every fertility doctor worth his salt and they all said there was no medical reason why. Just relax, they said, and it will happen. Well, we had relaxed but it hadn't happened in six years and we were beginning to be resigned to the fact that Sassy would be our only child.

However, Marina was still young enough, so we went on trying most nights with enthusiasm.

Marina took the two girls off for a walk around the village with the dogs while I went into my study and looked at the videos of each of the nine races on the *Racing Post* website.

Something that I hadn't appreciated from the bare written details was that none of the races had been close contests. On each occasion, the winner had come home well in front, largely unchallenged by the others.

Not that this made them unusual. Many steeple-chases are won by good jumping around the whole track rather than by a sprint over the last furlong.

So was Sir Richard suspicious because he thought the other runners hadn't been trying?

I looked up the jockeys who had ridden in the races.

Many of the same jockeys had ridden in more than one. But there was no general pattern with, for example, the same jockey winning each time.

I looked again at the typed list. At the end of the factual information about each race someone, presumably Sir Richard, had added a few comments and observations.

After one particular race at Sandown he had written 'Starting price 8/1, Tote paid only £5.60 for the win'. After another at Newbury he had put 'Winner at 10/1, Tote paid only £7.20'.

Many of the others had the same sort of comments. The only thing that seemed to be consistent about each race was that the Tote win payout was much lower than might have been expected compared to the starting price.

The Tote doesn't use odds as a bookmaker would.

If a bookmaker offers you a price of eight-to-one then, if the horse wins, the bookmaker will pay you out eight pounds for every pound you staked, irrespective of how many people made the same bet. And the official starting price is an average of the bookmakers' prices at the time the race starts.

The Tote, however, is a pari-mutuel system, meaning that the total of all the money staked on all the horses in the race is simply divided by the number of winning tickets to determine the payout, or return. Consequently the Tote return odds are rarely exactly the same as the starting price, sometimes being greater

and sometimes less, but it is very unusual for it to be so much smaller than the starting price, as it had been for all the races on the list.

The only explanation for the low Tote return was that a disproportionately large amount of money had been bet on the winning horses with the Tote compared to that bet on the same horses with the bookmakers.

Maybe this was the reason behind Sir Richard's suspicions.

But it didn't seem that much to get excited about.

Everyone in racing was well aware that placing very large bets on the Tote could be counterproductive as it tended to reduce the effective odds of the return. You were simply winning back the money you had wagered less the twenty-four per cent slice the Tote keeps back to cover its costs and to provide itself with a profit.

Why would anyone do that? It was crazy. Particularly when you could get better odds with the bookmakers.

But betting on the Tote is far more anonymous than with the bookies, who tend to recognize a regular client with a bulging wallet. And the bookmakers are the first to cry foul if a long-odds and heavily backed horse romps home by a distance, causing them to be seriously out of pocket. But the Tote doesn't care which horse wins. It takes its twenty-four per cent cut and the only thing that matters is the total money staked on all horses. The more staked, the more it makes. There is no one to complain that disproportionally large bets had been placed on the winner,

other than perhaps the other holders of winning tickets who would put it down to their bad luck that the Tote return was less than they might have expected. And, after all, who would complain when they had just backed a winner and made some money? They were far more likely to celebrate.

At the big meetings there are literally hundreds of different Tote terminals and the busy staff take little or no notice of who is handing them cash. During a whole afternoon, a determined individual could stake many thousands of pounds, if not many tens of thousands, on any given horse without anyone raising an eyebrow.

I looked again at the list.

All of the nine races had been in the latter half of the day's card, and seven had been either the second-to-last or last race of the day.

Plenty of time to get the money on.

And with a substantial betting crowd on a big-race day, the win pool would generally be so large that a big bet would have less of a 'diluting' effect, and odds of five- or six-to-one weren't exactly bad.

Especially if, as Sir Richard had implied, someone knew the outcome of the races beforehand.